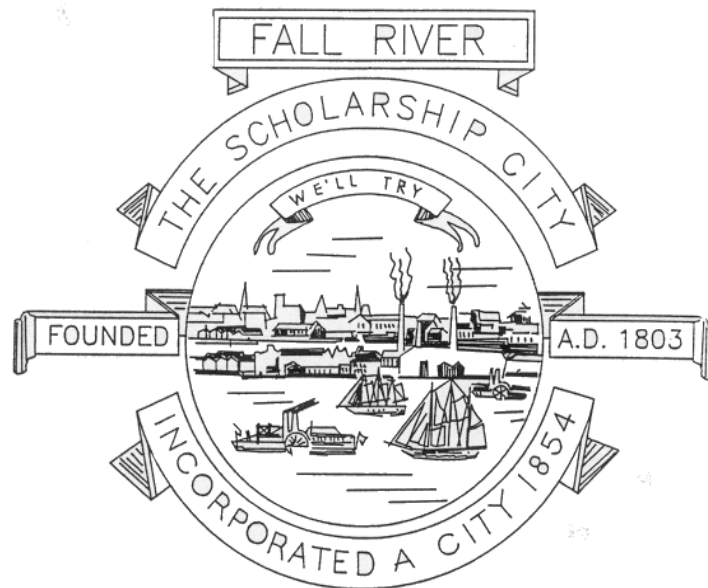


City of Fall River, Massachusetts

Paul E. Coogan, Mayor

Fall River Community Development Agency

Michael P. Dion, Executive Director/CFO



2020 – 2025 Consolidated Plan 2020 - 2021 Annual Plan (Year 1)

*Community Development Block Grant Program
Home Investment Partnership Program
Emergency Solutions Grant Program*

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



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	7
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l), 91.315(i).....	9
PR-15 Citizen Participation – 91.105, 91.115, 91.200 (c), 91.300 (c).....	41

Needs Assessment

NA-05 Overview	49
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	50
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	60
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b) (2)	64
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	68
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	69
NA-35 Public Housing – 91.205(b)	71
NA-40 Homeless Needs Assessment – 91.205(c).....	77
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	82
NA-50 Non-Housing Community Development Needs – 91.215 (f)	86

Housing Market Analysis

MA-05 Overview	89
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	91
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	94
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	97
MA-25 Public and Assisted Housing – 91.210(b)	101
MA-30 Homeless Facilities and Services – 91.210(c)	105
MA-35 Special Needs Facilities and Services – 91.210(d)	108
MA-40 Barriers to Affordable Housing – 91.210(e)	112
MA-45 Non-Housing Community Development Assets – 91.215 (f)	113
MA-50 Needs and Market Analysis Discussion	123
MA-60 Broadband Needs of Housing occupied by LMI Households – 91.210(a)(4), 91.310(a)(2)	126
MA-65 Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)	127

Strategic Plan

SP-05 Overview	129
SP-10 Geographic Priorities – 91.215 (a)(1)	131
SP-25 Priority Needs - 91.215(a)(2).....	135
SP-30 Influence of Market Conditions – 91.215 (b)	148

SP-35 Anticipated Resources – 91.215(a)(4),91.220(c)(1,2)	150
SP-40 Institutional Structure – 91.215(k)	155
SP-45 Goals Summary – 91.125(a)(4)	160
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	173
SP-55 Barriers to Affordable Housing – 91.215(h)	175
SP-60 Homelessness Strategy – 91.215(d)	177
SP-65 Lead Based Paint Hazards – 91.215(i)	182
SP-70 Anti-Poverty Strategy – 91.215(j)	184
SP-80 Monitoring – 91.230	186

Action Plan

AP-15 Expected Resources – 91.220(c)(1,2)	188
AP-20 Annual Goals and Objectives	194
AP-35 Projects – 91.220(d)	204
AP-38 Project Summary	206
AP-50 Geographic Distribution – 91.220(f)	226
AP-55 Affordable Housing – 91.220(g)	228
AP-60 Public Housing – 91.220(h)	230
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	233
AP-75 Barriers to Affordable Housing – 91.220(j)	237
AP-85 Other Actions – 91.220(k)	238
AP-90 Program Specific Requirements – 91.220(i)(1,2,4).....	242
Emergency Solutions Grant (ESG) – 91.220(i)(4)	246
Appendix – Alternate/Local Data Sources	249

Citizen Participation – Public Hearing Minutes – 2015-2020 Consolidated Plan Survey
Maps

Appendices

Housing Refinancing/Recapture/Resale Guidelines
CD HOME Program Specific Requirements
Emergency Solutions Grant – Written Standards
Coordinated Entry System Operational Standards
Grantee SF-424 Forms
Consolidated Plan and Annual Action Plan Certifications

Executive Summary

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

1. Introduction

The Fall River Community Development Agency (FRCDA) is pleased to submit its Five Year Consolidated Plan (Con Plan) and Year One Annual Action Plan (AP). The Con Plan and AP address community development needs, housing needs, homelessness needs and special needs. The Con Plan and AP address 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 2020 (July 1, 2020 – June 30, 2021) is Year 29 of the Home Investment Partnerships Program (HOME), Year 34 of the Emergency Solutions Grant Program (ESG), and Year 46 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 One 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 2020-2025 Consolidated Plan and the 2020-2021 Year One Annual Plan development process included discussions, consultations, meetings, and the solicitation of information and data relative to housing, homelessness and community development needs and reviewing proposed use of funds and program performance. Information regarding the planning process was advertised in *The Herald News*, *O Jornal*, *The Southcoast Tribune*. 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 Five Year Consolidated

Plan and Year One Annual Plan. All subrecipient agencies and many Fall River citizens participated in the process.

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, Affordable Housing Preservation (AHP), 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.

This Consolidated Plan consists of three major sections: a housing and community development needs assessment, a housing market analysis and a strategic plan that identifies the City's priority housing and community development needs and strategies that the City plans to address during the next five years.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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

The Fall River Community Development Agency (FRCDA) has been very successful in implementing its 2015-2020 Consolidated Plan initiatives. The FRCDA was successful in attaining its housing goals to upgrade and preserve the existing housing stock, reduce the effect of lead paint and to make the dream of homeownership a reality. FRCDA rehabbed 53 housing units exceeding its 5-year goal of 28 units. The 53 rehabbed units were all deleaded. The FRCDA worked with several Community Housing Development Organizations to create 14 units of new affordable exceeding its 5-year goal of 12 units. The FRCDA also assisted 51 households become first-time homebuyers (FTHB). FRCDA's 5-year FTHB assistance goal was 36 households. Through the ESG Program the FRCDA continued to make a suitable living environment accessible for homeless families and individuals. The FRCDA implemented a successful homeless prevention and rapid re-housing program to prevent homelessness. This program assisted 135 households with rapid re-housing rental assistance and 401 households with homeless prevention services. The FRCDA continued to offer a variety of public service programs, public infrastructure improvement projects, public facilities upgrading and an economic job creation program to address the three HUD national objectives by making a suitable living environment affordable, accessible and sustainable, making economic opportunities available; and sustaining decent affordable housing. The FRCDA assisted an average of 66,285 persons with public service assistance over the last four years. Infrastructure improvements were provided to an average of 34, 591 persons yearly over the past four years. The FRCDA did not meet its economic development job creation goals. Sixty-seven new jobs were created over the last four years through the CDBG program.

4. Summary of citizen participation process and consultation process

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 persons, 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 in *The Herald News* (Fall River daily newspaper), *O Jornal* (Portuguese language weekly newspaper), and *The Tribune* (monthly newspaper) as a display advertisement in a non-legal section of the newspaper. 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 at the Office of Mayor, Main Public Library and Community Development Agency.

The Consolidated Plan development process also included follow-up discussions, consultations, meetings, and solicitations of information and data relative 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

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 general public for the participation throughout the Consolidated Planning process. The City invited them to submit suggestions, ideas, requests for funding and comments.

The FRCDA developed a survey to obtain feedback from the public on what are the Housing, Homeless and Community Development needs and priorities of the City. Hard copies of the survey were distributed and also made available at several locations throughout the city. A web based survey was also advertised through the city's website and on Facebook. The results from the web and hard copy were consistent with the general priorities of organizations that were consulted.

The survey was followed by a public hearings held on January 8, 2020 and March 11, 2020. On December 6, 2019 the Citizens Participation Guide was published in the Fall River Herald News and O'Jornal. The public hearings were advertised in the Fall River Herald News and O'Jornal on December 20, 2019. Request for Funding were made available at the FRCDA and the deadline for submission was January 22, 2020.

The Draft Consolidated Plan was made available on February 28, 2020 through March 30, 2020. 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 One 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 One Annual Plan please contact Michael P. Dion, Fall River Community Development Agency Executive Director/CFO at 508-679-0131.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

The responsibility of coordinating the planning, development, and submission of the ***City of Fall River Consolidated Plan (CP)*** was assigned by Mayor Paul Coogan to the Fall River Community Development Agency (FRCDA). FRCDA 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). FRCDA 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. FRCDA'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 Consolidated Plan*** was assigned by Mayor Paul Coogan to the Fall River Community Development Agency (FRCDA). The Consolidated 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

Mdion@fallriverma.org

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

In the development of the Five Year Consolidated Plan, the Community Development Agency has held public hearings and meetings with community stakeholders and social service providers. The Agency consulted the general 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 this 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(I)).

The City works with the Fall River Housing Authority, two active Community Housing Development Organizations, Fall River Health Department, HEALTHfirst Family Care Center, Bristol Elder Services, 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 11 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 agency, 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 as a whole.

In December 2004, the Mayors 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 City's Consolidated Plan is prepared in coordination with the City's Master Plan, the City's Open Space and Recreation Plan, the City's 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

The Consolidated Plan for the jurisdiction(s) within the CoC's geography include the CoC's strategic plan goals for addressing and ending homelessness. Fall River's ConPlan goals are to provide community and supportive services for low and moderate-income persons and those with special needs, and support efforts to develop/complete the CoC System for the homeless through the provision of emergency shelters, transitional housing, permanent supportive housing, and supportive services. 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 historically used ESG funds to support shelter services and operations, and has expanded into homeless prevention and rapid re-housing. ESG clients are eligible for housing relocation and stabilization services and/or short- or medium-term rental assistance.

ESG costs for both HP and RRH include the following:

- Rental Assistance: rental assistance and rental arrears
- Financial Assistance: rental application fees, security and utility deposits, utility payments, last month's rent, moving costs
- Services: housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services and credit repair.

HUD VASH vouchers are available through RI VAMC. SSVF assists homeless or at-risk veteran families and provides PH and VA healthcare, benefits and supportive services. SSVF assists with discharge status appeal. The SSVF providers are Veterans Transition House and Veterans, Inc.

For Veterans ineligible for traditional services: CHRB and the City Veterans Agent have 6 units with veterans preference in all units; CABH and the City's Agent has 6 units for veterans (2 handicap); JRI operates 8 units with veterans preference as part of a 17-unit HOME Program rehabilitation project; CSS has 2 permanent supportive housing beds for chronically homeless individuals and 1 unit for a chronically homeless family all with veterans preference.

A regional Veterans Committee identifies homeless veterans using a By-Name Registry and addresses their needs on a case-by-case basis. The Registry helps identify barriers to housing and services.

The New Bedford Women's Center's mission is "to educate and take action in the community for the prevention of oppression and violence." The NBWC has a 24-hour DV hotline. NBWC has an emergency shelter at an undisclosed location in Fall River with 2 beds for individuals and 3 units/11 beds for families. NBWC also has the ability to issue transitional vouchers from the Office of Violence Against Women. The Women's Center at Stanley Street Treatment and Resources provides victims of DV individual and group therapy, and legal advocacy, including assistance with pro se documents, safety assessments, personalized safety plans and information regarding restraining orders and harassment orders. SSTAR also has a Batterer's Intervention Program that provides educational groups for batterers and resource information to partners and victims as part of a coordinated community response. Steppingstone's Next Step Home Program also has permanent supportive housing slots for DV victims.

FRCoC has a permanent supportive housing program for 8 young men, ages 18-24, called Francis House. The setting is congregate, and there is 24-hour onsite supervision. The young men are encouraged to be in school and/or working.

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

The Emergency Solutions Grant is used in Fall River to pay for Essential Services and Operational Costs for Steppingstone's Men's Recovery Home, Women's Therapeutic Community, First Step Inn and The Women's Center's Our Sisters' Place; and for Rapid Re-Housing and Homeless Prevention services provided by Catholic Social Services. The 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.

Under HUD mandate, the Fall River CoC implements Coordinated Entry to handle intake and assessment to prioritize the most vulnerable homeless first. CoC and ESG programs must participate in CE, and other homeless service providers are strongly encouraged. A vulnerability index score is used to rank clients.

The CDA solicits proposals from non-profit care providers to participate in the ESG Program. Submitted proposals adhered to HUD Federal Register 24 CFR Parts 91 and 576, which pertain to the ESG Program. CDA initiated a formal Request for Funding (RFF) application. This written document contained information about the organization, amounts being requested, use of funds, a description of the project, matching funds and other pertinent information. The original plus two copies of the RFF had to be submitted by 5:00 p.m. January 22, 2020 at the offices of CDA at One be given to renewal programs/projects that meet the eligibility and performance standards of CDA. A submission of an RFF does not commit CDA to award a contract to pay for any cost associated with the preparation of the RFF, or to procure or contract for services or supplies. Renewal applications in compliance with present contractual and HUD regulations are given a preference.

In 2018, the ESG standards, along with the CoC Governance, were reviewed and revised with the assistance of a consultant group. ESG standards are still being finalized.

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 also developed at start-up and were updated in July 2011 and again over the course of 2018, along with the Governance Charter and ESG standards. CDA is the HMIS Lead.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	United Way of Greater Fall River
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ms. Kimberly Smith, Executive Director provided insight into the needs of low-income people of the City. See discussed how homelessness is a big issue and how household incomes are not enough to promote sustainability. She talked about how people who are seeking shelter are being turned down. Ms. Smith was given a Consolidated Plan Survey and was invited to the public hearings.
2	Agency/Group/Organization	Citizens for Citizens
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director David Biltcliffe talked about city residents are in need of food and heating assistance. Residents have a very low educational attainment rate and very low income levels. There is a great need for affordable housing. Mr. Biltcliffe was invited to the public hearings and was ask to complete the Con Plan Survey. The anticipated outcome is the continuation of working together to implement our antipoverty strategy.
3	Agency/Group/Organization	New Bedford Women's Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pamela Macleod-Lima, Executive Director spoke about her clients having very complex issues. Clients suffer from domestic violence, sexual abuse, mental health and substance abuse issues and opioid abuse. Her clients are experiencing homelessness and shelters are full. We discussed that more preventative programs are needed for our homeless population. We discussed the need for all our programs to be closer aligned to our shelter programs. Ms. Lima was asked to complete the 5 Year Con Plan Survey and was given Con Plan Process Timetable.
4	Agency/Group/Organization	Bristol Workforce Investment Board
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director Thomas Perreira discussed that businesses need employees with the right job skills to meet the jobs requirements. Businesses also have a need for capital and also lower energy costs. Employees need an upgrade in their skill-sets to meet job requirements. There is a need for more workforce training and occupational training. Some of the population need basic skills remediation and also job readiness skills. The FRCDA will continue to collaborate Mr. Perreira was invited to the public hearings and also requested to complete the Con Plan Survey. The anticipated outcome is the continued support of workforce training and development.
5	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Maria Bedard, Executive Director explained that there is a serious need for daycare services and transportation services. She explained that there is a need for more employment opportunities in entry level positions and a huge need for short term training programs that lead to employment. SER Jobs will continue to provide Adult Education, English as a Second Language, the Young Parents Program, Workforce Development and the Out of School Youth Program. Ms. Bedard was asked to complete the 5 Year Con Plan Survey and was given Con Plan Process Timetable.
6	Agency/Group/Organization	Steppingstone
	Agency/Group/Organization Type	Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kathy Clark, Executive Director and Rosa Medeiros, Director of Homeless Programs discussed the needs of their clients. Both individuals stated that we must address the homeless population and clients must receive mental health services. There is a great need for sober housing and there is a need to go back to transitional housing so clients can receive full wrap around services. Their clients are struggling with addiction. Ms. Clark and Ms. Medeiros were asked to complete the 5 Year Con Plan and both were given the Con Plan Process Timetable.
7	Agency/Group/Organization	Southeastern REgional and Economic Development District
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA consults with SRPEED continuously throughout the year about planning and transportation initiatives effecting not only Fall River but also the South coast region. The organization was invited to the public hearings. The anticipated outcome is the prioritization of planning and transportation projects.
8	Agency/Group/Organization	Catholic Social Services
	Agency/Group/Organization Type	Services - Housing Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Susan Marzarella, Executive Director discussed the need for more affordable housing. Rents have increased above affordability. The salary of many of her clients cannot pay the rent and other life expenses. Many of CSS clients have mental health and substance abuse problems. Ms. Marzarella stated that CSS is going to provide mental health counseling in the future. She was asked to complete the 5 Year Con Plan Survey and invited to the public hearings.
9	Agency/Group/Organization	FALL RIVER COMMUNITY HOUSING RESOURCE BOARD, INC.
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director Joseph Rodrigues reported the need for more affordable housing especially for the elderly population. CHRB has 58 units with 111 tenants. CHRB has approximately 150 people on their waiting list. People are lacking the needed financial resources to sustain their expenses. Drug addiction is a huge problem. CHRB's goals are to create more affordable housing and to continue to offer tenant/landlord counseling. Mr. Rodrigues was asked to complete the 5 Year Con Plan Survey and was invited to the public hearings.
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?	Parks
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mr. Perry, Director of Community Maintenance discussed the Open Space and Recreation Plan and how the goals of the plan fit accordingly to the goals of the Consolidated Plan. He discussed the public facility needs of the City. Mr. Perry was ask to complete the 5 Year Con Plan Survey and invited to the public hearings.
11	Agency/Group/Organization	Fall River Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Executive Director Timothy Barrow discussed the huge demand for housing and how long the FRHA wait list is at this time. Mr. Barrows also stated that the FRHA needs an increase in their capital funds to continue to make improvements to their housing developments. Mr. Barrows described two new programs, the Jobs Plus Grant and the Section 3 Training Program that they hope to implement in the very near future. Mr. Barrows was given a 5 Year Con Plan Survey to complete and was invited to the public hearings.
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?	Planning
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mr. Roth, Planning Director discussed future planning initiatives and how they will relate to the 5 Year Con Plan. He discussed the Downtown and Waterfront Urban Renewal Plans and how successful they could be in helping outside investment and development and how the goals of the plan fit accordingly to the goals of the Consolidated Plan. Mr. Roth discussed the City's infrastructure needs. Mr. Roth was ask to complete the 5 Year Con Plan Survey and invited to the public hearings.
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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Michael Sullivan, Executive Director discussed how economic development is the number one priority. The goals of the Chamber are to improve and grow Main Street, open several additional restaurants on Main Street, and introduce market rate housing to the downtown. He also discussed the need for more parking facilities to alleviate downtown parking problems and better transportation. He discussed the need for the City to improve its image and to reduce crime. Mr. Sullivan was given a 5 Year Con Plan Survey to complete and was invited to the public hearings.
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interim Director Beth Vivieros talked about how the Career Center helps people looking for employment and works with employers looking for employees. The Career Center will continue to offer workshops, occupational training and will continue to recruit employees. The organization was invited to the public hearings and requested to complete the Con Plan Survey. The anticipated outcome is the continued support of workforce training and development.
15	Agency/Group/Organization	Fall River Homeless Coalition of Service Providers
	Agency/Group/Organization Type	Services-homeless Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 revisiting coordinated entry to make it easier for homeless people to navigate the system. The group was given the 5 Year Consolidated Plan Survey to complete and we also invited to the public hearings.
16	Agency/Group/Organization	Fall River Mayor's task Force to End Homelessness
	Agency/Group/Organization Type	Services-homeless Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mayor's Task Force to End Homelessness is consulted on a monthly basis throughout the program year. FRCD 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. The task force was given the 5 Year Con Plan Survey and 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-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	VSO Officer Raymond Hague discussed the need for more affordable housing for veterans. Mr. Hague is consulted throughout the year when a homeless veteran presents themselves for homeless services. Mr. Hague was asked to complete the Five Year Con Plan Survey and invited to the public hearings.

18	Agency/Group/Organization	Stanley Street Treatment and Resources
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Nancy Paull, Executive Director discussed the need of opening a new opioid addiction center. Overdose deaths are still at a high rate. SSTAR clients suffer from co-occurring mental health issues and 21% of the clients are homeless. One of STARR's current issues are the need more family medical doctors. There is a shortage of family medical doctors and STARR's goal is to implement a family medical residency program to train more doctors in family medicine. Ms. Paull was given a 5 Year Con Plan Survey to complete and was invited to the public hearings.
19	Agency/Group/Organization	VETERANS TRANSITION HOME
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Case Manager Brian Conceicao discussed the need for more affordable housing for veterans. He stated that even with a housing voucher, veterans are having problems obtaining housing. He stated that his organization will continue to provide in house services and case management. FRCD and the Veterans Transition House will continue to work together to provide housing and services to the veteran population. Mr. Conceicao was invited to the public hearings and was asked to complete the Consolidated Plan Survey. The anticipated outcome is the continuation of services to the veteran community.
20	Agency/Group/Organization	HEALTHFIRST FAMILY CARE CENTER INC.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Julie Almond, Executive Director discussed how Healthfirst completes a Needs Assessment every three years. Healthfirst patients are suffering from opioid addiction and also co-occurring mental health disorders. ,Healthfirst continues to provide the HERSA substance abuse disorder program and provides transportation for their patients. Healthfirst will continue to provide more healthcare services and more specialty services. Ms. Almond was given the 5 Year Con Plan Survey to complete and was invite to the public hearings.
21	Agency/Group/Organization	Lower Highland Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan, Year One Annual Plan Timetable and the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
22	Agency/Group/Organization	North End Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
23	Agency/Group/Organization	People Improving Communities and Neighborhoods Inc.
	Agency/Group/Organization Type	Housing CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Megan Scheffer, Executive Director discussed the need for more affordable housing in the city. PISCAN's goal is to offer new construction single family homes to first-time homebuyers. She was given the 5 Year Con Plan Survey and was invited to the public hearings.
24	Agency/Group/Organization	Sandy Beach Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
25	Agency/Group/Organization	Flint Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.

26	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 Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Case worker Cassie Eddy discussed the services that Salvation Army provides to city residents. Ms. Eddy Explained that her clients are in need of affordable housing. Her clients that are working are having a difficult affording their rent. It is also impossible for clients to be able to afford 1st months rent, last months rent and security deposit. Also pertaining to homeless clients, more shelter beds are needed. FRCDA will continue to work with the Salvation Army to provide public, housing and shelter services to the low income population. The organization was invited to the public hearings and ask to complete the Consolidated Plan Survey. The anticipated outcome is coordination of CDBG program services with services provided by the Salvation Army.
27	Agency/Group/Organization	Steeptbrook Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
28	Agency/Group/Organization	Maplewood Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding. FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete.
29	Agency/Group/Organization	Corky Row Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete.

30	Agency/Group/Organization	FR Kelly Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
31	Agency/Group/Organization	Bank Street Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
32	Agency/Group/Organization	Below the Hill Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
33	Agency/Group/Organization	Meridian Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
34	Agency/Group/Organization	Copicut Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
35	Agency/Group/Organization	South End Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
36	Agency/Group/Organization	Niagara Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.
37	Agency/Group/Organization	Highland Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA Executive Director Michael Dion attended an Association meeting to discuss the 5 Year Con Plan Process. He spoke about the development of the 5 Year Con Plan and how important it is for the residents to take part in the process. Con Plan survey's were given out to all attendees to complete. The neighborhood association received the 5 Year Con Plan and Year One Annual Plan Timetable, the Guide to Development of the 5 Year Con Plan and Year One Annual Action Plan and a Request for Funding Application. Neighborhood leaders were asked what the needs and priorities are in their neighborhoods during Consolidated Plan development. This discussion helps in planning on how to focus the use of CDBG funding.

38	Agency/Group/Organization	Fall River Board of Realtors
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA consults with the Board of Realtors on an ongoing basis throughout the year and has participated as a guest speaker at their monthly meetings. FRCDA discusses trends in the housing market and programs available to homebuyers. The Board of realtors was asked to complete a Five Year Con Plan Survey and invited to the public hearings. The anticipated outcome is a continued focus on funding for first-time homebuyer programs.
39	Agency/Group/Organization	Youthbuild - Fall River
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Program Coordinator Nicole Rioux talked about the need for affordable housing, especially the young adults ages 18 to 19 who have no credit that need housing. Transportation is also a major problem because bus schedules need to be more inclusive of businesses in different areas of the city. There is also a continuing need for mental health counseling. FRCDA will continue to work with Youthbuild to provide opportunities to youth in the city. The organization was invited to the public hearings and was asked to complete the Con Plan Survey. The anticipated outcome is the continuation of rehabilitation of affordable housing units by Youthbuild.

40	Agency/Group/Organization	New Bedford- Fall River Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The city co-chairs the Fall River New Bedford Housing Partnership. The partnership provides educational seminars on credit management, foreclosure prevention and first-time homebuyer education. The anticipated outcome is a continued focus on homeownership counseling and programs.
41	Agency/Group/Organization	City of Fall River Health Dept.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Health Department is consulted throughout the year on senior health issues and all health issues relating to city residents. Health Director Tess Curran was ask to complete the 5 Year Con Plan Survey and invited to the public hearings.
42	Agency/Group/Organization	Fall River Redevelopment Authority
	Agency/Group/Organization Type	Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FRCDA consulted with FRRA throughout the program year. FRRA was invited to take part in the planning process and public hearings as they related to this plan. The anticipated outcome is FRRA's continued focus on economic development through the offering of low interest loans and grants to increase employment opportunities to residents of Fall River
43	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Massachusetts Department of Public Health is consulted throughout the program year concerning the abatement of lead paint in rental housing. Because of the City's aging housing the abatement of lead paint is part of every rehabilitation project. Residents who suffer from lead paint poisoning 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 of the Con Plan to list the services offered by them that are available to city residents.
44	Agency/Group/Organization	MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and 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.
45	Agency/Group/Organization	Massachusetts Office of Labor and Workforce Development
	Agency/Group/Organization Type	Other government - State

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and 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. Mass Development was invited to the public hearings and requested to complete the Con Plan Survey. The anticipated outcome is the revitalization of the TDI District.
46	Agency/Group/Organization	Mass Housing Partnership
	Agency/Group/Organization Type	Housing Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MassHousing is part of the Fall River / New Bedford Housing Partnership and has partnered with the city to create the Buy Fall River Program, a creative mortgage program targeted to first time homebuyers. The anticipated outcome is expanded outreach, promotion, and education of first time homebuyer programs.

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

None

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.
City of Fall River Master Plan 2009-2030	City of Fall River - Planning Board	The City of Fall River established a Master Plan in 2009. This plan is serving 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.
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 CDA on how to strategize spending of CDBG monies as they relate to park and playground improvements, new public facilities and also 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 CDA determine how to invest CD HOME monies and Hearth Act monies. This Plan helps establish CDA's housing goals. CDA 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	Fall River Community Development Agency	The Fall River Community Development Agency prepares both the Five Year Consolidated Plan and also the AI. Actions to address impediments to fair housing are incorporated into the Five Year Consolidated Plan, the Year One Action Plan and the yearly Consolidated Annual Performance Evaluation Report.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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 create 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 Strategy	Southeastern Regional Planning & Economic Development	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 regards to large capital improvement projects, maintaining existing jobs and job creation.
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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

On an annual basis CDA in conjunction with the City of Fall River attempts to enhance the participation and coordination between public and private housing, and health and social service providers. Community partnerships and public outreach have always played a major role in the implementation of the Consolidated Plan. When the City plans to undertake a project significant resources are utilized to coordinate with a host of public and private agencies. Outreach efforts are designed to promote community participation in the neighborhoods that are projects are targeted to impact. The City coordinates with the Department of Environmental Protection, the Environmental Protection Agency, Massachusetts Department of Conservation and Recreation, SRPEDD, SRTA, and Massachusetts Department of Transportation

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(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 Five Year Consolidated Plan and the Annual Action Plan. This document is continually updated to ensure that the proper procedures are being 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 surveys are used by FRCDA to assist in determining what the general 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 in the **Fall River Herald News** and the Portuguese newspaper **OJornal** along with placing it on the city's website. The Citizen's Guide contains various information including the public hearing dates. In mid-December a Public Hearing notice is placed in the **Fall River Herald News** and the **OJornal** 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 in order to provide citizens 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. Base 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)
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1	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Social; Service Agencies	The public hearing on January 8, 2020 was attended by nineteen people. The March 11, 2020 public hearing was attended by seven people.	Participants at the January 8, 2020 meeting conveyed that there is a need for public services like, youth recreational services, senior services, educational programs and economic development programs that promote job creation and job retention. Several homeless providers commented on the need to expand homeless services. At the March 11, 2020 meeting there were three speakers. Mr. William Perkins representing People Incorporated asked for continued	All comments were accepted	
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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)
				funding. A city resident and former City Administrator of Fall River spoke at length regarding the awarding of CDBG funding to Jobs for Fall River Inc.. Executive Vice-President of Jobs for Fall River, Inc. Kenneth Fiola spoke in favor of his organization of being awarded CDBG funding for the next program year. Please see the minutes section of the Consolidated Plan for a detailed public comments of the January 8th and March 11th public hearings.		

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	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Portuguese Non-targeted/broad community Residents of Public and Assisted Housing	The advertising appeared in the Fall River Herald News and O'Jornal prior to public hearings	No comments were received	None	
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public Hearing notices were posted on City's website. Con Plan survey was marketed via Facebook by third party online service contractor.	No comments were received.	None	

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)
4	Cable Access Television	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public hearing notices were posted on Citizens Access Cable Television Channel 95	No comments were received.	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan discusses Housing Needs (Housing Problems, Severe Housing Problems and Housing Cost Burdens), Public Housing Needs, Homeless Needs, Non-Homeless Special Needs and Non-Housing Community Development Needs. The above needs are identified by citizens through public hearings, comprehensive consolidated plan survey, and one-on-one interviews and consultations with community stakeholders. This section also utilizes HUD's special tabulation of 2011-2015 Census data referred to as the Comprehensive Housing Affordability Strategy (CHAS) data and recent American Community Survey (ACS) data.

Consolidated Plan Survey's of the City's Housing, Homeless and Community Development Needs and Priorities were distributed to CDBG, ESG and HOME program providers, municipal departments, public agencies, nonprofit organizations, neighborhood groups, elected officials and individual residents. A survey was established on the internet via Survey Monkey and the survey was advertised on the City's web site and also on social media. Priority needs were determined from survey results, from consultations and also the assessment and evaluation of the impacts of past funded activities. The FRCDA also used UMass Dartmouth Public Policy Center's Housing Policy Report to paint a picture of the current demographic, economic and housing framework of Fall River in order to aid the CDA in making informed housing policy decisions and to prioritize scarce financial resources.

Based on the above outreach the needs of the target population (people below 80% of the area median income) are very widespread. The needs are caused by a low median household income, a consistently high unemployment rate, a poverty rate that is more than double the statewide rate, and low educational attainment. FRCDA has determined there is a need to increase affordable housing units for the elderly, to provide affordable housing units to reduce housing cost burden, to rehabilitate the City's aging housing stock, and to provide homeownership opportunities to lower cost burden among homeowners. FRCDA needs to provide emergency shelter for the chronically homeless and victims of domestic violence, provide homeless prevention services and rapid re-housing services, transitional housing, permanent supportive housing and supportive services to the chronically homeless. FRCDA has determined that there are non-housing community development needs to improve public facilities and infrastructure, offer a wide range of public services, and increase employment opportunities.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

This section of the Consolidated Plan provides a summary of the City's estimated housing needs. The following pre-populated tables have been provided by the U.S. Department of Housing and Urban Development. As presented in the following tables the most significant single issue identified in the needs assessment is the large number of Fall River households with severe (renter households and homeowner households with incomes under the area median income paying more than 50% of their household income) and moderate (renter households and homeowner households with incomes under the area median income paying more than 30% of their household income) housing cost burden.

While severe and moderate housing cost burden are major issues for renters and homeowners needs, there are other important housing needs that need to be addressed. Based on the figures from the 2005-2009 and 2011-2015 American Community Survey, there are 36,765 or 84.9% of housing units in Fall River that were built before 1980 and are affordable to low and moderate-income households. Because of the age of the city's housing stock, there is a need to provide financial assistance to investors and homeowners for housing rehabilitation and abatement of lead paint. Because housing cost burden not only effects renters but also homeowners, there is a great need to provide financial assistance to those becoming owners of their first home. Forty-eight percent of homeowners with a mortgage are cost burdened compared to thirty-nine percent of all Massachusetts owners with a mortgage are cost burdened. The need for elderly rental units is on the increase. Fall River is experiencing a demographic shift towards an older population. In 2012 the median age in Fall River was 38.1. This represents a seven percent increase in the median age since the 2000 Census.

To address the housing needs of City residents, you cannot just focus on reducing housing costs by providing financial assistance or subsidies. The City must implement strategies to increase the income of low and moderate income households so that more of them are not burdened by housing cost.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	88,857	88,725	-0%
Households	38,050	38,765	2%
Median Income	\$35,814.00	\$35,213.00	-2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,320	6,335	7,675	3,715	10,720

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	3,525	2,060	3,275	1,535	5,810
Large Family Households	250	200	160	270	650
Household contains at least one person 62-74 years of age	1,640	1,515	1,590	815	1,725
Household contains at least one person age 75 or older	1,555	1,245	885	460	480
Households with one or more children 6 years old or younger	1,765	900	970	370	1,060

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	185	50	0	10	245	20	15	10	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	35	25	0	95	25	0	0	25	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	110	45	20	10	185	0	0	10	20	30
Housing cost burden greater than 50% of income (and none of the above problems)	5,550	800	30	0	6,380	690	625	425	85	1,825

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,390	2,440	1,230	0	5,060	105	410	705	385	1,605
Zero/negative Income (and none of the above problems)	495	0	0	0	495	95	0	0	0	95

Table 7 – Housing Problems Table

Data 2011-2015 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,880	925	80	20	6,905	735	640	445	130	1,950
Having none of four housing problems	2,865	3,760	5,085	2,080	13,790	250	1,010	2,060	1,490	4,810
Household has negative income, but none of the other housing problems	495	0	0	0	495	95	0	0	0	95

Table 8 – Housing Problems 2

Data 2011-2015 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,760	1,425	515	4,700	255	240	675	1,170
Large Related	235	74	0	309	0	30	30	60
Elderly	1,625	835	235	2,695	405	580	315	1,300
Other	2,550	960	510	4,020	185	175	135	495
Total need by income	7,170	3,294	1,260	11,724	845	1,025	1,155	3,025

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,305	265	0	2,570	245	190	240	675
Large Related	205	4	0	209	0	10	10	20
Elderly	1,155	270	20	1,445	290	290	90	670
Other	2,075	280	10	2,365	185	130	90	405
Total need by income	5,740	819	30	6,589	720	620	430	1,770

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	150	80	24	10	264	25	0	0	45	70
Multiple, unrelated family households	10	0	0	10	20	0	0	10	0	10

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	160	80	44	20	304	25	0	10	45	80

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The City of Fall River conducts a Point-in-Time homeless population count on a yearly basis during the winter month of February. Analyzing the PIC number for the past two years, there is an average of 246 individuals who are homeless living in shelters and on the streets. The majority of single people who need housing assistance are over the age of 24 with a small majority being ages 18-24. These single person households suffer from mental illness, substance abuse, HIV/AIDS, and are also victims of domestic violence.

Based on the above housing cost burden tables, there are also many single person households, who are not homeless, who are in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The number of people with a disability living in the City of Fall River is high. According to the 2017 ACS the percent of people with a disability is 19.5% in Fall River compared to 11.6% for the state of Massachusetts. Interestingly the poverty rate in the City is 20.2% compared to the state poverty level of 11.1%. Taking into account the disability rate and poverty level in the city, we can conclude that many of the families who have at least one person in the household with a disability are in need of housing assistance.

For young families with children, almost 8.6% of the children suffer from some kind of disability; the highest percentage is cognitive difficulty. In the 18 to 64 years category 19.7% of the adults suffer from a disability, many from ambulatory or independent living difficulty. Due to the availability of the units in the Fall River Housing Authority and many Continuum of Care programs available, many of the families suffering from some type of disability are receiving some type of housing assistance. The disability rate along with the poverty rate demonstrates that many of the families suffering from some kind of disability will continue to need assistance or do need assistance with housing.

Domestic Violence is a very big issue in Massachusetts. Nearly 1 in 3 Massachusetts women has experience rape, physical violence, and/or stalking by an intimate partner. In a single day, 1,795 victims were served by Massachusetts domestic violence programs and between 2003 and 2012, 266 victims were murdered in intimate partner homicides. It is difficult to give an accurate estimate for families suffering domestic violence (DV) in Fall River. For families suffering from some form of domestic violence we do know that a local domestic violence shelter (Our Sister's Place) has been serving approximately 45 DV families on a yearly basis. It is important to note that not all of these cases originated from Fall River. In addition, the agency that operates Our Sister's Place also provides DV counseling to anyone seeking it.

Based on the CHAS data, concerning housing cost burden, there are also many families, who are not homeless that are in need of housing assistance.

What are the most common housing problems?

The Housing Needs Summary Tables, indicate that greatest housing problem is cost burden. There are 6,380 renter households and 1,825 homeowner households with incomes under the area median income paying more than 50% of their household income (severe housing cost burden). Also, there are 5,060 renter households and 1,605 homeowner households with incomes under the area median income paying more than 30% of their household income. Based on HUD's analysis housing cost burden is the City's major housing problem. Overcrowding and substandard housing problems are very minor in comparison.

Fall River has an aging housing stock that is in much need of repair due to a lack of upkeep. There are 36,029 or 83% of housing units in Fall River that were built before 1980 and are affordable to low and moderate-income households. These are the units that are most likely to be affected by lead-based paint.

Are any populations/household types more affected than others by these problems?

Based on the above tables, small related and elderly renters and owners are more affected than other populations/household types impacted by housing cost burden. The Housing Needs Summary Table shows that extremely low income renter households are the largest group (5,740 households) affected by severe housing cost burden. There are an additional 819 renter households with incomes

between 30 and 50% of AMI with severe housing cost burden. There are also 720 extremely low income homeowner households affected by housing cost burden and another 620 homeowner households that have incomes between 30 and 50% AMI who also have severe housing cost burden.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Because their income is not sufficient to cover their housing and living costs, low-income individuals and families who are currently housed are at risk of residing in shelters or becoming unsheltered. These families and individuals are paying more than 50% of their income for rent or mortgage. Most low-income individuals and families lack basic skills and education to obtain high wage jobs and are working in minimum wage occupations. Many are working two to three part-time jobs and also full-time jobs at minimum wage. These jobs pay low wages and do not provide enough income to sustain housing. Also, over the last several years the City has continued to have a very high unemployment rate leaving many individuals and families collecting unemployment wages or not working. Many low-income individuals are single parents with children who are not receiving state mandated child support. Many lack budgeting skills and have a poor credit history.

Low-income individuals and families need to attain a higher educational level to obtain better paying jobs. Long-term rental assistance would also be a major need for low-income wage earners to keep their housing costs down and to keep their housing stable and sustainable for the long term.

Families and individuals nearing the termination of rapid rehousing assistance are again facing the prospect of becoming homeless. For most receiving assistance, the length of the assistance has not been sufficient to stabilize their housing needs and as a result they need to move into another form of subsidized housing to be sustainable, usually public housing.

Some family members or individuals might have behavioral issues. These people need housing which offer supportive services. If these individuals cannot find housing with supportive services they are at a high risk of becoming homeless or returning to homelessness.

Some individuals receiving rapid rehousing monies could have a criminal record. If they cannot sustain the cost of housing after assistance is complete they will return to homelessness. A criminal record is a severe housing barrier to both public and private housing.

The assistance of rapid rehousing puts individuals into a short-term housing arrangement. If individuals do not identify a long-term housing arrangement, they are again at risk of becoming homeless when rapid rehousing monies are exhausted.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Fall River Continuum of Care identified the following factors of becoming homeless for the first time through triage and assessment intake process when the individual/family enters through the Coordinated Entry System:

- sudden loss of income
- untreated chronic illness
- substance abuse
- disabling condition
- domestic violence

At the Coordinated Entry intake, the VI-SPDAT form is completed.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

There are several housing characteristics that have been linked with instability and an increased risk of homelessness such as severe and moderate housing cost burden, overcrowding and age of housing stock. Individuals and families are often paying more than 50% of their income for rent or a mortgage. After paying housing costs there is little monies left to pay for other life essentials. People become at risk of eviction or foreclosure, when they are delinquent on their rent or mortgage due to unforeseen non-housing expenses. Over the last four years the City assisted 401 households with Homelessness Prevention and 135 households with Rapid Re-Housing funds through the Emergency Solutions Grant.

As reported above overcrowding is not a problem in the City. Based on the above data 384 renter and owner households have a overcrowding housing problem out of a total household population of 38,765. While the percentage (.0099%) of households experiencing overcrowding is very small, it sometimes presents a problem.

The majority of the city's housing stock is in good condition but there are instance where living conditions are substandard because of lack of maintenance. These substandard conditions are reported to Code enforcement and properties are condemned. The condemnation requires households to relocate and find other suitable living conditions. Households facing relocation do not have the resources to obtain other housing and have no other option but to seek out shelter.

There are also many other non-housing characteristics that can be the cause of homelessness such as unemployment, lack of education, chronic health issues, mental health issues, substance abuse, family dynamics (single parent with multiple children) and unaccompanied youth.

Discussion

Based on the above data it is clear that households are paying a significant amount of their income towards housing costs. Housing cost burden can be attributed to both low incomes and high housing costs. The cost of housing in Fall River is quite low compared to other similar sized cities in Massachusetts. In order to reduce housing costs burdens for households it is important to improve their economic situation by providing job opportunities, job skills, job training, and helping household members increase their education attainment level. By increasing their education level their incomes will increase.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Review of the 2011-2015 CHAS data presented below suggests that Fall River's (0-30% AMI) households, (30-50% AMI) households and (50-80% AMI) households are all experiencing housing problems. Several races in these income categories are experiencing a disproportionate greater need. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room; and 4) Cost burden over 50% (percentage of income devoted to housing costs).

To calculate disproportionate greater need for each race, communities calculate the total number of households with one or more severe housing problems for that race and compare that figure to the share of all households at that income level that experience the problem. (number of households for that race with one or more housing problem divided by the total number of households for that race.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,105	1,620	590
White	5,990	1,340	550
Black / African American	370	30	0
Asian	125	15	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,235	190	25

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,410	1,925	0
White	3,715	1,680	0
Black / African American	134	60	0
Asian	35	25	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	265	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,460	5,215	0
White	2,015	4,490	0
Black / African American	100	90	0
Asian	160	40	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	80	269	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	535	3,180	0
White	425	2,875	0
Black / African American	35	50	0
Asian	45	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	180	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Review of the 2011-2015 CHAS data presented below suggests that Fall River's lowest income households (0-30% AMI) report the majority of households having housing problems. 8,105 households have one or more of four housing problems. Of this population White households are most affected – 5,990 having one or more housing problems. Black/African American households in the 0-30% AMI report 370 households with one or more housing problems. When considering that disproportionate need exists when a percentage of people in need are at least ten percentage points higher than the percentage of people as a whole, white (76%) Black/African American (93%), Asian (89%), and American Indian, Alaska Native (100%) households in the lowest income tier meet that threshold – reporting one or more housing problems.

For households within the 0 to 30% AMI bracket, 79% experience one or more housing problems. In the 0 to 30% AMI bracket White, Black/African American, Asian and American Indian/Alaska Native suffered a disproportionately greater need. The rate for Whites is 76%, for Black/African American households is 93%, for Asian it is 89% and for American Indian/Alaska Native it is 100%. Hispanic households is 85%.

For households in the 30% to 50% AMI bracket, 70% experience one or more housing problems. The overall incidence of one or more housing problems for White households is 69%, the incidence for Black/African American is 69%, the incidence for Asian is 58%, the incidence for American Indian/Alaska Native is 100% and the incidence for Hispanics is 78%.

Thirty-two percent (32%) of Fall River households in the 50 to 80% AMI bracket experience one or more housing problems. Black/African American households (53%) and Asian households (80%) have a disproportionate greater need. The incidence for American Indian/Alaska native and Pacific Islander is 0%.

Fourteen percent (14%) of Fall River households in the 90 to 100% AMI bracket experience one or more housing problems. The incidence of one or more housing problems for Black/African American households is 41% and for Asian households it is 50%. No other racial or ethnic group in this category experience a disproportionately greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Using HUD’s definition of severe housing problems, the tables below show by race, ethnicity and income, the number of households which have a severe housing problem. A disproportionately greater need exists when the percentage of persons in a category of need, who are members of a particular race or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.5 persons per room; and 4) Cost burden over 50% (percentage of income devoted to housing costs).

To calculate disproportionate greater need for each race, communities calculate the total number of households with one or more severe housing problems for that race and compare that figure to the share of all households at that income level that experience the problem. (number of households for that race with one or more housing problem divided by the total number of households for that race.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,615	3,115	590
White	4,985	2,345	550
Black / African American	290	110	0
Asian	85	55	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	875	550	25

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,565	4,770	0
White	1,405	3,995	0
Black / African American	14	180	0
Asian	4	55	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	75	265	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	525	7,145	0
White	455	6,050	0
Black / African American	0	190	0
Asian	20	180	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	30	320	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	3,570	0
White	75	3,220	0
Black / African American	25	60	0
Asian	35	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	180	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The tables shown above demonstrate that extremely low income households and low income households encounter the greatest number of household problems. Disproportionate need exists when a percentage of people in need are at least ten percentage points higher than the percentage of people as a whole.

Sixty-four percent (64%) of Fall River households in the 0 to 30% of AMI bracket experience a severe housing problem. Asian (60%), Black/African American (73%) and White (63%) are all experiencing a severe housing burden. The incidence of one or more severe housing problems for the lowest income Hispanic households is 60%.

In the 30 to 50% of AMI bracket only 25% of the jurisdiction as a whole is experiencing one or more severe housing problems. White (26%), American Indian/Alaska Native (100%) and Hispanics (22%) are all experiencing a disproportionate need.

Fall River households in the 50 to 80% of AMI bracket experience one or more severe housing problems only 7% of the time. No one race in this bracket is experiencing a disproportionate need.

Fall River households in the 80 to 100% of AMI bracket experience one or more severe housing problems at a very low rate of 4% of the time. Even at this low rate Asian (39%) and Black/African American (29%) are experiencing a disproportionate need at this income level.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a household as "cost burdened" when the household pays more than 30% of their income on housing, including utilities. Twenty-two thousand, two hundred and thirty households (57%) are not cost burdened. 7,375 Fall River households (19%) are paying between 30 and 50% of their income on housing including utilities, and 8,535 (22%) are severely cost burdened paying more than 50% of their income on housing, including utilities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,230	7,375	8,535	625
White	19,670	5,870	6,715	585
Black / African American	555	315	320	0
Asian	245	220	89	0
American Indian, Alaska Native	4	4	10	0
Pacific Islander	160	0	0	0
Hispanic	925	640	955	25

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

The greatest housing problem facing the households of the City is housing cost burden. Forty percent (13,170) of White households, fifty-three percent (635) of Black/African American households, fifty-six percent (309) Asian households and seventy-eight percent (14) American Indian/Alaska Native are housing cost burdened. Sixty-four percent (1,620) of Hispanic households are housing cost burdened. In order to address this problem, it is not only important that the households have the ability to access affordable housing but they must also have access to jobs and economic opportunities.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems: For households within the 0 to 30% AMI bracket, 79% experience one or more housing problems. In the 0 to 30% AMI bracket White, Black/African American, Asian and American Indian/Alaska Native suffered a disproportionately greater need. The rate for Whites is 76%, for Black/African American households is 93%, for Asian it is 89% and for American Indian/Alaska Native it is 100%. Hispanic households is 85%. For households in the 30% to 50% AMI bracket, 70% experience one or more housing problems. The overall incidence of one or more housing problems for White households is 69%, the incidence for Black/African American is 69%, the incidence for Asian is 58%, the incidence for American Indian/Alaska Native is 100% and the incidence for Hispanics is 78%. Thirty-two percent (32%) of Fall River households in the 50 to 80% AMI bracket experience one or more housing problems. Black/African American households (53%) and Asian households (80%) have a disproportionate greater need. The incidence for American Indian/Alaska native and Pacific Islander is 0%. Fourteen percent (14%) of Fall River households in the 90 to 100% AMI bracket experience one or more housing problems. The incidence of one or more housing problems for Black/African American households is 41% and for Asian households it is 50%. No other racial or ethnic group in this category experience a disproportionately greater need.

Severe Housing Problems: Sixty-four percent (64%) of Fall River households in the 0 to 30% of AMI bracket experience a severe housing problem. Asian (60%), Black/African American (73%) and White (63%) are all experiencing a severe housing burden. The incidence of one or more severe housing problems for the lowest income Hispanic households is 60%. In the 30 to 50% of AMI bracket only 25% of the jurisdiction as a whole is experiencing one or more severe housing problems. White (26%), American Indian/Alaska Native (100%) and Hispanics (22%) are all experiencing a disproportionate need. Fall River households in the 50 to 80% of AMI bracket experience one or more severe housing problems only 7% of the time. No one race in this bracket is experiencing a disproportionate need. Fall River households in the 80 to 100% of AMI bracket experience one or more severe housing problems at a very low rate of 4% of the time. Even at this low rate Asian (39%) and Black/African American (29%) are experiencing a disproportionate need at this income level.

Cost Burden: Forty percent (13,170) of White households, fifty-three percent (635) of Black/African American households, fifty-six percent (309) Asian households and seventy-eight percent (14) American Indian/Alaska Native are housing cost burdened. Sixty-four percent (1,620) of Hispanic households are housing cost burdened.

If they have needs not identified above, what are those needs?

All racial and ethnic groups in the City are in need of an improved economic climate. There is a need for additional educational opportunities, more workforce development and job training, and improvement of basic skills. Access to jobs that pay higher wages will help households reduce housing cost burden and other disproportionately greater needs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The geographic area where there is a greater distribution of Black/African Americans, Asians and Hispanics is in the Interstate 195 Highway corridor that runs east to west and intersects the City of Fall River in the middle. There is also a portion of the Black/African American population residing in the extreme south-end of Fall River up to the Fall River/Tiverton RI border. The neighborhoods along this corridor are known as the Corky Row Neighborhood, Flint Neighborhood and Downtown. Incomes in these neighborhoods are generally lower than other areas of the city.

NA-35 Public Housing – 91.205(b)

Introduction

The Fall River Housing Authority (FRHA) administers and oversees the city's public housing developments. The FRHA also administers the Section 8 Housing Choice Voucher Program for the city. In 2019, the FRHA manages 2,314 units in 21 federal and state housing developments. There are 1,153 elderly-disabled units in 16 developments and 1,161 family units in 11 developments. Of the units listed above, there are 115 accessible units for the handicapped.

The FRHA also provides vouchers through several programs. In 2019, there are 2,100 Section 8 Housing Choice Voucher Program rental subsidy certificates in use in Fall River. A total of 5,748 applications exist on the Massachusetts NAHRO centralized waiting list. The public housing waiting list contains the names of households seeking family units and elderly units. As of June 2019 there were over 2,200 families on the federal public housing waiting list categorized as follows; 1,034 families waiting for federal units, 814 elderly/disabled waiting for and 437 elderly only.

The FRHA also administers the Massachusetts Rental Voucher Program (MRVP) and the Alternative Housing Voucher Program (AHVP).

The Commonwealth of Massachusetts in 1969 enacted a comprehensive permit law (Chapter 40B) that established an affordable housing goal of 10% in every community. As of September 2017, the total Chapter 40B subsidized housing inventory in the City of Fall River is 4,751 units out of 42,650 housing units or 11.10%.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,825	1,936	0	1,934	2	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,736	13,630	0	13,631	13,086	0
Average length of stay	0	0	4	8	0	8	0	0
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	715	565	0	565	0	0
# of Disabled Families	0	0	536	791	0	790	1	0
# of Families requesting accessibility features	0	0	1,825	1,936	0	1,934	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,590	1,746	0	1,744	2	0	0
Black/African American	0	0	119	154	0	154	0	0	0
Asian	0	0	107	30	0	30	0	0	0
American Indian/Alaska Native	0	0	7	4	0	4	0	0	0
Pacific Islander	0	0	2	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	428	164	0	163	1	0	0
Not Hispanic	0	0	1,397	1,772	0	1,771	1	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Fall River Housing Authority owns and operates 2,029 federally-assisted public housing units plus an additional 271 units in its state-aided public housing portfolio. Of these 2,300 units, 116 or 5% are designed to meet ADA requirements for handicap accessibility. One-bedroom units account for the majority (66%) of all handicap-accessible apartments in FRHA inventory. These units accommodate households of up to two persons and are available at all three (3) public housing development types: Family, Elderly-Only, and Mixed Populations. Another 24 percent of all accessible units in inventory accommodate households with three or more occupants. Twenty-eight (28) handicap-accessible units of two or more bedrooms are distributed among five state and federal family developments throughout the city. Of the 116 ADA units listed below, 113 units or 97.4 percent are occupied as of September 30, 2019.

Up to the point of structural infeasibility and/or undue financial or administrative burden, it is FRHA policy to make a reasonable accommodation for persons with disabilities when such accommodations are necessary to ensure equal access to FRHA, its amenities, services and programs. FRHA responds to an average of 175 resident requests for Reasonable Accommodation annually. In the past two years, FRHA has fitted six public housing units with assistive technology for the hearing impaired and also completed the following:

- Safety grab bars installed
- Wall-to-wall carpets removed and replaced with floor tiles
- Hand-held shower heads installed
- Toilets modified
- Safety bars installed on walls of in-unit stairwells
- Wheelchair accessible ramps installed
- Bathroom faucet extensions.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The FRHA provides vouchers through several programs. In 2019, there are 2,100 Section 8 Housing Choice Voucher Program rental subsidy certificates in use in Fall River. A total of 5,748 applications exist on the Massachusetts NAHRO centralized waiting list. The public housing waiting list contains the names of households seeking family units and elderly units. As of June 2019 there were over 2,200 families on the federal public housing waiting list categorized as follows; 1,034 families waiting for federal units, 814 elderly/disabled waiting for and 437 elderly only. The most immediate needs for residents of public housing and Housing Choice voucher holders vary considerably. The FRHA identified that residents and voucher holders need education and workforce training to obtain sustainability and family self

sufficiency. There are also social service needs comprised of family service counseling, budgeting skills, living skills, substance abuse counseling and mental health counseling. There is a need to improve residents economic status in order to increase their income and allow them access to housing opportunities outside of FRHA subsidized housing.

How do these needs compare to the housing needs of the population at large

The housing needs of public housing residents and Housing Choice voucher holders as compared to the population at large are very similar. The overall need of residents of public housing and voucher holders as compared to the population at large is housing which is affordable to all income levels. The need of affordable housing at all income levels is caused by a low median household income, a consistently high unemployment rate, a poverty rate that is more than double the statewide rate, and low educational attainment.

Discussion

The Fall River Housing Authority Five Year Plan and Annual Plan are reviewed for consistency with the City of Fall River's Consolidated Plan to make sure that the housing needs and community development needs of residents of public housing are being addressed.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Fall River Continuum of Care currently has 257 year-round emergency shelter beds, which includes 22 beds for individuals and 68 family units (235 family beds). This number is a decrease of 63 beds for families since the 2018 HIC due to changes in the number of families being placed in scattered site units and the number of members in those families. Also, between 2016 and 2017, Steppingstone reclassified many of its emergency shelter and all of its transitional beds to residential rehabilitation beds. Fall River's emergency shelters are funded by Emergency Solutions Grant and the Department of Housing and Community Development (DHCD).

During the coldest winter months, in addition to First Step Inn's 20 beds for individuals, Steppingstone also opens an additional 30 beds on-site, and along with faith-based groups and city employees, opens another 22 beds at several emergency overflow shelter sites for street homeless individuals. The volunteer staff at the overflow sites provides information and referrals to the hard-to-reach street homeless that normally do not seek shelter for various reasons, such as substance abuse, mental health and trust issues. The overflow sites provide the normally unsheltered population an opportunity to connect to services.

Massachusetts law states no families should be unsheltered. DTA, DHCD, emergency shelter providers and other providers work together to place homeless families in both congregate and scattered-site shelter.

Fall River has 10 transitional units for families (24 beds). The FRCoC, in accordance with HUD's priorities and direction to develop more permanent housing units, has de-funded its transitional programs under the McKinney-Vento grant and reallocated the funds to PSH programs. Also, between 2016 and 2017, Steppingstone reclassified many of its emergency shelter and all of its transitional beds to residential rehabilitation beds.

All permanent supportive housing beds on the Housing Inventory Chart have chronic homeless preference except 4 beds for homeless youth, and all beds are considered Housing First. The idea is that once someone is stably housed, it is easier to address the other underlying issues, such as mental health and substance abuse issues. FR programs do not terminate clients for refusing services.

CoC implemented Coordinated Entry to handle intake and assessment to prioritize the most vulnerable homeless first. CoC and ESG programs must participate in CE, and other homeless service providers are strongly encouraged. A vulnerability index score is used to rank clients.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	3	254	585	252	348	203
Persons in Households with Only Children	0	7	0	0	0	0
Persons in Households with Only Adults	10	62	191	65	156	73
Chronically Homeless Individuals	2	34	87	15	55	53
Chronically Homeless Families	0	19	64	9	42	26
Veterans	1	0	8	8	8	30
Unaccompanied Child	1	1	15	12	12	30
Persons with HIV	0	1	2	1	1	30

Table 26 - Homeless Needs Assessment

Data Source Comments: Data is from the City's HMIS provide named Caseworthy.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is presented in the above chart.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	525	0
Black or African American	277	0
Asian	0	0
American Indian or Alaska Native	12	0
Pacific Islander	8	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	235	0
Not Hispanic	587	0

Data Source

Comments: Data is form the City's HMIS provide named Caseworthy.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

During the period July 1, 2018 – June 30, 2019, 185 homeless families were served (591 household members). Families who experience homelessness are usually of very low to extremely low income with extenuating circumstances such as domestic violence, job loss or illness of a family member. Other factors may include mental illness or substance abuse. Many single parent families working jobs that do not pay much more than minimum wage cannot afford housing in Massachusetts. Working families also lose benefits to which non-working families are entitled.

Of the homeless families, three were families of veterans. For unknown reasons, numbers of homeless veterans have historically been low across the South Coast region of Massachusetts. A regional Veterans Committee identifies homeless veterans using a By-Name Registry and addresses their needs on a case-by-case basis. The Registry helps identify barriers to housing and services. The Committee believes that Bristol County is close to “functional 0.”

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of those reporting Race/Ethnicity, 62% were White, 33% were Black, American Indian/Alaskan Native accounted for 1.3%, Native Hawaiian/Other Pacific Islander accounted for less than 1%, 1% reported as Multi-Racial, and 1% didn't know/not collected. Twenty-seven percent were Hispanic.

According to the 2017 American Fact Finder data, 81% of the population are White and 6% are Black, indicating a disparity in race among shelter guests. Fall River has a Hispanic population of 9.8%. This indicates that those of Hispanic descent seem to be at a disadvantage when it comes to housing stability.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Most Fall River programs that provide shelter and housing for the homeless are always at or near capacity. Unsheltered families living in places not meant for human habitation is not usually an issue, as Massachusetts law dictates the right to shelter for families with children. Emergency housing for families includes congregational shelters and scattered-site units.

The number of unsheltered individuals recorded during the Point-in-Time Count in January 2018 was 4 compared to 32 unsheltered recorded in January 2019. The decrease is most likely due to the organizer being out on an unexpected leave of absence resulting in miscommunication between the other members of the committee. There is a different approach planned for January 2020.

In Fall River, employment with good wages for under skilled workers is hard to find. Safe, decent, affordable housing is increasingly difficult to obtain.

During the coldest winter months, in addition to First Step Inn's 20 beds for individuals, Steppingstone also opens an additional 30 beds on-site, and along with faith-based groups and city employees, opens another 22 beds at several emergency overflow shelter sites for street homeless individuals.

Discussion:

Under HUD mandate, the Fall River CoC implements Coordinated Entry to handle intake and assessment to prioritize the most vulnerable homeless first. CoC and ESG programs must participate in CE, and other homeless service providers are strongly encouraged. A vulnerability index score is used to rank clients.

During the coldest winter months, in addition to First Step Inn's 20 beds for individuals, Steppingstone also opens an additional 30 beds on-site, and along with faith-based groups and city employees, opens another 22 beds at several emergency overflow shelter sites for street homeless individuals. The volunteer staff at the overflow sites provides information and referrals to the hard-to-reach street homeless that normally do not seek shelter for various reasons, such as substance abuse, mental health and trust issues. The overflow sites provide the normally unsheltered population an opportunity to connect to services.

A regional Veterans Committee identifies homeless veterans using a By-Name Registry and addresses their needs on a case-by-case basis. The Registry helps identify barriers to housing and services. The Committee believes that Bristol County is close to "functional 0."

Due to remarkable advances in medicine regarding the HIV/AIDS disease, it has been difficult to fill the NSHP beds that are dedicated to those living with HIV/AIDS, and the beds have been reduced from 18 to 6 over the past 5 years.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Special Needs populations of the City include elderly and frail elderly, those living with disabilities, female heads of households, and at-risk youth. The City of Fall River works closely with many non-profit social service providers and state and federal agencies to assess and provide services to meet the needs of the non-homeless special needs population. This population does not only have housing needs but also the need for additional support and wraparound services.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

The population over 65 years of age is considered elderly and presents three main concerns:

Income: People over 65 are usually retired and living on a fixed income;

Transportation: Many seniors use public transit; and

Housing: Many live alone and many rent.

These characteristics indicate a need for smaller, lower cost housing units with easy access to transit and health care facilities. According to the 2017 ACS, the City had 14,602 persons over the age of 65, representing about 16% of all residents. Fall River is experiencing a demographic shift towards an older population as the rest of the nation, but at a higher rate. In 2017 the median age in Fall River was 39.4. This represents a three percent increase in the median age since the 2010 Census. Elderly persons with a disability are considered frail elderly. Elderly residents are often less able to make improvements to their homes or to find affordable housing because of a limited income.

Persons with Disabilities

Disability is a mental or physical condition that affects the functioning of a person. Physical disabilities can hinder access to conventional housing units. Mental and developmental activities can affect a person's ability to keep his/her housing. Moreover, physical and mental disabilities can prevent persons from earning adequate income. In the City of Fall River, among the civilian non-institutionalized population in 2017, 20.9 percent reported a disability. The likelihood of having a disability varied by age – from 12.3 percent of people under 18 years old, to 33.9 percent of people 18 to 64 years old, and to 97.5 percent of those 65 and over.

The special needs required for housing physically disabled individuals include not only affordability, but also special construction features to provide for access and use according to the particular disability of the occupant.

Housing is an integral part of a system of care for the severely mentally ill because the prime support network is associated with the residence, which is the focus of daily living activities. The major barrier to stable, decent housing for the seriously mentally ill is the availability of affordable housing. A substantial majority of persons in this population depend solely on Supplemental Security Income (SSI). With this limited income, few affordable options exist in the private market. Due to the lack of access to affordable housing, mentally ill persons are at greater risk of becoming homeless or living in unstable and/or substandard housing situations.

Female Heads of Households

Single-parent households are likely to have special needs for housing near day care and recreational facilities and to have access to public transportation. Households headed by females are especially likely to need assistance because women continue to earn less on average than men do in comparable jobs.

According to the 2017 ACS, households headed by women with children under 18 years of age comprised approximately 12.5% (4,827 households) of all households in Fall River. Female heads of households comprised a disproportionate number of families that are living in poverty, as 46.6% of female heads of households live in poverty.

At-Risk Youth

Homeless youth has become an increasing concern in Fall River. During the 2011-2012 school year, 239 students were enrolled in Fall River schools who were considered homeless by the McKinney-Vento Homeless Education Grant definition. In December 2012, Catholic Social Services prepared to open Francis House, permanent supportive housing in a congregate setting for eight male youths aged 18-24.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly

Elderly residents are often less able to make improvements to their homes or find affordable housing due to limited income and disabilities. The elderly need smaller, lower cost housing units. The housing needs of the elderly include housing located near transportation, housing that has a supportive component, such as intermediate care facilities, group homes and assisted living facilities for the frail elderly. Need services include personal care, housekeeping, meals, social interaction, personal emergency response and access to health care facilities.

Persons with Disabilities

Housing is an integral part of a system of care for the severely mentally ill because the prime support network is associated with the residence, which is the focus of daily living activities. The major barrier to

stable, decent housing for the seriously mentally ill is the availability of affordable housing. A substantial majority of persons in this population depend solely on Supplemental Security Income (SSI). With this limited income, few affordable options exist in the private market. Due to the lack of access to affordable housing, mentally ill persons are at greater risk of becoming homeless or living in unstable and/or substandard housing situations. The special needs required for housing physically disabled individuals includes not only affordability, but also special construction features to provide access and use according to the particular disability of the occupant.

More severely disabled individuals require a group living environment where supervision is provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult. The major barrier to stable, decent housing for the seriously mentally ill is the availability of affordable housing. A substantial majority of persons in this population depend solely on Supplemental Security Income (SSI). With this limited income, few affordable options exist in the open market. Due to the lack of access to affordable housing, mentally ill persons are at greater risk of becoming homeless or living in unstable and/or substandard housing situations.

Female Heads of Households

Single-parent households are likely to have special needs for housing near day care and recreational facilities and to have access to public transportation. Households headed by females are especially likely to need assistance because women continue to earn less on average than men do in comparable jobs. Low-income female heads of households with children experience additional burden when combined with limited transportation resources.

At-Risk Youth

At-risk youth require permanent supportive housing in a congregate dormitory setting. To provide a stable living situation there is a need for 24 hour monitoring and clients need access to case managers. The housing must be near transportation because at-risk youth need to have employment or be attending schooling. At-risk youth need the following supportive services; case management, education services, employment assistance and job training, life skills, counseling services, mental health services, outpatient health services, food and transportation.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to statistics compiled by the Massachusetts Department of Public Health (DPH), there are 300 individuals identified as living with HIV or AIDS in Fall River as of January 1, 2017. There are 36 HIV living cases and 264 AIDS living cases. There are 29 males with HIV and 173 males with AIDS. Seven females with HIV and 91 females with AIDS. Sixteen white individuals have HIV and 152 have AIDS, 49

blacks have AIDS. Ninety-one Hispanics have AIDS. Eleven individuals ages 30-39 have HIV and 10 individuals 40-49 have HIV. Fifteen individuals ages 0-29 years of age have AIDS, 39 individuals ages 30-39 years of age have AIDS, 44 individuals ages 40-49 years of age have AIDS and 160 individuals ages 50 and over years of age have AIDS.

Discussion:

These Special Needs populations face many challenges. It is an objective of CDA to develop a range of housing options and services for persons with special needs, based upon identified needs.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Fall River Community Development Agency uses CDBG funding and other funding sources to do physical improvements to public facilities to improve the quality of life of low and moderate income residents. There are 24 parks and playgrounds scattered throughout the city and the total land area is approximately 173 acres. Three parks are significantly historic due to being designed by Frederick Law Olmstead, the father of Landscape Architecture in America. 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 the parks are currently located in low-income census tracts and all are highly utilized for numerous pastimes such as field sports, jogging, walking, skate boarding, utilizing playgrounds, public events and family outings. This high usage of park land and equipment has taxed the park facilities to the maximum.

Over the past 5 years, the Community Development Agency and the City's Park Department have worked closely with neighborhood groups to improve and restore park facilities. Using the City's Master Plan and Open Space Plan, priorities were targeted and numerous facilities were replaced. This includes playgrounds, field lights, basketball courts, splash pads, benches, signage and walkways.

Due to the usage and the number of park facilities that exist, there are still numerous upgrades that need to be made. Many of the parks need the replacing of infrastructure items such as fencing, sidewalks, park benches, tennis courts, baseball fields, playgrounds, skateboard parks and many other various improvements according to the Community Maintenance Department.

How were these needs determined?

The Public Facility needs were determined by public participation in the Consolidated and Annual planning process, through public hearings, through requests for funding, through consultations with service providers and thru the results of the 2020-2025 Consolidated Plan Survey of Housing and Community Development Needs and Priorities. Public Facility needs were also determined by input from City Departments, Fall River Park Department and Neighborhood Associations.

Describe the jurisdiction's need for Public Improvements:

Fall River has over 850 individual streets encompassing a total of over 250 miles of pavement including major thoroughfares with high traffic volumes that are deteriorated and in need of resurfacing or reconstruction. In December of 2018 the City Engineer revised the City's Pavement Management System (PMS). The PMS is a tool to aid in the inventory and inspection of streets within the City. The goal of the PMS is to evaluate the pavement condition of these streets and to make recommendations on repair strategies. The PMS classifies streets by pavement distress. Pavement distress is a condition showing indication of poor or unfavorable pavement performance or signs of impending failure. A pavement condition survey was conducted by BETA Group, Inc. The survey details the area being inspected, the

types of distress present and the severity of the distresses. From this information, the Road Surface Rating (RSR) is calculated. Calculated RSR rating of 20-49 describes poor road condition and a RSR rating of 0-19 describes a road that is a failure. The survey results showed that 147 streets have a RSR rating of under 49 and 23 streets have a rating of 0-19. The total streets with a RSR rating under 49 consist of 173,865 feet and have an estimated cost to repair or reconstruct of \$30,000,000. Fall River has also many square yards of sidewalks that are deteriorated not only in conjunction with streets that are rated under 49 on the RSR rating program but also throughout the city. Also with the reconstruction of streets being a need, there is also a need for the reconstruction of sidewalks not only on deteriorated streets but also throughout the city.

How were these needs determined?

The Public Improvement needs were determined by public participation in the Consolidated and Annual planning process, through public hearings, through requests for funding, through consultations with service providers and thru the results of the 2020-2025 Consolidated Plan Survey of Housing and Community Development Needs and Priorities. Public Improvement needs were also determined by input from the City's Engineering Department.

Describe the jurisdiction's need for Public Services:

Because of the many obstacles facing individuals and households in the City, there is a great need for the funding of public services. The City's poverty rate (20.2%) is significantly higher than the statewide rate of 11.1% and the unemployment rate of 5.1% is higher than the national rate of 3.7%. Many renters and homeowners are housing cost burdened. Individuals and families barely have enough income to secure housing and have little or no money for other services. The goal of the public service programs is to move individuals and families out of poverty toward self-sufficiency. There is a need to provide educational and recreational activities for youth and residents of all ages to increase educational attainment and to promote healthy living. Childcare services provide development opportunities for children while parents are working or seeking employment. Fall River will continue to see a shift towards an older population. Persons aged 65 and over comprise a slightly higher percentage of Fall River's population than that of both Massachusetts and the United States. Nutritional, social, educational and counseling programs are very important to the quality of life of the senior population. The residents have expressed a need for a meaningful police presence and crime prevention services to feel safe as they go about their daily living. The need for increase security, an element of confidence that is provided will induce increased investment from the private sector that is needed in order for neighborhoods to be stable.

How were these needs determined?

The Public service needs of Fall River residents were determined by public participation in the Consolidated and Annual planning process, through public hearings, through requests for funding, through consultations with service providers and thru the results of the 2020-2025 Consolidated Plan

Survey of Housing and Community Development Needs and Priorities. Public Service needs were also determined by consultations with the Fall River Police Department, Fall River Council on Aging, Greater Fall River Re-Creation Committee Inc. and other service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Fall River has 43,134 housing units according to the 2017 American Community Survey. Fifty-seven percent (24,613) of the residential properties are 2-4 unit structures and are renter-occupied. Ownership units are predominated by 2-3 bedroom units, while rental units are mostly 1-3 bedroom units.

According to the 2017 ACS there are 38,261 occupied housing units in Fall River. Of the units occupied, 13,648 households owned their home or 35.7% of all residents. During that same time period 64.3% of city residents or 24,613 households rent their home. With nearly double the households renting rather than owning, there is a robust demand for rental units. Compared to the national rental rate of 34.5% and a state of Massachusetts rental rate of 36.8%, Fall River has a well above average renter population. According to the 2017 ACS, occupied housing units with a 1-person household in Fall River were 40.1%. Occupied housing units with a 2-person household were 26.1%, 3-person household were 19.5%, and a 4-or-more-person household were 13.8%.

Fall River's housing stock tends towards smaller units. Based on the 2010-2012 ACS, the most popular housing unit in the City were those with 2 bedrooms at 39.69% of the housing stock. In Fall River small family units show strong demand in both homeowner and rental markets. Data from the 2017 ACS shows that there is no overcrowding currently in the housing stock for Fall River residents. Ninety-nine percent of the occupied housing units have 1.00 or less occupants per room. Of all the occupied housing units, over 99% have complete facilities.

Fall River has a significantly older housing stock when compared to the nation and the state of Massachusetts. Considering that 59.4% of housing units in the city were built before 1939, it is safe to assume that many require some degree of rehabilitation, to correct deferred maintenance, outdated construction, inadequate insulation and lead-based paint hazards. Majority of these housing units are located in the south end, east end, and center of the city. Despite the age of the housing stock, in general, units are in decent condition. There are no visible slum and blight areas requiring concentrated attention.

According to the 2010-2012 ACS, Fall River has a housing vacancy rate generally in-line with state and national levels. Fall River has an overall vacancy rate of 12.3% or 5,395 units while the statewide rate is 4.2% and the national vacancy rate is 8.3%. Owner households in Fall River are nearly completely occupied with a vacancy of just 1.2%. The vacancy rate of rental housing units in Fall River is 5.2% which is slightly higher than the state rate of 4.2%.

The median home price as of August 2019 is \$284,400 up from a year ago of \$259,000. New construction, for privately owned residential housing decreased. In 2013 there were 62 permits issued and in 2014, 24 permits were issued.

The median gross rent of Fall River is \$739. Eighteen percent of all renters pay less than \$500 in gross rent per month. Sixty-four percent pay between \$500 and \$900. There are however, over 3,757 renter households that pay \$1,000 or more in monthly rent.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Fall River has a total of 43,134 housing units. Of these units, 38,261 are occupied and the city has a vacancy rate of 12.3%. This compares to a statewide vacancy rate of 4.2% and a national vacancy rate of 8.3%. Of the total occupied housing units, 35.7% (13,648) are owner-occupied and 64.3% (24,613) are renter-occupied. Nearly two-thirds of Fall River residents rent, which indicates a very high demand for rental property. Of the vacant units 1.2% are owner-units and 5.2% are rental units.

The current housing inventory also seems to match the need of the population. Over 55% of the units are either 1 bedroom units or 2 bedroom units, with 2 bedroom units making up a bulk of the amount at 40%. Small family units show strong demand in both homeowner and rental markets.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,705	22%
1-unit, attached structure	825	2%
2-4 units	19,865	45%
5-19 units	9,540	22%
20 or more units	3,760	9%
Mobile Home, boat, RV, van, etc	40	0%
Total	43,735	100 %

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	75	1%	665	3%
1 bedroom	435	3%	5,485	22%
2 bedrooms	3,865	29%	10,760	43%
3 or more bedrooms	9,165	68%	8,320	33%
Total	13,540	101 %	25,230	101 %

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Fall River has 4,315 subsidized housing units that qualify for the Massachusetts State Subsidized Housing Inventory. Two thousand three hundred and four units (1,108 elderly-disabled units and 1,196 family units) are managed by the Fall River Housing Authority. Of the 2,304 housing units, 2,033 units are classified as federal and 271 are classified as state. The remaining subsidized units 2,011 are private subsidized units. The statewide target for affordable housing is that all communities in Massachusetts have at least 10 percent of housing stock in government-assisted affordable housing. Fall River currently has over 11% of its housing units subsidized. If you also account for Federal and State Housing Vouchers, the RAFT Program and Homebase, Fall River has 18.2% of subsidize housing compared to occupied units and 28.3% subsidized units compared to the share of rental units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In December of 2018 the Community Economic Development Assistance Corporation (CEDAC) issued a report of subsidized affordable housing developments with units at risk through the year 2022. According to the report, there are 4 housing developments in Fall River with a total of 98 units at risk or being lost from the affordable housing inventory through 2022.

Does the availability of housing units meet the needs of the population?

Physically, the number of housing units in the city does, overall, meet the needs of the population. While the housing stock is significantly older than the statewide and national average, over 98% of all occupied housing units have adequate kitchen and plumbing facilities and information provided by the American Community Survey would indicate that most housing units have adequate living conditions. In addition, overcrowding is not an issue with 98.7% of renter households have less than one occupant per room and 1 to 2 person households making up 67% of all occupied units.

The Needs Assessment of this Plan indicates that the City of Fall River has a shortage of affordable housing. Seventy-seven percent of Fall River's extremely low income households are severely cost burdened (paying more than 50% of their income on housing and utilities). The creation of more affordable housing units must happen to meets the needs of the population.

Describe the need for specific types of housing:

There is not really a need for a specific type of housing. With a lack of open space for development, Fall River will continue to focus on adaptive reuse and rehabilitation of existing structures. Housing Affordability is a major housing condition that affects a large number of households. There is a need for more affordable housing because of high number of households experiencing severe housing cost burden.

Discussion

To address the needs mentioned for the specific types of housing, the City will continue to work aggressively on several fronts. In regards to the age of housing, the city will continue to offer rehabilitation loans for investors and homeowners and offer lead abatement deferred loans. The City will work closely with two Community Housing Development Organizations to purchase and rehab foreclosed and abandoned properties and make them affordable. The City, through the "BUY FALL RIVER NOW PROGRAM" will continue to work with MASSHousing and local lending institutions to promote homeownership.

To help meet the needs of the senior and handicap population, the city will continue to market the handicap accessibility loan program. The City will also explore partnerships with state and private concerns to create affordable senior units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The median monthly housing costs for all households in Fall River is \$804, with owners paying a significantly higher rate of \$1,217 per month and renters paying \$757 per month. One third of all renters (38%) pay between \$500 and \$799 in gross rent per month. Eighteen percent pay between \$200 and \$500 and 22% pay between \$800 and \$999. Over 3,500 renter households pay \$1,000 or more in rent per month. There are 13,982 owner-occupied units of which 8,888 (63.6%) are with a mortgage and 5,094 (36.4%) without a mortgage. Those households that do have a mortgage have median monthly housing costs of \$1,636. Twenty-seven percent of owners with a mortgage pay more than \$2,000 per month in mortgage and other housing related costs. There are few owners that have low housing related costs. The data below shows the costs of housing in Fall River for both rental and homeownership. Since 2009, median homeownership values have decreased by 13% and median rents have increased by 15%, highlighting the fact that the cost of housing has increased significantly. The data also shows the number of housing units affordable to households at each income level for renters and owners. Housing cost burdened continues to be an issue for Fall River households especially renters. Just under 50 percent (49.8%) of renter households pay more than 30 percent of their monthly income in housing costs. Strikingly, over 1 in 4 (26.4%) of Fall River renter households pay more than 50 percent of their income in housing costs.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	267,000	232,500	(13%)
Median Contract Rent	526	607	15%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	8,055	31.9%
\$500-999	15,360	60.9%
\$1,000-1,499	1,520	6.0%
\$1,500-1,999	250	1.0%
\$2,000 or more	45	0.2%
Total	25,230	100.0 %

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,360	No Data
50% HAMFI	11,470	415
80% HAMFI	19,365	2,360
100% HAMFI	No Data	4,815
Total	34,195	7,590

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	748	849	1,014	1,271	1,508
High HOME Rent	748	849	1,014	1,271	1,458
Low HOME Rent	703	753	903	1,044	1,165

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on data supplied in this report there is not enough sufficient housing for Fall River households at all income levels, especially people at lower income levels. In Fall River, a rental gap exists for low-income households with annual incomes below \$20,000. These households represent 43.0 percent of all Fall River households, but they can only afford 21 percent of the rental units. This creates a rental gap of 22 percent, meaning that an estimated 5,536 new rental units would need to be created with rents affordable to these households in order to close the gap. Nearly half (49.8%) of the households in Fall River spend more than 30 percent of their income on housing costs. Households only select housing that is affordable to them. Without enough affordable units, it is clear that the rental gap is filled by households spending more than they can afford on housing costs.

How is affordability of housing likely to change considering changes to home values and/or rents?

The number of households who are housing cost burden continues to be a problem. Rents continue to increase while incomes continue to stagnate. Thus affordability will continue to be an issue.

While rents are increasing, housing values have remained stagnate but are still out of reach of many Fall River residents. As the price of homes increase homeownership will be less affordable to the current

populace. Because Fall River is a renter-dominated market, rents impact overall housing affordability more. While changes to housing values and/or rents will of course impact housing affordability, in Fall River the biggest variable is income and employment. Even with relatively low housing prices and rents, if incomes stay low residents will still not be able to afford housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the American Community Survey, Fall River's median rent is \$757. HOME rents are closely aligned with the area median rent but Fair market rent is considerably higher. While the median rent appears to be affordable to HOME-eligible tenants, it is not affordable by households with low and very low incomes.

The number of units that exist in the City is adequate for the population but the number of affordable units are not. Fall River will continue to utilize available funding to assist investors to rehabilitate existing units and make them affordable. The City will continue to work closely with Community Housing Development Organizations to purchase and rehabilitate abandoned and foreclosed properties to make them available to low income renters and buyers. The City will continue to work with LIHTC developers to develop affordable housing opportunities.

Discussion

While the city continues to use HOME funds and other funding sources to create new affordable units from foreclosed or abandoned housing, the key to improving the lot of a cost burdened renter or home owner will be the creation of new and better paying employment opportunities. When comparing Fall River to other similar cities in Massachusetts the differences are glaring. Fall River has the second lowest median income and the fourth highest poverty rate among Massachusetts Gateway Cities. Without new employment opportunities and an increase in income, the cost of housing will continue to be a major problem facing the city and its residents.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Fall River has a significantly older housing, on average, when compared to national housing construction dates and even when compared to Massachusetts statewide construction dates. According to the 2013-2017 ACS only 4.7% of Fall River's housing stock was built during or since the year 2000. Fifty-nine percent of all housing units in Fall River were built in 1939 or earlier. There are 43,426 housing units in the Fall River of which 36,029 units (83%) were built before 1979. It would be safe to assume that the aging housing stock will require some degree of rehabilitation to correct deferred maintenance, outdated construction, inadequate energy saving construction and lead-based paint hazards.

While the housing stock is old, analyzing complete facilities data showed that overwhelmingly the housing stock has adequate living conditions.

There are no visible slum and blight areas requiring concentrated attention.

Definitions

For the purposes of this plan, the City considers a structure to be substandard if it does not provide safe and adequate housing and contains one or more major defects or a combination of minor defects in sufficient number to require extensive repair. Additionally, any housing is considered substandard if it lacks complete plumbing facilities or complete kitchen facilities for exclusive use of the occupants of the unit.

A housing unit is substandard but suitable for rehabilitation if the defects that result in the violation can be corrected at a cost of rehabilitation not to exceed 95% of the market value after rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,245	31%	11,740	47%
With two selected Conditions	75	1%	335	1%
With three selected Conditions	0	0%	15	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,225	68%	13,135	52%
Total	13,545	100 %	25,225	100 %

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,170	9%	475	2%
1980-1999	2,810	21%	2,050	8%
1950-1979	2,965	22%	5,145	20%
Before 1950	6,590	49%	17,560	70%
Total	13,535	101 %	25,230	100 %

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,555	71%	22,705	90%
Housing Units build before 1980 with children present	945	7%	400	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The age of housing is commonly used by state and federal housing programs as a factor to estimate rehabilitation needs. Typically, most homes begin to require major repairs or have significant rehabilitation needs at 40 years of age. 83% (36,029) of housing units in the city were built before 1979. It would be safe to assume that the aging housing stock will require some degree of rehabilitation to correct deferred maintenance, outdated construction, and inadequate energy saving construction.

In addition, the age of housing stock is the key variable for estimating the number of housing units with lead-based paint. Starting in 1978, the use of lead-based paint on residential properties was prohibited. National studies estimate that 75% of all residential structures built prior to 1978 contain

lead-based paint and that older structures have the highest percentage of lead-based paint. Because approximately 83% (36,029) of housing units in the city were built before 1980 it would be safe to assume that the aging housing stock will require some degree of rehabilitation to correct lead-based paint hazards.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on figures from the Massachusetts Department of Public Health Childhood Lead Poisoning Prevention Program, there are 36,051 or 82% of housing units in Fall River that were built before 1978 and are affordable to low and moderate-income households. These are the units that are most likely to be affected by lead-based paint. The actual number of units affected will be considerably smaller because some of the units have been de-leaded and remodeled. Some of those units have had the lead abated, and others were simply privately rehabbed without the benefit of lead testing. During the last five years the City of Fall River through the CD HOME Investment Partnership Program, has de-leaded approximately 66 units of housing.

According to statistics maintained by the Childhood Lead Poisoning Prevention Program of the Massachusetts Department of Public Health, there were 527 confirmed cases with blood lead levels between 10 mcg/dL and 24 mcg/dL (children 9 months to 6 years) and 73 confirmed cases with blood lead levels greater than or equal to 25 mcg/dL (children 9 months to 6 years) identified between January 1, 2017 and December 31, 2017 in Massachusetts.

During the period of January 1, 2017 to December 31, 2017, the Screening and Incidence Statistics for Fall River indicate that a total of 13 children were confirmed for the first time with blood lead levels between 10 - 24 mcg/dL (children 9 months to 6 years) and 2 children were confirmed for the first time with blood lead levels greater than or equal to 25 mcg/dL (children 9 months to 6 years). A total of 2,641 children, or 75% of the 3,511 children between 9 months to 6 years, were screened.

Over the last five years (July 1, 2007 through June 30, 2012) Fall River was listed as a high risk community for childhood lead poisoning by the Massachusetts Department of Public Health. Fall River contains census tracts where more than 10 percent of the children have blood-lead levels higher than 5 milligrams per deciliter, much higher than overall exposure rates across the entire community.

The strategies for addressing the problem during the next five years are as follows:

- Ongoing testing of all units receiving federal assistance
- Continuing to offer 0% Lead Paint Hazard Abatement loans
- Partnering with MassHousing's "Get the Lead Out" Program
- Continuing to make residents aware of the dangers of lead paint

Discussion

Thirty-One percent of all owner occupied housing units and forty-seven percent of all renter occupied housing units in Fall River have at least one selected housing condition. Also, 49% of all owner occupied housing units and 70% of renter occupied housing units were built before 1950. Given the age of the City's housing stock it is obvious that rehabilitation is a high priority to correct needed maintenance, system updates, general wear and tear, structural deficiencies, energy efficiency and lead abatement.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Fall River Housing Authority (FRHA) administers and oversees the city's public housing developments. The FRHA also administers the Section 8 Housing Choice Voucher Program for the city. In 2019, the FRHA manages 2,314 units in 21 federal and state housing developments. There are 1,153 elderly-disabled units in 16 developments and 1,161 family units in 11 developments. Of the units listed above, there are 115 accessible units for the handicapped.

The FRHA also provides vouchers through several programs. In 2094, there are 2,100 Section 8 Housing Choice Voucher Program rental subsidy certificates in use in Fall River. A total of 5,748 applications exist on the Massachusetts NAHRO centralized waiting list. The public housing waiting list contains the names of households seeking family units and elderly units. As of June 2019 there were over 2,200 families on the federal public housing waiting list categorized as follows; 1,034 families waiting for federal units, 814 elderly/disabled waiting for and 437 elderly only.

The FRHA also administers the Massachusetts Rental Voucher Program (MRVP) and the Alternative Housing Voucher Program (AHVP).

The Commonwealth of Massachusetts in 1969 enacted a comprehensive permit law (Chapter 40B) that established an affordable housing goal of 10% in every community. As of September 2017, the total Chapter 40B subsidized housing inventory in the City of Fall River is 4,751 units out of 42,650 housing units or 11.10%.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			2,050	2,431			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

With an average age of 60 years, the FRHA has a housing stock 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. In 2019, the FRHA manages 2,314 units in 21 federal and state housing developments. There are 1,153 elderly-disabled units in 16 developments and 1,161 family units in 11 developments. Of the units listed above, there are 115 accessible units for the handicapped. 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 \$2,700,000 from the HUD Capital Fund for physical improvements during the federal fiscal year October 1, 2019 to September 30, 2020.

Public Housing Condition

Public Housing Development	Average Inspection Score
AMP 1	67
AMP 2	82
AMP 3	53
AMP 4	81
AMP 5	96
AMP 6	83
AMP 7	67
AMP 8	84
AMP 9	94
AMP 10	78
AMP 11	53

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

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 \$2,700,000 from the HUD Capital Fund for physical improvements during the federal fiscal year October 1, 2019 to September 30, 2020. Priority modernization efforts include on-going roof replacements and mold remediation at Sunset Hill, building roof replacement 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 window replacements and parking lot improvements. Edward F. Doolan Apartments will receive security camera installation, for the Pleasant View Apartment location, improvements include site work, bathroom upgrades and floor replacements. Bates and Tower will receive site improvements, window replacements and building exterior improvements. Upgrades at North Roccliffe Apts., Fordney Apts., Bennie Costa Plaza and Riley Plaza will include flooring replacement, bathroom upgrades, and roof replacement upgrades.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The FRHA strategy to improve the living environment of its residents consists of modernizing and rehabilitating of units and also to have public housing residents participate in all activities as they relate to residency in public housing. A healthy living environment is of paramount concern of the Authority. Continual vigilance is maintained to adequately assess and rectify any environmental risks posed. Public housing resident participation is encouraged as evidenced by 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 and evaluation roles for the resident planning group, and schedules quarterly meetings for progress reports on the Comprehensive Grant Program performance and to obtain resident input and comments regarding activities. The FRHA administers and sponsors many resident initiatives, including:

- Dedicated police services by FRPD,
- Private security patrols at our two elderly/disabled persons high rises,
- Youth tutorial program at two family developments,
- Youth sports program with participants from all family developments,
- Head Start Day Care,
- Ongoing partnership with Fall River School Department to promote parental involvement in education,
- Senior Concerts and holiday parties,
- Holiday parties/movie nights for youth,
- School supply/winter coat drives for family developments,
- LPN assessment for elderly/disabled residents,
- Drug prevention/education programs,
- Lending libraries in family development community rooms,
- Onsite social workers,
- Food pantry programs,
- Meals for elderly/disabled residents,
- Adult day care program at large elderly/disabled development,
- Homeownership/FSS Program,
- Full-time staff liaison to social service providers,
- Full-time liaison to Cambodian community,
- Community garden/farmer's market program for elderly residents
- Holiday food drives for needy residents

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Fall River currently has 257 year-round emergency shelter beds, which includes 22 beds for individuals and 68 family units (235 family beds). Fall River's emergency shelters are funded by Emergency Solutions Grant or the Department of Housing and Community Development (DHCD). There are also several overflow beds available. First Step Inn can provide an emergency cot on a limited basis, when a referral is made from a service provider or when there is some other emergency (fire, police matter). First Step Inn can now accommodate another 30 individuals on-site during the coldest months. There are also an additional 25 emergency overflow beds that rotate among various churches during the months of January-March. The sites are moved every two weeks in order to comply with state regulations, but the intake process and hot meals are provided with consistency. First Step Inn does intake of emergency overflow guests where they can interact with staff prior to being transported to the temporary shelter site for the night.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	235	0	24	91	0
Households with Only Adults	22	55	0	87	0
Chronically Homeless Households	0	0	0	168	0
Veterans	0	0	0	21	0
Unaccompanied Youth	0	0	0	8	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Fall River has many agencies available to address mainstream services such as health, mental health and employment services. Massachusetts, as a very progressive state, has a plethora of mainstream programs. Also, Massachusetts was very proactive in healthcare reform.

All clients who enter a homeless/social service program are assessed for mainstream services including food stamps, healthcare, veterans benefits, disability income and rental assistance. The client is linked to community and mainstream resources to assist in achieving permanent, stable housing. Providers are knowledgeable as to agencies with which to collaborate and are expected to assist their clients with increased mainstream benefits, verifying their eligibility for various programs.

Agencies that provide mainstream employment services: Workforce Investment Board, MassHire Career Center, Fall River Office of Economic Development, SER-Jobs (Southeast Regional), Mass Rehab Commission, Social Security Administration, YouthBuild and Bristol County Training Consortium (BCTC).

Agencies that provide mainstream healthcare services: Charlton Memorial Hospital (South Coast), St. Anne's Hospital (Steward), Stanley Street Treatment and Resources (SSTAR), Prima CARE, Truesdale Health and HEALTHfirst Family Care Center.

Agencies that provide mainstream mental healthcare services: Project Assert, Corrigan Mental Health Center, Eliot Community Human Services, National Alliance for the Mentally Ill, Department of Mental Health, Department of Developmental Services, Seven Hills Behavioral Health, The ARC of Greater Fall River, Steppingstone Inc. and People Inc.

During the period 7/1/2018-6/30/2019, Adult Stayers with earned income (employment) increased 9%, and Adult Stayers with non-employment income increased 42%. Employed Adult Leavers increased 11%, and Adult Leavers with non-employment income increased 57%. Many program participants are unemployable due to severe disability issues. Examples of non-employment income include SSI, SSDI, General Assistance, SNAPs, Medicaid, SNAPs, SCHIP and WIC.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically Homeless Individuals and Families – CoC implements Coordinated Entry to handle intake and assessment to prioritize the most vulnerable homeless first. CoC and ESG programs must participate in CE, and other homeless service providers are strongly encouraged. A vulnerability index score is used to rank clients.

All beds on the Housing Inventory Chart have chronic homeless preference except 4 beds for homeless youth, and all beds are considered Housing First

Families with Children - CSS continues to serve families and individuals with ESG funds allocated to Rapid Re-Housing & Homeless Prevention. With the input of the HSPC members, the RRH-HP policies and procedures have been revised.

RRH programs follow up with clients up to 60 days after assistance ends to evaluate stability. Providers can intervene to ensure long-term stability. HP funds are provided to reduce homelessness. Case managers establish action plans to ensure the clients can sustain permanent housing. Program participants are re-evaluated prior to exiting.

The FRHA has been open to accepting homeless, those at risk and formerly homeless. When residential properties are condemned, tenants can apply for public housing and are prioritized. Those entering PSH programs apply for public housing at program entry. FRHA accepts funds from ESG-HP and RRH to prevent homelessness and to quickly move someone into stable housing. FRHA has a LHATHP that provides TH for 10 families exiting city shelters.

DHCD administers the EA Program for families. DHCD must notify schools when school-age children are placed in shelter in the school district. A Homeless Liaison must ensure students are enrolled.

Veterans and Their Families - HUD VASH vouchers are available through RI VAMC. SSVF assists homeless or at-risk veteran families and provides PH and VA healthcare, benefits and supportive services. SSVF assists with discharge status appeal. The SSVF providers are Veterans Transition House and Veterans, Inc. CHRB has 6 units of PH with veteran's preference. JRI has 8 units for veterans and CSS has 2 PSH beds for individual veterans and 1 unit for families.

A regional Veterans Committee identifies homeless veterans using a By-Name Registry and addresses their needs on a case-by-case basis. The Registry helps identify barriers to housing and services.

Unaccompanied Youth - Francis House is PSH for 8 young men, ages 18-24. The unaccompanied youth must be literally homeless with disabilities and are encouraged to be in school or working. The staff assists with supportive services.

DCF provides continued services for children aging out of foster care. The Homeless Liaison of the Fall River School Department works with homeless and at-risk students.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City has created a vast social network with numerous social service providers throughout the community. This network includes the Mayor's Task Force to End Homelessness, which consists of governmental agencies, service providers, consumers and business leaders. It is imperative to have such a system in place so that the special needs community receives the services they require. The community is facing a wide range of issues such as people suffering from drug and alcohol addiction, mental and physical disabilities and living with HIV/AIDS. These individuals and families are in need of supportive housing, one-on-one case management, and assistance with basic needs and governmental healthcare and disability services.

By coordinating the social service agencies, government agencies and other service providers, the City has been able to streamline services and deliver services more efficiently while avoiding duplication. The assessment process has created a transparent system that links the clients to the appropriate housing and supportive services.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Substance abusers have special housing needs during treatment and recovery. Congregate settings typically provide a beneficial setting for treatment and recovery. Affordable rental units with supportive services (PSH) provide appropriate housing during transition to a responsible lifestyle.

Steppingstone provides 55 residential rehabilitation beds for detoxification and for those in recovery, and up to 74 units for those who need ongoing support once they've been able to achieve some independence. Peer Specialists and CSPECH workers provide counseling and support to those in the First Step Inn emergency shelter or on the streets.

SSTAR has 77 beds dedicated to substance abuse detoxification and recovery including those with dual diagnoses. Other providers of outpatient substance abuse counseling include Seven Hill Behavioral Health, Arbour Health System, Eliot Community Human Services, and Habit OPCO.

According to statistics compiled by the Department of Public Health, 322 individuals were identified as living with HIV/AIDS in Fall River as of 12/31/2017. With advanced medical treatment, people with HIV/AIDS live longer. Housing needs for this population vary, although long-term intensive clinical care is not as necessary as it once was.

Affordable housing is also important since as many as half of all people living with HIV/AIDS require rental assistance at some point during their illness. Some need short-term assistance with rent and

utilities. Others need long-term assistance. Some are dually diagnosed with substance use and/or mental health issues.

ESG clients are eligible for housing relocation and stabilization services and/or short- or medium-term rental assistance.

ESG costs for both components include the following:

- Rental Assistance: rental assistance and rental arrears
- Financial Assistance: rental application fees, security and utility deposits, utility payments, last month's rent, moving costs
- Services: housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services and credit repair.

Steppingstone's Next Step Home Program has several specific subpopulations that they serve, including those living with HIV/AIDS. Six of the 40 PSH units have HIV/AIDS preference. Steppingstone offers peer support, housing advocacy and referrals. Project Aware at SSTAR provides medical case management, prevention, counseling, screening and referrals to those at NSHP as well to others living with HIV/AIDS in Fall River. SSTAR receives HOPWA funding through Providence, RI.

Seven Hill Behavioral Health provides services to those living with HIV/AIDS in Fall River. Trained counselors provide screening and testing services on-site at their Community Wellness Centers, as well as at shelters, residential programs, jails, and clinics through their mobile van. Medical case management services include HIV/AIDS care management, peer leaders, transportation, housing search, advocacy, acupuncture, transitional services and benefits counseling. Partner Services Coordinators assist individuals with HIV infection in notifying their sexual and/or needle-sharing partners of possible exposure to HIV. Seven Hills Twist program offers assistance in identifying and modifying risky behaviors within the gay/bisexual community.

When those with HIV/AIDS or other chronic illness are stably housed, it is less problematic to access and adhere to treatment, therapy and other supportive services, making emergency room visits much less likely. Housing assistance prevents homelessness and makes medical care and services more accessible to individuals and families affected by HIV/AIDS.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Discharge planning - Mental Health: The City of Fall River and the Fall River Continuum of Care follow the State Discharge Planning policy. Discharge planning initiatives are monitored by the Director of the Interagency Council on Housing and Homelessness, with participation of the Departments of Public Health, Mental Health, Veterans Services and Housing and Community Development. DMH has regulations and procedures for discharges from state facilities and services, and closely monitors and tracks discharges. DMH policy states that no person be discharged from an in-patient facility with

directions to seek emergency shelter, and every effort must be made through careful discharge planning to work with the consumer and area resources to seek adequate, permanent housing. All discharges from DMH facilities are documented in a comprehensive database to monitor activity and ensure compliance with current laws and regulations. DMH has designated regional housing managers to work on discharge planning. These managers are responsible to work with and monitor all providers providing mental health services and to work on discharge planning for participants with mental health issues. DMH works with other state agencies and their providers around mental health issues, street outreach and discharge planning.

Discharge planning - Physical Health: The City of Fall River and the Fall River Continuum of Care follow the State Discharge Planning policy. Discharge planning initiatives are monitored by the Director of the Interagency Council on Housing and Homelessness, with participation of the Department of Public Health, Mental Health, Veterans Services, and Housing and Community Development. Massachusetts Operational Services Division (OSD) oversees all state procurements and contracts and provides standard contracting language stating that Massachusetts has determined discharging consumers to shelters or streets is inappropriate and that through the implementation of aggressive and comprehensive discharge planning the number of consumers who enter homelessness will be reduced. DPH ensures that all of its contracts for healthcare and substance abuse facilities include this language and that discharges are closely monitored. Area hospitals try to place discharged homeless patients with family/friends, but there is no respite for the homeless who are ill.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Through an RFF process, local non-profit social service providers will be awarded contracts to address the housing and supportive services needs for those who are not homeless but have other special needs. The City will award funds through the Community Development Block Grant Program, the Emergency Solutions Grant Program and the CD HOME Investment Partnership Program to provide supportive services that may include: counseling, food and nutritional counseling, substance abuse counseling and treatment, recreational and social activities, mental health counseling and treatment, benefits counseling, individual case management and money management. ESG funding will be awarded to address the prevention of homelessness for the at-risk populations and for rapid rehousing for those experiencing homelessness. The CD HOME Program will provide housing services such as rehabilitation loans for housing rehabilitation, first-time homebuyer opportunities and for the construction of ADA accessibility.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Through an RFF process, local non-profit social service providers will be awarded contracts to address the housing and supportive services needs for those who are not homeless but have other special

needs. The City will award funds through the Community Development Block Grant Program, the Emergency Solutions Grant Program and the CD HOME Investment Partnership Program to provide supportive services that may include; counseling, food and nutritional counseling, substance abuse counseling and treatment, recreational and social activities, mental health counseling and treatment, benefits counseling, individual case management and money management. ESG funding will be awarded to address the prevention of homelessness for the at-risk populations and for rapid rehousing for those experiencing homelessness. The CD HOME Program will provide housing services such as rehabilitation loans for housing rehabilitation, first-time homebuyer opportunities and for the construction of ADA accessibility.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Both Massachusetts and Fall River have policies that encourage the development of affordable housing. One example is Massachusetts Comprehensive Permit Act: Chapter 40B, which allows developers of affordable housing to override aspects of municipal zoning bylaws in order to develop affordable housing.

One policy that can be a barrier to accessing affordable housing is the lengthy lookback periods for felony and even misdemeanor violations by the Fall River Housing Authority. Because of disparities in the criminal justice system, these overly broad policies are more likely to result in the exclusion of Black and Hispanic applicants from publicly supported housing.

Although the City of Fall River's contribution towards meeting the affordable housing needs of the Region is significant, multiple South Coast cities in southern Bristol County do not even participate in HUD programs in a regularized manner through a HOME consortium. Many of these municipalities' zoning and land use policies also reflect a lack of commitment to a regional approach to promoting integration and access to opportunity. The inaction of these municipalities, which could be remedied through a more regional approach to meeting housing and service needs, puts a disproportionate burden on Fall River.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The following tables give a general overview of Fall River's workforce, occupations, commuting and educational attainment. Educational attainment is an important indicator in gauging the economic strength and potential of a community. Education is strongly correlated with variables such as income, poverty, and unemployment, as it is one of the core components in a community's ability to provide workers with the knowledge and skills needed to match the demands of employers. On average, as a worker's educational attainment ascends, the more likelier their incomes will increase. This is clearly seen in Table 20 where the median earnings for someone without a college degree is \$20,000 lower than someone with a bachelor's degree. While unemployment rates in Fall River generally follow the ups and downs of the US economy - including a sharp spike ushered in by the 2008 financial crisis - the City consistently experiences significantly higher rates than both the state of Massachusetts and the nation as a whole. 'Sales and Office' is the largest occupation category in Fall River and accounts for 31% of all jobs. This is followed by Service at 20% and 'Management, Business & Financial' at 19.9%. Construction, Extraction, Maintenance & Repair' account for 13% and 'Production, Transportation & Material Moving' account for 10%. 'Farming, Fisheries & Forestry Occupations' at 5% accounts for the smallest piece of Fall River's workforce. Commuting patterns provide valuable insight to decision makers and analysts across a number of policy areas including, transportation planning, infrastructure investment, and economic development. As with the rest of the nation, Fall River's transportation system remains automobile centric. Ninety-one percent of workers reported using a car, truck, or van as their means of transportation to work. A majority of the workers, 68% spend less than 30 minutes commuting to work. Public transportation usage is very low in Fall River. Only 1.8% of the city residents commuted via public transport as compared to 9.9% statewide. The low usage of public transportation is directly tied to the fact that Fall River is one of the few cities in the Commonwealth that lacks commuter rail.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	100	0	0	0	0
Arts, Entertainment, Accommodations	4,134	0	13	0	-13
Construction	1,964	0	6	0	-6
Education and Health Care Services	9,148	0	29	0	-29

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Finance, Insurance, and Real Estate	1,504	0	5	0	-5
Information	485	0	2	0	-2
Manufacturing	4,062	0	13	0	-13
Other Services	1,260	0	4	0	-4
Professional, Scientific, Management Services	2,052	0	6	0	-6
Public Administration	0	0	0	0	0
Retail Trade	4,538	0	14	0	-14
Transportation and Warehousing	1,063	0	3	0	-3
Wholesale Trade	1,522	0	5	0	-5
Total	31,832	0	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	43,245
Civilian Employed Population 16 years and over	37,480
Unemployment Rate	13.34
Unemployment Rate for Ages 16-24	45.82
Unemployment Rate for Ages 25-65	8.30

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,670
Farming, fisheries and forestry occupations	1,500
Service	5,850
Sales and office	8,845
Construction, extraction, maintenance and repair	3,590
Production, transportation and material moving	2,985

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,410	68%
30-59 Minutes	8,505	24%
60 or More Minutes	2,740	8%
Total	35,655	100 %

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,290	1,045	5,275

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	10,875	1,540	4,365
Some college or Associate's degree	9,265	950	2,880
Bachelor's degree or higher	5,825	435	1,035

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	130	515	845	3,675	4,515
9th to 12th grade, no diploma	1,410	1,545	1,295	2,740	2,595
High school graduate, GED, or alternative	3,440	4,560	4,210	8,010	3,845
Some college, no degree	2,530	2,970	2,010	3,705	1,335
Associate's degree	435	1,130	1,230	2,050	730
Bachelor's degree	675	2,045	1,065	2,230	695
Graduate or professional degree	48	470	390	1,100	555

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,338
High school graduate (includes equivalency)	27,975
Some college or Associate's degree	33,680
Bachelor's degree	44,341
Graduate or professional degree	59,655

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the above table, the major employment sectors in Fall River are, in order of largest to smallest, *Educational Services and Health Care; Retail Trade; Arts, Entertainment, and Accommodations;*

Manufacturing; Finance and Insurance, and Professional, Scientific, Management Services and Construction. These sectors combine to represent 27,762 positions, which make up 81% of total city jobs. The largest three, *Educational Services and Health Care; Retail Trade; Arts, Entertainment, and Accommodations* comprise nearly 56% of all jobs.

Describe the workforce and infrastructure needs of the business community:

Area businesses are increasingly in need of individuals with higher and often specialized skill sets to meet their workforce needs in an evolving local economy. Based on the demographic characteristics of Fall River's and surrounding region's job seekers occupational training is necessary in many cases to ensure wage retention and placement in growth occupations that afford opportunities for career growth. In addition to occupational skills, it is important to note that literacy skills through ESOL and GED/HiSET classes are clearly needed across the board in our industry clusters. This is particularly true in the manufacturing sector. Still, even in manufacturing, emphasis on higher technology and lean principles has resulted in higher skill levels required.

Within Fall River and surrounding Bristol County, it should be noted that many of the highest growth industries require associates degrees or higher. This is supported by the following:

- Of the 20 fastest growing occupations, 11 are concentrated in health care and information technology
- An additional four are found in life sciences
- The remaining five are primarily community service, social service and personal service jobs
- 14 of 20 fastest growing occupations will require an associate's degree or higher

As the city's and region's economy has evolved, the strongest growth occupations with high wages and career ladder opportunities are increasingly those with higher skill set requirements. The majority of southeast MA-based employment (62%) currently requires a high school diploma or less but again this is not indicative of priority and growth industries. Of the 165 occupations that achieved a four or five STAR ranking (i.e. high growth, high wage) in the Southeast region, 113 or 72% required at least an Associate Degree. This translated as well to priority industry sectors with 2/3 of healthcare, and almost 3/4 of professional scientific and technical services requiring at least some post-secondary education.

According to Mass Inc.'s report *Reconnecting Massachusetts Gateway Cities*, it was noted that over a four year period, the City of Fall River generated a 7.1% increase in knowledge industry employment, while the Fall River region recorded a 26.5% increase. This gain of 450 higher-paying jobs for the city and 2,400 jobs for the region offers new opportunities for individuals who can bring solid occupational skills to the table.

To obtain good jobs and economic self-sufficiency, many of the job seekers in our region will need intervention in the following areas:

- Help in getting a HiSET/GED or high school diploma and/or Basic Skills upgrading;
- Job readiness training and work maturity skills;
- Labor market information;
- Skill assessment and career counseling;
- Basic job search skills training;
- Computer literacy and skills training;
- Initial occupational skills training;
- Occupational skills re-training; and/or
- Job development and job placement services

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Consistent with past practice, the MassHire Bristol Workforce Board (MHBWB) board will ensure that WIOA resources utilized for Individual Training Accounts will center on in-demand and targeted occupational clusters. Ongoing labor market analysis has and will be undertaken to determine if training programs are continuing to address the skill set needs of area employers. Also, emerging industries identified through this process will draw additional attention. An example of this is the MHBWB's membership on the SouthCoast Development Partnership's Executive Board. The SCDP and UMASS Dartmouth received a grant to support the expanding Marine Technology Industry in SE Massachusetts. The board will participate in the planning process which will include training needs and how to establish programming to meet those needs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Local analysis of workforce education and skills characteristics of the area's workforce reveal a number of challenges in meeting the needs of local employers. The Southeast *Regional Labor Market Blueprint* reveals the following data; within the Southeast area of the state and Bristol County data (2011-2015 ACS gathered from American Factfinder) educational attainment rates that are most often at the lower end of the Commonwealth's regions. Within Bristol County the percentage of age 25-64 population with at least a high school diploma or equivalency is 87%. As we move to post-secondary education, the differences between the southeast and the remainder of the state become more pronounced. In fact, Bristol County has the lowest percentage of adults with some post-secondary education (57%) within the state range of 57-78%. Finally, the percentage of Bristol County adults with a bachelor's degree is only 28%. This puts the majority of the southeast region at the low end of the range (27-56%) of MA Counties. In looking at the combined southeastern regional data, 41% of individuals 25 or older have a high school diploma or less, 27% have some post-secondary or an Associate Degree while 27% hold a Bachelors or higher (American Community Survey 5 Year Averages 2011-2015). In examining job seekers

served at the seven Career Centers in the region, the numbers are lower still with 35% holding a high school diploma or equivalent, 15% with some college, 9% with an associate's degree and 16% with a bachelor's degree (EOLWD-Career Center MassHire Career Center Access Reports Q3 FY'17).

Data gleaned from the U.S. Census as well as the MA Department of Career Services (DCS) shows local parallels to the regional data, indicating that more than half of the region's labor force has an education level below the state average. In fact, nearly half the residents of Fall River (44.7%) do not have a high school diploma.

In addition to education levels, it is also important to note that a significant portion of residents require language or basic skill remediation in order to access specialized occupational training or post-secondary education. An examination of 2011-2015 averages reveals that within the Bristol Workforce Development Area, the number of Limited English Proficient adults is slightly higher at 9%. The obvious implication to this data is a clear need for integrated Adult Basic Education strategies with contextualized curriculum, increased intensity (more hours per week) and potentially integrated ABE/Occupational training programs.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The MassHire Bristol Workforce Board (MHBWB) is comprised of a broad cross-section of leaders from business, government, education, labor, economic development and community agencies who are committed to developing a workforce development system capable of meeting the employment and training needs of the businesses and citizens of the Bristol Workforce Area, of which Fall River is part. The MHBWB works closely with the MassHire Fall River Career Center (MHFRCC), and Bristol Community College (BCC) to improve training and increase education of the local workforce. All three have worked on a variety of training initiatives which would include the following:

A critical area of emphasis that continues to be a focus of the MHBWB is to ensure that training and employment activities are maximized to reach as wide a group as possible. To that end, the MHBWB has continued to implement a multi-pronged strategy that includes the following activities.

- Identifies additional public and private resources outside of "traditional" funding streams to increase availability of services
- Coordinates multiple grants and funding streams, particularly in the area of at-risk youth, to maximize service and avoid duplication of effort
- Utilizes partnerships to access services available through partnering agencies
- Identifies regional high demand, "middle-skills" positions that can be accessed with certificate and Associates Degree programs
- Establishes cross regional partnerships with other Workforce Development Boards to address workforce and training issues of mutual concern and opportunity

- Examines alternate modes of training such as computer based and Adult Basic Education-Occupational integrated training

Expanding education and training opportunities for area jobs seekers in particular, at-risk populations has and will be a major area of emphasis. The MHBWB and the local MassHire Career Centers have worked to identify additional training opportunities and strengthen its existing training programs. To address the need for shorter, but still meaningful, training options, the MHBWB and Career Centers have encouraged the development of integrated basic skills-occupational training options over the traditional linear approach. This has already resulted in private training vendors, the local Community College and local community based organizations developing integrated ABE-GED-ESOL-occupational training components. As a result, job seekers with both basic and occupational skills deficiencies will be able to move to employment at a far quicker rate. For example, our Workforce Competitiveness Trust Fund Textile and Apparel manufacturing training includes a contextualized ESOL component delivered by a local CBO that is also a DESE funded ABE provider.

In addition, continued examination of newly available occupational clusters will drive the MHBWB to seek out established non-traditional programs in these areas. For example, Bristol Community College provides training programs in “Green” technologies such as Offshore Wind Power Technology.

Another training opportunity spearheaded by the MHBWB is in “middle skills” positions that require targeted training and are in demand throughout the region. This has in recent years come to the surface among area manufacturers who are having difficulty filling such occupational clusters as welders and CNC machine operators.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The MassHire Bristol Workforce Board (MHBWB) is comprised of a broad cross-section of leaders from business, government, education, labor, economic development and community agencies who are committed to developing a workforce development system capable of meeting the employment and training needs of the businesses and citizens of the Bristol Workforce Area, of which Fall River is part. The MHBWB works closely with the MassHire Fall River Career Center (MHFRCC), and Bristol Community College (BCC) to improve training and increase education of the local workforce. All three have worked on a variety of training initiatives which would include the following:

A critical area of emphasis that continues to be a focus of the MHBWB is to ensure that training and employment activities are maximized to reach as wide a group as possible. To that end, the MHBWB has continued to implement a multi-pronged strategy that includes the following activities.

- Identifies additional public and private resources outside of “traditional” funding streams to increase availability of services
- Coordinates multiple grants and funding streams, particularly in the area of at-risk youth, to maximize service and avoid duplication of effort
- Utilizes partnerships to access services available through partnering agencies
- Identifies regional high demand, “middle-skills” positions that can be accessed with certificate and Associates Degree programs
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Discussion

As mentioned above, Fall River is facing several issues when it comes to the workforce. A vast majority of workers lack a college degree, computer literacy and basic skills. Thirteen percent of the population do not speak English or do not speak it fluently. To make the Fall River workforce more competitive and to be able to obtain employment in the medical and high tech fields, several agencies and institutions of higher learning are targeting these important issues. The Bristol Workforce Investment Board, the Fall River Career Center, SER-Jobs for Progress Inc. and Bristol Community College have all been working hand in hand on various educational components. These partners are providing medical training ,

computer technology training, English as a second language classes, basic skills classes, and interviewing and resume building classes.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Fall River does not have any areas where households with multiple housing problems are concentrated. When looking at housing problems (adequate facilities, overcrowding, and housing cost burden) the only problem facing the city is housing cost burden. This problem is due to the high percentage of low-income individuals and families that reside in the city. For the definition of concentration, we are defining concentration as an area where more than 50% of the population is low-income households with a severe housing cost burden. The concentrated areas are located in the middle of the city along the Interstate 195 corridor, which runs east to west.

It is important to note that when looking at households paying more than 30% of their income on housing, the area encompassed expands to include most of the city except for several small enclaves.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Fall River's minority population has increased since the 2000 Census, for the most part Fall River continues to be a mostly white community. According to the 2010 U.S. Census, the city's minority population accounts for 13% of the population and the white population is 87%. The Hispanic population increased from 3.30% in 2000 to 7.38% in 2010. For the definition of concentration, we are defining concentration as any census tract where the total percentage of minority persons is twice as large as the city's total percentage of 13%. There are five areas in the City where there is a concentration of minorities. There are five census tracts, 6409, 6413, 6414, 6419 and 6420 where the percentages of minorities are above 26%. The geographic area where there is a greater distribution of Black/African Americans, Asians and Hispanics is in the Interstate 195 Highway corridor that runs east to west and intersects the City of Fall River in the middle. The neighborhoods along this corridor are known as the Waterfront, Flint Neighborhood and Downtown. There is also a portion of the Black/African American population residing in the extreme south-end of Fall River up to the Fall River/Tiverton RI border. Incomes in these neighborhoods are generally lower than other areas of the city.

Fall River defines areas of concentration of low and moderate income populations to meet HUD guidelines as Census Tract and block groups where 51% or more of the people are low and moderate income. Sixty-four census block groups have 51% or more low and moderate income population. These block groups are scattered throughout the entire city.

What are the characteristics of the market in these areas/neighborhoods?

With some exceptions, these areas have a higher concentration of public housing units and subsidized housing units. These areas tend to have higher vacancy rates and home values are less. Furthermore, these areas have the highest unemployment rates and not surprisingly are the most cost burdened.

Are there any community assets in these areas/neighborhoods?

Each of the above areas has a number of community assets. The Pleasant Street area is serviced by two neighborhood health centers that provides health, dental, WIC and other social services to low income individuals and families. This area is served by several newly constructed over 55 mill housing and market rate housing developments. The area has many community organizations, small niche businesses a new senior center and newly renovated parks and playgrounds that give low income families the opportunity to better their quality of life. The waterfront is home to Battleship Cove, the Marine Museum several upscale restaurants, Commonwealth Landing (market rate housing), BiCentennial Park, Heritage State Park and the Gates of the City. The waterfront has been going through a transformation with new commercial development, new market rate housing and renovations to a retail shopping plaza.

Are there other strategic opportunities in any of these areas?

The Route 79/Davol Street project is north of Battleship Cove and runs along the waterfront up to the Veteran's Memorial Bridge. This section of Route 79 will be constructed into a boulevard and it will be lowered to grade. The project plan is to open up the view of the waterfront that is currently blocked by Route 79, which is raised in this section and creates a barrier along the city's waterfront. Once the project is complete it will create 10 acres of developable land and nearly 500,000 square feet of business and retail space along with land that will be set aside for open space. This project will greatly improve access to the waterfront at several key points.

The Fall River Redevelopment Authority is in the process of completing the environmental cleanup of the City Pier for redevelopment. Fall River's City Pier is located on reclaimed tidal land and has been designated as a Brownfield Priority Project by MassDevelopment. Redevelopment of the pier involves repairs and reinforcement of an existing granite block seawall, which in turn is required to support capping of PCB-contaminated soils at the site. Both components of the Project are critical to the City's waterfront redevelopment goals.

The City is establishing a Wind Energy Corridor along the Taunton River. This corridor will make waterfront properties available to host wind energy industry research and development; wind energy industry processing, fabrication, manufacturing and packaging; and wind energy industry support services.

South Coast Rail is a project to build a new southern line of the MBTA Commuter Rail system to link Fall River to Boston. Site plans for the city's proposed commuter rail station and an associated rail yard have

been submitted for review. South Coast Rail will reconnect this region to jobs and generate economic development.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The need for broadband wiring and connection of households is vital in the City of Fall River for all households including low and moderate income households and neighborhoods as it is presently regarded as a basic necessity for Public Safety, Emergency Management, Community Involvement and Educational Attainment. The use of local cable television channels and internet websites used by city entities and schools are a continuous informational and educational resource for all citizens of the city and should be accessible to everyone regardless of income or financial means. The intent of this communication platform is to disseminate emergency management information, (weather emergencies, street and building closures, school delays or closures,) as well as informational programs when used for public service announcements, coverage of all public meetings and educational programming from the school department.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for increased competition would provide greater and more affordable access to a variety of services provided and would allow for greater penetration of users which are currently not serviced by these technologies. There are locations of the city which currently do not have access to broadband wiring or internet and potentially new providers can offer these areas service or alternative delivery methods to get service (i.e. wireless, satellite). The other aspect of increased competition would be a potentially lower cost in overall services which could be received by increased competition.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The climate has changed significantly in New England during the period 1990 through 2019. Average annual temperatures have increased. Driven by these changes in temperatures growing seasons have lengthened, the number of days with snow on the ground has decreased and the timing of peak spring stream flow has shifted to earlier in the year. The continued increase in atmospheric greenhouse gas levels is also driving increases in extreme weather events. Extreme temperature changes are increasing, heavy precipitation events have increased, hurricane activity is more extreme, sea levels are rising causing more coastal flooding during storms. With natural hazards occurring more frequently, many ecosystems are vulnerable to climate change. Listed below are some of the following:

- Food
- Fresh water
- Air quality
- Wastewater treatment
- Soil erosion
- Pollination
- Biological control
- Habitats for plant and animal species
- Recreation, mental and physical health, and
- Tourism

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low-income renters and homeowners are particularly vulnerable to being displaced by natural disasters caused by climate change. Some affordable housing apartments in Fall River are located in flood zones. These units are susceptible to flooding with increased incidence of severe storms and because of rising sea levels. Low and unstable incomes as well as limited access to housing finance means that low income people cannot afford standard building materials or upgraded structures. Fall River has a very old housing stock that needs substantial rehabilitation. The old housing stock is of poor quality and is vulnerable to wind damage and flooding. The cost of upgrading Fall River's existing infrastructure will continue to increase as stronger, more expensive materials are needed to withstand the increasing number and severity of storms. Despite being the most population threatened by climate change, low income urban residents often are marginalized and not empowered to protect themselves.

In Massachusetts there is already a dire shortage of affordable housing and with the hazard risks associated with climate change, affordable units damaged by storms are less likely to be rebuilt. Any damage to Fall River's housing stock will be felt so acutely by low and moderate income renters.

Information reviewed to answer this question was provided by the International Housing Coalition Report “Adapting to Climate Change: Cities and the Urban Poor”, Taunton Watershed Climate Change Adaptation Plan dated May 2013 and the City of Fall River’s Hazard Mitigation Plan dated February 2016.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City's strategy for creating decent housing, a suitable living environment and expanding economic opportunities. The Plan establishes the goals and objectives to address the needs identified in the Needs Assessment section of the Consolidated Plan.

Through the planning process, the Fall River Community Development Agency (FRCDA) identified the needs of the community and the needs of its low to moderate income population. The planning process highlighted the City's assets and strengths that can be used with other resources to meet its goals. After reviewing past performance, analyzing the needs presented through the outreach process and considering major planning and development priorities of the City, the FRCDA established the priority needs and goals for the use of CDBG, HOME and ESG funding.

The Strategic Plan Priorities are:

- Maintain the distinctive character of the community;
- Revitalize neighborhoods;
- Facilitate improved infrastructure;
- Ensure decent, safe, affordable housing;
- Reduce housing cost burden
- Retain and attract businesses that diversify the economic base and offer employment opportunities;
- End chronic homelessness; and
- Provide support for homeless service providers.

The Strategic Plan priorities and goals will be addressed by the following Community Development, Housing, Homeless and Economic Development initiatives:

Community Development Initiatives:

- Infrastructure Improvements;
- Public Facilities; and
- Public Services.

Housing Initiatives:

- Housing Rehabilitation;
- Homeownership;

- Creation of New Housing Units; and
- Fair Housing.

Homeless Initiatives:

- Assisting People who are homeless and those at risk of becoming homeless

Economic Development Initiatives:

- Business Development,
- Expanding Employment Opportunities
- Storefront Facade Improvements

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Community Wide - Entire City Geographic Area
	Area Type:	Comprehensive
	Other Target Area Description:	Comprehensive
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood boundaries for this target area are the entire City of Fall River, which consists of 40 square miles, 33 miles of which are comprised of land and 7 miles of which are water.

Include specific housing and commercial characteristics of this target area.	Housing Characteristics: Fall River has a total of 43,134 housing units. Of these units, 38,261 are occupied and the city has a vacancy rate of 12.3%. This compares to a statewide vacancy rate of 4.2% and a national vacancy rate of 8.3%. Of the total occupied housing units, 35.7% (13,648) are owner-occupied and 64.3% (24,613) are renter-occupied. Nearly two-thirds of Fall River residents rent, which indicates a very high demand for rental property. Of the vacant units 1.2% are owner-units and 5.2% are rental units. The current housing inventory also seems to match the need of the population. Over 55% of the units are either 1 bedroom units or 2 bedroom units, with 2 bedroom units making up a bulk of the amount at 40%. Small family units show strong demand in both homeowner and rental markets. Fall River has an older housing stock. Eighty-two percent of all housing units in the City were built prior to 1979. Although the City has an older housing stock, over 99% of all occupied housing units have adequate kitchen and plumbing facilities. Commercial Characteristics: For years the City's economy was based on manufacturing and the textile industry. By the 1990s the textile industry had left and the City's large mill buildings located throughout the City became silent. Since the slow down of manufacturing, new industries have taken hold in the City. Educational Services and Health Care is now the largest industry employing 28.7% of the workforce. Manufacturing now employs 12.76% of the workforce. The largest employers by far are the two hospitals, Southcoast Hospital Group and Steward. The City has developed several industrial parks.
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How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During consultation with city social service agencies, city governmental departments and the residents of the City, and through the citizen participation process, it was clear that the majority of the housing homeless and non housing community development needs were just not designated to a section of the City but to the entire City as a whole.
Identify the needs in this target area.	The City as a whole has many needs. • Housing Needs: The number one housing need is to reduce the amount of renters and homeowners that are suffering from being housing cost burdened. • Homeless Needs: The City has a need to provide emergency shelter, transitional housing, permanent supportive housing, rapid rehousing and financial assistance. • Non Housing Community Development Needs: The City is in need of upgrading an aging infrastructure, reducing the City's unemployment rate, and providing public services to the low-income and elderly population.
What are the opportunities for improvement in this target area?	The opportunities for improvement in the City are: • reducing chronic homelessness • improving aging infrastructure • improving access to job opportunities • improving access to affordable housing • providing public services

Are there barriers to improvement in this target area?	Some of the issues that are barriers in this target area are: • The City has an aging infrastructure that is in major need of upgrading. • City residents have a low educational attainment rate. Only 9.4% of residents have a 4 year college degree. • One in five residents are living in poverty. • The City has continued to struggle with a high unemployment rate. • Aging population that requires services. • A City wide drug problem.
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Fall River is located in the Southeast Region of the State of Massachusetts. While many CPD-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%, by 2.55%.

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: 6401, 6402, 6403, 6404, 6405, 6406, 6408, 6409, 6410, 6411, 6412, 6413, 6414, 6415, 6419, 6420, 6421 and 6422.

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.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	Provide Neighborhood Policing Services Provide Recreational and Educational Youth Service Provide Comprehensive Child Care Services Provide Senior Services

	Description	To fund programs that will be used to provide supportive services for low and moderate-income persons to move out of poverty. Public service dollars will be used for youth recreational services, educational services, childcare services, senior services and policing services. Greater Fall River Recreation Inc. will provide a full schedule of activities for lower-income residents of all ages and youth, including organized and supervised athletics, art, educational and cultural programs, hobby classes, computer training, field outings, and holiday events. People Inc. will provide comprehensive child care and development opportunities for children of lower-income parent(s), who are working or seeking employment, are enrolled in training programs, are pursuing educational advancement, or are determined eligible in accordance with regulations of the Department of Early Education and Childcare. Under People Inc.'s purview the Community Engagement Center will promote community learning and engagement, educational and workforce development and will offer supportive services. The Center is to provide each RPA student with the opportunity to identify a career path, receive training in that area, earn high school credits, and attain academic and personal success. The YMCA Educational Achievement Center's educational programming will help combat the low educational attainment crisis among low income families. By providing high quality, curriculum based small group instruction that expands on school day learning, the YMCA will support struggling students to improve their academic outcomes. The Center will be a hub for year around academic support programming both after school and in the summer. The academic enrichment programs are provided at no cost to the children or their families. Additionally, the Center will be providing literacy programs for parents and preschool age children. Community Development will fund nutritional, social, recreational, and counseling programs for senior citizens at the Flint, Niagara-Maplewood, and North End Senior Drop-In Centers. Community Development will also fund the LMI Neighborhood Policing Program to identify, service and target low-income census tracts with walking beat and cruiser patrols.
	Basis for Relative Priority	Targeted public services are designed to assist low and moderate income residents achieve self-sufficiency and reduce poverty. This priority (Public Service) was rated high because of the survey results from the FY 2020-2025 Consolidated Plan Survey of Housing, Homeless and Community Development Needs and Priorities.
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	Priority Need Name	Public Facilities & Infrastructure
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	Demolition of Blighted Buildings Improve Park and Playground Facilities Street, Sidewalk and Water Improvements
	Description	Fall River has over 850 individual streets encompassing a total of over 250 miles of pavement, including major thoroughfares with high traffic volumes that are deteriorated and in need of resurfacing or reconstruction. These deteriorated streets create undue hardship and a blighting influence on the neighborhoods. The Street, Sidewalk and Water Improvement Activity will address the continued need of safe and drivable streets, healthy water and sidewalks being handicap accessible. Fall River's park system has seen some improvement in recent years with the installation of new playgrounds, basketball courts, splash pads, benches and signage at Pulaski, Chew, Ruggles, Kennedy, Fr. Kelly, Griffin, Bank Street, North and Turner Parks. These park improvements have been a very important aspect in revitalizing neighborhoods. The restoration of these parks have and 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. Under public facilities there is also a need for the replacement of fire trucks and related equipment that continues the need to be replaced.

	Basis for Relative Priority	Fall River has over 850 individual streets encompassing a total of over 250 miles of pavement including major thoroughfares with high traffic volumes that are deteriorated and in need of resurfacing or reconstruction. In May of 2013 the City Engineer revised the City's Pavement Management System (PMS). The PMS is a tool to aid in the inventory and inspection of streets within the City. The goal of the PMS is to evaluate the pavement condition of these streets and to make recommendations on repair strategies. The PMS classifies streets by pavement distress. Pavement distress is a condition showing indication of poor or unfavorable pavement performance or signs of impending failure. A pavement condition survey was conducted by BETA Group, Inc. The survey details the area being inspected, the types of distress present and the severity of the distresses. From this information, the Road Surface Rating (RSR) is calculated. Calculated RSR rating of 20-49 describes poor road condition and a RSR rating of 0-19 describes a road that is a failure. The survey results showed that 190 streets have a RSR rating of under 49 and 38 streets have a rating of 0-19. The total streets with a RSR rating under 49 consist of 214,894 feet and have an estimated cost to repair or reconstruct of \$35,000,000. The CDA with the City of Fall River Engineering Department has identified 33 streets that are CDBG eligible for resurfacing totaling 19,198 feet of road surface. 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 the parks are currently located in low-income census tracts and all are highly utilized for numerous pass times such as field sports, jogging, walking, skate boarding, 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 the replacing 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. Aetna Street Playground is in total need of renovation along with the Cathy Assad Tot Lot. Skate board facilities need to be upgraded at Lafayette, Abbott and North Park. Comfort stations at Kennedy Park and North Park need to be restored. Playground equipment at Columbus, Abbott Court, and Britland Park needs replacing.
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3	Priority Need Name	Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	ESG Administration HOME Administration CDBG Administration CDBG Housing Rehabilitation/Administration Program
	Description	Administration of the CDBG, HOME and ESG Programs
	Basis for Relative Priority	Administration of programs
4	Priority Need Name	Planning
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	Provide Planning Research and Reports
	Description	Provide planning, research and reports for the CDBG, HOME and ESG programs.

	Basis for Relative Priority	Provide planning, research and reports for the CDBG, HOME and ESG programs.
5	Priority Need Name	Section 108 Loan Guarantee/Fire Equipment Upgrading
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	Sect 108 Loan Guarantee Repayment/Fire Equipment
	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 upgrade fire safety apparatus and fire equipment. A portion of the City's CDBG allocation will be used to repay these loans.
	Basis for Relative Priority	The basis for priority is that this Section 108 loan was committed to back in 2015. Back in 2015 the City committed future CDBG monies to make annual payments on the loan. Payments of principal and interest will be made on the Section 108 loan until August of 2036.
6	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development

	Geographic Areas Affected	Comprehensive
	Associated Goals	Increase Employment Opportunities Improve Storefront Facades
	Description	Assistance is provided to businesses who are expanding or locating in Fall River via low-interest loans for fixed and/or working capital to leverage private financing. CDBG funds will be used to create and retain jobs and attract new business. The focus of the program will be to promote economic development opportunities and promote self-sufficiency. Assistance is provided to businesses located in in approved census tracts to make storefront facade improvements to businesses that are in desperate need of upgrades. Assistance is to be provide for the implementation and administration of two Urban Renewal Plans. Also there is a need for Employment Training programs to assist businesses.
	Basis for Relative Priority	The City consistently experiences significantly higher unemployment rates than both the state of Massachusetts and the nation as a whole. At the time of writing this plan, Fall River's unemployment rate was 5.1%. This rate is 1.4% higher than the national rate of 3.7%. Massachusetts' unemployment rate is 3.1%. This priority was rated high because of the survey results from the FY 2020-2024 Consolidated Plan Survey of Housing, Homeless and Community Development Needs and Priorities. Many businesses in the City are located in aged buildings with storefronts that are in need of physical repair.
7	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	Improve access to affordable owner housing

	Description	Because of the number of households who are experiencing housing cost burden and severe housing cost burdened and age of housing, the City has prioritized the production and preservation of rental and homeownership affordable housing units throughout the city. The City will provide low interest loans and grants to first-time homebuyers to purchase their first home. The City will also work with non-profit organizations (CHDO's) for the production of new units to be made available to low and moderate income households.
	Basis for Relative Priority	Given the high selling prices of homes and lack of financial resources by low and moderate income households, it is clear that there is a need for assistance to low and moderate-income people wishing to become homeowners for the first time. Such people typically are kept out of the homeownership market because income is not adequate to make the mortgage payments required by financial institutions. Usually the problem is that first-time homebuyers lack the resources to make the required down payment and pay necessary closing costs. Based on the American Community Survey 2017, 39.2% or roughly 3,484 owner households with a mortgage are cost burdened. The greatest housing problem facing the households of the City is housing cost burden. Forty percent (13,170) of White households, fifty-three percent (635) of Black/African American households, fifty-six percent (309) Asian households and seventy-eight percent (14) American Indian/Alaska Native are housing cost burdened. Sixty-four percent (1,620) of Hispanic households are housing cost burdened. In order to address this problem, it is not only important that the households have the ability to access affordable housing but they must also have access to jobs and economic opportunities. This priority was rated high because of the survey results from the FY 2020-2025 Consolidated Plan Survey of Housing, Homeless and Community Development Needs and Priorities.
8	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive

	Associated Goals	Improve quality of existing rental housing Increase supply of affordable housing-CHDO Increase supply of handicapped housing
	Description	Provide financial assistance to owner-occupied, investor owned and CHDO owned properties to make much needed property improvements. The primary tool with which the City intends to support rehabilitation of owner-occupied and investor owned properties is below-market-rate loans. Activities include substantial rehabilitation, small scale rehab of owner occupied 1-4 family buildings; lead-based paint abatement; ADA compliant accessibility; energy efficiency improvements. The Fall River Housing Authority will continue to pursue a strategy of rehabilitation with respect to all housing units within its jurisdiction.
	Basis for Relative Priority	The age of housing is commonly used by state and federal housing programs as a factor to estimate rehabilitation needs. Considering that 83% of the housing units in the city were built before 1979, it is safe to assume that many will require some degree of rehabilitation, to correct deferred maintenance, outdated construction, inadequate insulation and lead-based paint hazards. Also over 70% of the housing units were built prior to 1960 and the vast majority of them cannot accommodate the special needs population. The special needs population is made up of people suffering from some form of disability. Due to the city's increasing elderly population the number of special needs is projected to increase because of debilitating diseases, such as strokes and heart disease. The building of new handicap accessible features to service the needs of this segment of the population is paramount. The City is required to set aside not less than 15% of its yearly HOME Program funds allocation for qualified local Community Housing Development Organizations (CHDO's). These funds are solely used for the purchase, rehabilitation, and new construction of housing. The CHDO's will rehabilitate units to be either retained by the CHDO as rental or to be sold to first-time homebuyers. The City currently has three certified CHDO's that compete for funding. This priority (Home-owner rehabilitation and Investor-owned rehabilitation) was rated high because of the survey results from the FY 2020-2025 Consolidated Plan Survey of Housing, Homeless and Community Development Needs and Priorities.
9	Priority Need Name	Homeless Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Comprehensive
	Associated Goals	Providing Housing Related Services to Homeless Provide Shelter Services to Homeless
	Description	Provide housing related services to reduce the number of homeless. Federal funding from the COC-McKinney Vento Homeless Assistance Act supports permanent and transitional housing and supportive services for homeless individuals and families. This Act also provides funding for leasing space for chronically homeless individuals and homeless persons with disabilities. Emergency Solution Grant funds are used for emergency shelter beds and shelter operations for single females, single males and victims of domestic violence. ESG funds are also used for homelessness prevention and rapid re-housing services to prevent homelessness and also to re-house households that are currently homeless.

	Basis for Relative Priority	During Point-in-Time Counts and throughout the year, there is always a shortage of beds for homeless families and individuals. There are approximately 300 homeless families in motel units in Bristol County at any given time. The motel units serve as overflow for homeless families in Massachusetts. It has been stated by the Massachusetts Department of Housing and Community Development that there is not enough affordable housing in the state to provide units to all families living in shelters and motels. The First Step Inn now shelters an additional 30 men and women on-site during extreme weather events and when the homeless population increases in the winter months. The faith-based community coordinates an overflow shelter from January 2 through mid-March, manned by volunteers at faith-based locations, in order to accommodate the growing need. The overflow shelters about 25 additional individuals. The PIT count taken on January 30, 2019 recorded 4 unsheltered homeless individuals on the street.
10	Priority Need Name	Demolition of Blighted Buildings
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Demolition of Blighted Buildings
	Description	If a property is abandoned and dilapidated and has a blighting influence on the neighborhood, and has been declared to be a fire hazard, structurally unsound, beyond rehabilitation, a subject of arson and vandalism, and a general hazard to public health and safety, the property will be demolished.
	Basis for Relative Priority	This priority was rated high because of the survey results from the FY 2020-2025 Consolidated Plan Survey of Housing, Homeless and Community Development Needs and Priorities.

11	Priority Need Name	Fair Housing Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive
	Associated Goals	Fair Housing Services
	Description	To provide Fair Housing services and workshops to city residents.
	Basis for Relative Priority	This project is being created because of last years Annual Action Plan Approval letter in which HUD states that Fair Housing laws and regulations must be incorporated into the CDBG Program.
12	Priority Need Name	Cleanup of Abandoned Lots & Buildings
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Cleanup of Abandoned Lots & Buildings
	Description	Cleanup and code enforcement of abandoned lots, green areas and buildings in low income census tracts throughout the city.

	Basis for Relative Priority	This was listed as a high priority in the 2020 - 2025 Five Year Consolidated Plan Survey.
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Narrative (Optional)

As part of the development of this Consolidated Plan, FRCDA conducted interviews, held public hearings to obtain public input and comments, and developed a comprehensive survey. The input received from this outreach serves as the development of the Priority Needs.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The market characteristics that will influence the use of funds available for this housing type are: 1. High cost of rental market. 2. Low vacancy rate. 3. High unemployment rate. 4. Lack of sustainability of housing without TBRA. Tenant Based Rental Assistance is not a service that will be provided to residents of the city. HOME funding is better utilized to increase the inventory of affordable housing.
TBRA for Non-Homeless Special Needs	Same as listed above. HOME funding will not be used for TBRA services.
New Unit Production	The market characteristics that will influence the use of funds available for this housing type are: 1. Aging population and special needs population needing housing which cannot be accommodated through rehabilitation. 2. Increase in the demand for new construction by first-time homebuyers.
Rehabilitation	The market characteristics that will influence the use of funds available for this housing type are: 1. Older age of housing stock. 2. Lack of available land for new construction. 3. Amount of children testing positive for lead paint illnesses. 4. Deferred maintenance due to downturn in economy. 5. The number of abandoned and dilapidated buildings due to foreclosure crisis.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The market characteristics that will influence the use of funds available for this housing type are: 1. Preservation needs on properties with expiring use restrictions. 2. Low acquisition cost of properties. City of Fall River will continue to offer First-time Homebuyer assistance to stabilize neighborhoods and also to give economic opportunities to low and moderate income households

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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 this Five Year Consolidated 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.

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	2,929,990	2,000	250,000	3,181,990	11,727,960	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	1,012,716	200,000	575,000	1,787,716	4,850,864	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	251,149	0	100,619	351,768	1,004,596	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 50 - Anticipated Resources

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

The 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:

Federal Programs

- Low Income Housing Tax Credits (LIHTC)
- Section 202 Supportive Housing for the Elderly
- Housing Choice Vouchers (Section 8)
- Neighborhood Stabilization Program 3

State Programs

- Energy Conservation Programs
- MassHousing Soft Second Loan Program
- MassHousing Homebuyer Program
- Massachusetts Rental Voucher Program (project-based and mobile)
- Alternative Housing Voucher Program
- Get The Lead Out Program
- Homeowner Septic Repair Loan Program
- Massachusetts Attorney General Receivership Program Grant

Private and Local Support

- Affordable Housing Preservation Fund (AHP)
- CHDO proceeds

The Emergency Solutions Grant (ESG) program requires that the City's yearly ESG entitlement amount is matched by 100%. The four 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 with the exception of leasing costs. The service providers submit evidence of matching funds from governmental, private or non-profit entities, and 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 also charge a small minimal fee to take part in programs that they offer.

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

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

Discussion

The Strategic Plan identifies available resources to meet the community needs. 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.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Fall River Community Development Agency	Government	Planning neighborhood improvements public facilities public services	Jurisdiction
Fall River Housing Authority	PHA	Public Housing	Jurisdiction
Fall River Community Housing Resource Board, Inc.	CHDO	Ownership Rental	Jurisdiction
People Improving Communities and Neighborhoods Inc.	CHDO	Ownership Rental	Region
Community Action for Better Housing	CHDO	Ownership Rental	Jurisdiction
Greater Fall River Recreation Committee Inc.	Non-profit organizations	public services	Region
Fall River Redevelopment Authority	Redevelopment authority	Economic Development	Jurisdiction
People Incorporated	Non-profit organizations	public services	Jurisdiction
Fall River Council on Aging	Government	public services	Region
City of Fall River Dept. of Community Services	Government	neighborhood improvements public facilities	Jurisdiction
City of Fall River Police Department	Government	public facilities	Jurisdiction
YMCA Southcoast	Non-profit organizations	public services	Jurisdiction
Steppingstone	Non-profit organizations	Homelessness	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Bedford Women's Center	Non-profit organizations	Homelessness	Jurisdiction
Catholic Social Services of Fall River	Non-profit organizations	Homelessness	Jurisdiction
Fall River Mayor's task Force to End Homelessness	Regional organization	Homelessness	Region
Fall River Homeless Coalition of Service Providers	Continuum of care	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional structure through which the city carries out its housing, homeless, and community development plans includes partnerships with public, private, and non-profit organizations. The City, through the FRCDA carries out consolidated plan activities by developing relationships with non-profit public service providers, non-profit community housing development organizations, faith-based community service providers, for-profit housing developers, Continuum of Care providers, local elected officials and several city departments, neighborhood associations, Fall River Public Schools and the Fall River Housing Authority.

All of the above partners have played a role in the development and implementation of Consolidated Plan programs and activities. Public infrastructure projects are carried out by the City of Fall River's Community Maintenance Department. Public service activities are undertaken independently by non-profit agencies and city departments. Affordable housing development activities are carried out by local CHDOs and for-profit developers.

For over 45 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. These partnerships have resulted in many housing and non-housing improvements in the City of Fall River.

The strengths of the institutional delivery system are:

- Periodic meetings with community agencies to share ideas, solve problems, and strategize.
- Partnering with neighborhood associations and citizen volunteer groups.
- Involvement and support of local and state elected officials and Mayor.
- Meeting with state agencies to review new initiatives.
- Sharing of information between Coalition of Homeless Service Providers.
- Partnership and coordination of service providers when applying for grant opportunities.
- Partnerships of local agencies leveraging grant funding.

This institutional structure, which has been in effect for 45 years, is constantly reviewed for efficiency and effectiveness, is functioning well, and contains no identified gaps. No changes to this structure are proposed at this time.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Fall River has many agencies available to address services such as healthcare, mental healthcare, substance abuse, education, employment, HIV/AIDS and life skills. Child care is still difficult for some families, but there are many who are able to obtain vouchers. Transportation is adequate if the client works a first shift job within the city boundaries. Other transportation is difficult and expensive.

Employee training is available but not necessarily tied to up and coming jobs and not tailored to those low skill workers who need job opportunities that allow them to afford rental prices.

Massachusetts has a wide array of mainstream benefits and has been very proactive in healthcare reform. All clients who enter a homeless/social service program are assessed for mainstream services including food stamps, healthcare, veterans benefits, disability income and rental assistance. The client is linked to community and mainstream resources to assist in achieving permanent, stable housing.

Agencies that provide mainstream employment services: Workforce Investment Board, MassHire Career Center, Fall River Office of Economic Development, SER-Jobs (Southeast Regional), Mass Rehab Commission, Social Security Administration, YouthBuild and Bristol County Training Consortium (BCTC).

Agencies that provide mainstream healthcare services: Charlton Memorial Hospital (South Coast), St. Anne's Hospital (Steward), Stanley Street Treatment and Resources (SSTAR), Prima CARE, Truesdale Health and HealthFirst Family Care Center.

Agencies that provide mainstream mental healthcare services: Project Assert, Corrigan Mental Health Center, Eliot Community Human Services, National Alliance for the Mentally Ill, Department of Mental Health, Department of Developmental Services, Seven Hills Behavioral Health, The ARC of Greater Fall River, Steppingstone Inc. and People Inc.

The SSVF providers are Veterans Transition House and Veterans, Inc. SSVF assists homeless or at-risk veteran families and provides PH and VA healthcare, benefits and supportive services. SSVF assists with discharge status appeal. A regional Veterans Committee identifies homeless veterans using a By-Name Registry and addresses their needs on a case-by-case basis. The Registry helps identify barriers to housing and services.

Homeless persons with HIV/AIDS entering and experiencing homelessness has not been a significant challenge in the Fall River CoC. Next Step Home Program, scattered-site permanent supportive housing, has 6 beds dedicated to those living with HIV/AIDS (down from 8 beds five years ago). The case management piece for those clients is funded by Project Aware of SSTAR. It should be noted though that it has been difficult to fill the slots due to the remarkable advances in medicine regarding the HIV/AIDS disease.

Although Fall River has the only PSH for youth in the region (8 beds), services and drop-in centers specifically for youth are lacking in the area. Catholic Social Services now has a regional program that uses an RV to provide outreach and essentials to unsheltered homeless youth, but they cover a large area that includes a vast amount of rural-like space.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the service delivery system in Fall River is the coordination between service providers. In 2018, the Mayor's Task Force to End Homelessness, with the help of a consultant group, revised its Plan to End Homelessness and has been visiting it monthly to implement its strategies. The strategies include: develop a volunteer-to-work program, revamp Coordinated Entry, assist the FRHA in obtaining new housing vouchers, expand street outreach efforts, locate a permanent site for the emergency overflow shelter and establish guidelines for an emergency response system for the homeless.

Gaps in the system aside from the aforementioned include: insufficient grant funds to assist the homeless, insufficient safe, decent, affordable housing, job opportunities to afford rents and CORI laws and other laws and regulations that create barriers to housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The institutional structure through which the Consolidated Plan is implemented includes various agencies of local government, private for-profit and nonprofit entities, and various regional taskforces. The 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 45 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 45 years, is constantly reviewed for efficiency and effectiveness, is functioning well, and contains no identified gaps at this time. No changes to this structure are proposed at this time.

The one weakness of the delivery system is that there is not enough funding to provide for all those in need. FRCDA and partnering agencies have made it a priority to search out additional funding opportunities to compliment current funding sources and also to replace those funding sources that have been reduced over the years. FRCDA and partnering agencies have worked together to make sure that grant funds were being used in the best efficient manner possible.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve access to affordable owner housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Affordable Housing	HOME: \$400,000	Direct Financial Assistance to Homebuyers: 40 Households Assisted
2	Improve quality of existing rental housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Housing Rehabilitation	HOME: \$3,502,225	Rental units rehabilitated: 16 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit
3	Increase supply of affordable housing-CHDO	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Housing Rehabilitation	HOME: \$2,200,000	Rental units rehabilitated: 11 Household Housing Unit
4	Increase supply of handicapped housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Housing Rehabilitation	HOME: \$30,000	Rental units rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Providing Housing Related Services to Homeless	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Homeless Services	ESG: \$632,669	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted Homelessness Prevention: 120 Persons Assisted
6	Provide Shelter Services to Homeless	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Homeless Services	ESG: \$629,515	Homeless Person Overnight Shelter: 1375 Persons Assisted
7	ESG Administration	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Program Administration	ESG: \$94,180	Other: 1 Other
8	HOME Administration	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Program Administration	HOME: \$506,355	Other: 1 Other
9	Provide Planning Research and Reports	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Planning	CDBG: \$135,085	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	CDBG Administration	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Program Administration	CDBG: \$2,679,165	Other: 1 Other
11	Sect 108 Loan Guarantee Repayment/Fire Equipment	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Section 108 Loan Gurantee/Fire Equipment Upgrading	CDBG: \$1,972,820	Other: 1 Other
12	Demolition of Blighted Buildings	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities & Infrastructure Demolition of Blighted Buildings		Other: 1 Other
13	Provide Neighborhood Policing Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$2,395,000	Public service activities other than Low/Moderate Income Housing Benefit: 227225 Persons Assisted
14	CDBG Housing Rehabilitation/Administration Program	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Program Administration	CDBG: \$1,387,590	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Increase Employment Opportunities	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Economic Development	CDBG: \$1,475,000	Jobs created/retained: 270 Jobs
16	Provide Recreational and Educational Youth Service	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$1,500,000	Public service activities other than Low/Moderate Income Housing Benefit: 6575 Persons Assisted
17	Provide Comprehensive Child Care Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 775 Persons Assisted
18	Provide Senior Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$1,654,595	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
19	Improve Park and Playground Facilities	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities & Infrastructure	CDBG: \$783,060	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4375 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	Street, Sidewalk and Water Improvements	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities & Infrastructure	CDBG: \$386,895	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22000 Persons Assisted
21	Improve Storefront Facades	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Economic Development	CDBG: \$125,000	Facade treatment/business building rehabilitation: 50 Business
22	Fair Housing Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Fair Housing Services	CDBG: \$115,740	Other: 125 Other
23	Cleanup of Abandoned Lots & Buildings	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Cleanup of Abandoned Lots & Buildings		Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Improve access to affordable owner housing
	Goal Description	Some potential home buyers 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 6% of the purchase price or \$10,000, whichever is greater. 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 8 first-time homebuyers yearly for a five year goal of 40.
2	Goal Name	Improve quality of existing rental housing
	Goal Description	Because of the age of the City's housing the 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 five year goal of the program is to rehabilitate 18 investor owned/owner occupied units.
3	Goal Name	Increase supply of affordable housing-CHDO
	Goal Description	This 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 five years is to acquire and rehabilitate 11 units.

4	Goal Name	Increase supply of handicapped housing
	Goal Description	This program provides grants in the amount up to \$15,000 that take 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. The goal of this program is to assist with 2 individuals with handicap loans over the next five years.
5	Goal Name	Providing Housing Related Services to Homeless
	Goal Description	This program is funded through the Emergency Solutions Grant that 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 for 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.
6	Goal Name	Provide Shelter Services to Homeless
	Goal Description	The Emergency Solutions Grant will 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 persons with shelter services.
7	Goal Name	ESG Administration
	Goal Description	Perform planning and administration functions for the Emergency Solutions Grant Program
8	Goal Name	HOME Administration
	Goal Description	Perform planning and administration functions of the CD HOME Investment Partnership Program

9	Goal Name	Provide Planning Research and Reports
	Goal Description	This program provides research, analysis, and reports on community development initiatives that support the departments programs and future priorities.
10	Goal Name	CDBG Administration
	Goal Description	This program provides oversight and management of the department and coordination of financial and administrative responsibilities as they relate to the Community Block Grant Program.
11	Goal Name	Sect 108 Loan Guarantee Repayment/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 also to buy fire equipment if ample grant funds are available.
12	Goal Name	Demolition of Blighted Buildings
	Goal Description	This program demolishes blighted properties beyond repair and posing a threat to public safety.
13	Goal Name	Provide Neighborhood Policing Services
	Goal Description	The LMI Neighborhood Policing Program identifies, services, and targets designated high-crime low-income census tracts with walking beat and cruiser patrols.
14	Goal Name	CDBG Housing Rehabilitation/Administration Program
	Goal Description	CDBG funds will be used to finance the administration of the housing rehabilitation program. CDBG will serve as leveraging for the HOME Program. If additional CDBG funding becomes available, additional units will be rehabilitated, and the assistance will be in the form of low-interest loans to bring substandard dwelling units in owner-occupied structures into compliance with minimum housing standards.

15	Goal Name	Increase Employment Opportunities
	Goal Description	Jobs for Fall River, Inc. (JOBS) provides 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 JOBS, 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. JOBS, a private non-profit organization 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, JOBS 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. JOBS 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. JOBS also offers educational presentations and information regarding other Federal, State and local resources to assist businesses with financial technical assistance. Lastly, JOBS will provide businesses with Storefront Facade Improvement Grants. The goal of this program is to create 270 jobs over the next five years and 50 storefront facade improvement grants.

16	Goal Name	Provide Recreational and Educational Youth Service
	Goal Description	Greater Fall River Re-Creation Inc. will offer a full schedule of activities for lower-income residents of all ages and youth with developmental disabilities, including organized and supervised athletics, art, educational and cultural programs, computer training, outings and holiday events. The Greater Fall River Re-Creation Inc. plans to enroll Greater Fall River Re-Creation Committee Inc. located at 45 Rock Street, Fall River, MA hosts a full schedule of activities for lower-income residents of all ages and youth with developmental disabilities, including organized and supervised athletics, art, educational and cultural programs, hobby classes, computer training, outings, field days, and holiday events. The YMCA Educational Achievement Center's educational programming will help combat the low educational attainment crisis among low income families. By providing high quality, curriculum based small group instruction that expands on school day learning, the YMCA will support struggling students to improve their academic outcomes. The Center will be a hub for year around academic support programming both after school and in the summer. The academic enrichment programs are provided at no cost to the children or their families. Additionally, the Center will be providing literacy programs for parents and preschool age children. The Community Engagement Center at the Resiliency Preparatory Academy will promote community learning and engagement, educational and workforce development and will offer supportive services. The Center is to provide each RPA student with the opportunity to identify a career path, receive training in that area, earn high school credits, and attain academic and personal success.
17	Goal Name	Provide Comprehensive Child Care Services
	Goal Description	Community Development Block Grant Funds will provide comprehensive child care and development opportunities for children of lower-income parent(s) who are working or seeking employment, are enrolled in training programs, are pursuing educational advancement, or are determined eligible in accordance with regulations of the Massachusetts Department of Early Education and Care. The Child Development Center is located at 450 Locust Street and is operated by People Incorporated. The goal of the program is to provide services to 155 children each year.
18	Goal Name	Provide Senior Services
	Goal Description	Fall River Council on Aging provides nutritional, social, recreational, and counseling programs for senior citizens at the Flint, Niagara, Downtown and North End Senior Drop-In Centers.

19	Goal Name	Improve Park and Playground Facilities
	Goal 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 in revitalizing neighborhoods. The restoration of these parks have and 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. The goal of the program is to assist 4,375 persons over the next five years.
20	Goal Name	Street, Sidewalk and Water Improvements
	Goal Description	Fall River has over 850 individual streets encompassing a total of over 250 miles of pavement including major thoroughfares with high traffic volumes that are deteriorated and in need of resurfacing or reconstruction. In May of 2013 the City Engineer revised the City's Pavement Management System (PMS). The PMS is a tool to aid in the inventory and inspection of streets within the City. The goal of the PMS is to evaluate the pavement condition of these streets and to make recommendations on repair strategies. The PMS classifies streets by pavement distress. Pavement distress is a condition showing indication of poor or unfavorable pavement performance or signs of impending failure. A pavement condition survey was conducted by BETA Group, Inc. The survey details the area being inspected, the types of distress present and the severity of the distresses. From this information, the Road Surface Rating (RSR) is calculated. Calculated RSR rating of 20-49 describes poor road condition and a RSR rating of 0-19 describes a road that is a failure. The survey results showed that 190 streets have a RSR rating of under 49 and 38 streets have a rating of 0-19. The total streets with a RSR rating under 49 consist of 214,894 feet and have an estimated cost to repair or reconstruct of \$35,000,000. The CDA with the City of Fall River Engineering Department has identified 33 streets that are CDBG eligible for resurfacing totaling 19,198 feet of road surface.
21	Goal Name	Improve Storefront Facades
	Goal Description	Improve the storefront facades of businesses located in eligible census tracts. The goal over the next five years is to assist 50 businesses with storefront facade improvement grants.

22	Goal Name	Fair Housing Services
	Goal Description	To provide fair housing services to city residents.
23	Goal Name	Cleanup of Abandoned Lots & Buildings
	Goal Description	Cleanup of abandoned lots, green areas and buildings in low income census tracts throughout the city.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City's goal is to continue to provide decent, safe, sanitary and affordable housing for low-income households through homeowner and rental housing rehabilitation programs and first-time homebuyer program. The City's goals are estimated based upon the amount of HOME funding the City receives during the next five years.

Homeownership Program: The City will assist 8 first-time homebuyers during FY2020 and will assist 40 first-time homebuyers over the next 5-year period. The goal for FY2020 is to assist 2 low-income family and 6 moderate-income families. The goal for the next 5 years is to assist 10 low-income families and 30 moderate-income families.

Owner-Occupied/Investor/Investor-CHDO Rehabilitation Program: The goal is to rehabilitate 2 owner-occupied units over the next five years, of which the units will be made available to moderate-income owners and renters. The Investor/CHDO Rehabilitation goal for FY 2020 is to rehabilitate 27 rental housing units over the next five years. The goal for FY2020 is to assist 6 extremely low-income families and 3 low-income families. The goal for the next 5 years is to assist 18 extremely low-income families, 9 low-income families and 2 moderate-income families.

Accessibility Grants for Owner Occupants with Disabilities/Investors: Grants that take the form of a deferred loan, up to \$15,000 are available to homeowners with disabilities or investors with disabled tenants, earning less than 80% of the AMI, for making accessibility modifications, such as making the unit wheelchair accessible. The loan is forgiven after program compliance is satisfied. The goal for the next 5 years is to provide 2 units with accessibility modifications.

Low Income Housing Tax Credits (LIHTC): LIHTC proposals are welcome and will be entertained from developers/contractors to further the City's affordable housing objectives and strategies defined in the Con Plan. The number of units to be assisted and the income category to be assisted is undetermined at this time.

New Construction: The strategy of new construction, which also includes substandard rehabilitation, is needed to address the needs of non-homeless persons with special needs should a new construction project be undertaken, it will be to maintain the supply of affordable housing based on special needs identified in the City of Fall River Consolidated Plan and in accordance with the ADA Modifications as described in its section below. New construction may also be undertaken to create new affordable housing for first-time homebuyers. The number of units to be created and the income category to be assisted is undetermined at this time.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

According to consultation with the Fall River Housing Authority (FRHA), there is no Section 504 Voluntary Compliance Agreement in effect requiring the FRHA to increase the number of accessible units.

Of the 2,300 units of federal and state public housing owned and operated by FRHA, 116 or 5% are designed to meet ADA requirements for handicap accessibility. A recent analysis of public housing waiting list demographics reveals that 3% (52) of all active applicants indicated the need for a unit with ADA accessible features on their housing application. Based on this data, FRHA has determined that it has sufficient resources in its existing portfolio to realistically meet the accessibility needs of this cohort. As such, no plans are in place to increase their ratio of accessible units at this time. That notwithstanding, the FRHA strives to consistently meet its Section 504 obligation to provide equal access to its services and amenities for persons with disabilities. The housing authority diligently notifies all residents of their right to reasonable accommodation and continually processes requests for unit modifications that remove physical barriers to access for persons with disabilities.

Activities to Increase Resident Involvements

In 2017, the Fall River Housing Authority entered into a new, comprehensive Memorandum of Understanding (MOU) with the Fall River Joint Tenants Council, Inc. (FRJTC), a Local Tenant Organization representing all public housing residents city-wide. The MOU defines the partnership process and outlines roles and responsibilities of both parties. Its principal purpose is to jointly recognize and implement the “Authority’s obligation to encourage tenants, through its duly recognized organizations, to participate to the fullest extent possible in the administration of public housing”.

To this end, FRHA has established various procedures to ensure and maximize resident participation in key policy and planning decisions which directly affect the greater public housing community. For example, agendas for all scheduled meetings of the FRHA Board of Commissioners provide a reasonable opportunity for the Local Tenant Organization to be heard on those agenda items which have a direct bearing on the common rights, duties or interests of public housing tenants. The MOU also provides for preference for tenants in hiring practices. FRHA solicits input from the FRJTC in when making certain hiring decisions, particularly when the primary duties of a posted position require direct interaction with public housing residents.

Additionally, FRHA provides in-kind and financial support to the FRJTC. The Authority provides the tenant organization with office space, meeting space, and telecommunication services at no cost. FRHA also earmarks Tenant Participation Funds in its operating budget each year to defray FRJTC expenses

associated with for allowable activities as defined in CMR 6.09 (3)(c) for residents of state-aided housing and 24 CFR 964.150 (a)(1) for residents of federally-aided housing.

The FRHA remains sensitive to the non-housing needs of residents. These needs include supportive services, drug elimination efforts and anti-crime strategies. Regarding supportive services, FRHA partners with community organizations to implement a variety of programs, including community based concerts, job fairs and summer employment programs for teenagers, all designed to enhance and improve the lives of FRHA residents.

The FRHA continues to offer programs and activities like recreational services, youth programs and its summer and winter concert series for elderly residents. The Family Self Sufficiency program (FSS) served over 130 families during the year. Each family has a set of goals leading to attaining independence from public housing including that of home ownership for some. Last year 18 residents graduated from the program after successful completion.

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.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Both Massachusetts and Fall River have policies that encourage the development of affordable housing. One example is Massachusetts Comprehensive Permit Act: Chapter 40B, which allows developers of affordable housing to override aspects of municipal zoning bylaws in order to develop affordable housing.

One policy that can be a barrier to accessing affordable housing is the lengthy lookback periods for felony and even misdemeanor violations by the Fall River Housing Authority. Because of disparities in the criminal justice system, these overly broad policies are more likely to result in the exclusion of Black and Hispanic applicants from publicly supported housing.

Although the City of Fall River's contribution towards meeting the affordable housing needs of the Region is significant, multiple South Coast cities in southern Bristol County do not even participate in HUD programs in a regularized manner through a HOME consortium. Many of these municipalities' zoning and land use policies also reflect a lack of commitment to a regional approach to promoting integration and access to opportunity. The inaction of these municipalities, which could be remedied through a more regional approach to meeting housing and service needs, puts a disproportionate burden on Fall River.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following are proposed goals and actions to remove or ameliorate the barriers to affordable housing:

1. Strengthen code enforcement and increase penalties for repeat violators in order to reduce displacement of low- and moderate-income residents.
2. Examine Fall River's occupancy code to ensure that the definition of a family does not restrict the development of group homes for unrelated individuals.
3. Study and advocate for expanded hours for bus routes to ensure better access to jobs.
4. Encourage, develop and support permanent supportive housing for people with disabilities, in general, and people with disabilities who are at risk of unnecessary institutionalization, in particular
5. Explore public housing authority waiting list preferences for both the Housing Choice Voucher program and for public housing for persons with disabilities who are exiting institutions or are at risk of institutionalization.
6. Explore creating a mobility counseling program to support moves to opportunity.

7. Contract with a fair housing organization or develop in-house expertise to increase awareness of fair housing issues and conduct fair housing enforcement, outreach, and education to landlords, tenants, and relevant City agencies such as Community Development, Planning, and Building Departments.

8. Provide fair housing training to the Fall River Housing Authority to ensure that they are following HUD's Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions that was issued on April 4, 2016.

9. Conduct fair housing training for landlords on Massachusetts' Source of Income Discrimination protections to reduce the number of voucher holders turned away.

10. Organize and convene a Fair Housing Task Force to implement the recommendations in the AI through the Consolidated Plan process.

The Analysis of Impediments lays out a series of achievable action steps that will help the City of Fall River to not only meet its obligation to affirmatively fair housing but also allow it to become a model for equity and inclusion in the region.

SP-60 Homelessness Strategy – 91.215(d)

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

During the coldest winter months, in addition to First Step Inn's 20 beds for individuals, Steppingstone also opens an additional 30 beds on-site, and along with faith-based groups and city employees, opens another 22 beds at several emergency overflow shelter sites for street homeless individuals. The volunteer staff at the overflow sites provides information and referrals to the hard-to-reach street homeless that normally do not seek shelter for various reasons, such as substance abuse, mental health and trust issues. The overflow sites provide the normally unsheltered population an opportunity to connect to services.

Massachusetts law states no families should be unsheltered. DTA, DHCD, emergency shelter providers and other providers work together to place homeless families in both congregate and scattered-site shelter. Under the HomeBASE program, families receive Household Assistance to prevent homelessness or Rental Assistance to provide a monthly rental subsidy. HomeBASE families are eligible for Secure Jobs, a program that links the parent(s) with resources required to enter the workforce.

Outreach workers from various agencies station themselves at food pantries and soup kitchens daily. The FRCoc has a pamphlet entitled *Services for Families and Individuals* that is distributed widely.

FR Police Department, FR Fire Department and building inspectors are educated on homeless services so if they come across a situation where someone needs homeless services, they are able to provide information and referrals. FRPD also has an officer dedicated to both the homeless and the opioid issue.

In August 2019, Fall River held its 10th annual Project Homeless Connect, providing free meals, goods and services to many of the hard-to-reach street homeless and others in need. It is estimated that over 250 adults and children were served between 10 a.m. and 2 p.m. with dental services, housing applications, SNAP applications, state identification cards, etc.

Catholic Social Services now has a regional program that uses an RV to provide outreach and essentials to unsheltered homeless youth, but they cover a large area that includes a vast amount of rural-like space.

New outreach strategies in development include:

- The Point-in-Time Count Committee is expanding street outreach efforts by providing more goods and services while conducting the survey.
- The Mayor's Task Force to End Homelessness is exploring a volunteer-to-work program for street homeless.
- MTF members partnered and assisting the FRHA to obtain new housing vouchers.
- Solomon's Porch plans to find a permanent site for the emergency overflow shelter.

- MTF along with Emergency Management Services plans to establish guidelines for an emergency response system for the homeless.

Addressing the emergency and transitional housing needs of homeless persons

The Fall River Continuum of Care currently has 257 year-round emergency shelter beds, which includes 22 beds for individuals and 68 family units (235 family beds). This number is a decrease of 63 beds for families since the 2018 HIC due to changes in the number of families being placed in scattered site units and the number of members in those families. Also, between 2016 and 2017, Steppingstone reclassified many of its emergency shelter and all of its transitional beds to residential rehabilitation beds. Fall River's emergency shelters are funded by Emergency Solutions Grant and the Department of Housing and Community Development (DHCD).

During the coldest winter months, in addition to First Step Inn's 20 beds for individuals, Steppingstone also opens an additional 30 beds on-site, and along with faith-based groups and city employees, opens another 22 beds at several emergency overflow shelter sites for street homeless individuals. The volunteer staff at the overflow sites provides information and referrals to the hard-to-reach street homeless that normally do not seek shelter for various reasons, such as substance abuse, mental health and trust issues. The overflow sites provide the normally unsheltered population an opportunity to connect to services.

Massachusetts law states no families should be unsheltered. DTA, DHCD, emergency shelter providers and other providers work together to place homeless families in both congregate and scattered-site shelter.

Fall River has 10 transitional units for families (24 beds). The FRCoC, in accordance with HUD's priorities and direction to develop more permanent housing units, has de-funded its transitional programs under the McKinney-Vento grant and reallocated the funds to PSH programs. Also, between 2016 and 2017, Steppingstone reclassified many of its emergency shelter and all of its transitional beds to residential rehabilitation beds.

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.

FRCoC providers try to divert those at risk of homelessness from entering shelter by providing Emergency Assistance, ESG or RAFT funds to keep them housed. Funding includes rental assistance, utilities assistance, etc. if the housing will be sustainable when the assistance ends. If sustainability is an issue, a more affordable solution is sought, i.e., cheaper housing or moving in with family/friends.

Under HUD mandate, the Fall River CoC implements Coordinated Entry to handle intake and assessment to prioritize the most vulnerable homeless first. CoC and ESG programs must participate in CE, and other homeless service providers are strongly encouraged. A vulnerability index score is used to rank clients, prioritizing length of homelessness, number of disabilities/medical issues, and high service needs to maintain stability in housing.

The purpose of CE is to assess and prioritize the hardest-to-serve homeless and provide them with the best referral for their needs in order to house people quickly. During the period of September 1, 2018-August 31, 2019, the average length of time between CE project start date and the date of housing move-in is 72 days.

When a client is housed in PSH, follow-up case management is available and continues as long as they are in the program. All CoC-funded programs follow the Housing First model and do not terminate clients if they do not comply with program rules.

If the client is diverted from homelessness with prevention dollars or is re-housed using rapid re-housing dollars, case management may follow the client for up to one year to ensure housing stability.

FRHA has been open to accepting homeless, those at risk, and formerly homeless. When residential properties are condemned, tenants can apply for public housing and are prioritized. Those entering PSH programs apply for public housing at program entry. FRHA accepts funds from ESG-HP and RRH to prevent homelessness and to quickly move someone into stable housing. FRHA has a LHATHP that provides TH for 10 families. Most families come from shelter.

HUD VASH vouchers are available through RI VAMC. SSVF assists homeless or at-risk veteran families and provides PH and VA healthcare, benefits and supportive services. SSVF assists with discharge status appeal. The SSVF providers are Veterans Transition House and Veterans, Inc. CHRB has 6 units of PH with veteran's preference. JRI has 8 units for veterans and CSS has 2 PSH beds for individual veterans and 1 unit for families.

A regional Veterans Committee identifies homeless veterans using a By-Name Registry to better track and serve homeless veterans and address their needs on a case-by-case basis. The Registry helps identify barriers to housing and services.

Francis House is PSH for 8 young men, ages 18-24. The unaccompanied youth must be literally homeless with disabilities and are encouraged to be in school or working. The staff assists with supportive services.

DCF provides continued services for children aging out of foster care. Discharge planning laws prohibit publicly-funded institutions from discharging persons to the street. DCF is responsible for Foster Care youth not being discharged into homelessness.

The Homeless Liaison of the Fall River School Department works with homeless and at-risk students in public schools.

YouthBuild, a GED and Construction Training Program and Mentoring Initiative for youth 16-24, transforms the lives of FR youth.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Massachusetts General Law prohibits publicly funded institutions to discharge to the street or shelter. FRCoC follows the State Discharge Planning policy. Discharge planning initiatives are monitored with participation of the Departments of Public Health, Mental Health, Veterans Services, and Housing and Community Development.

The Department of Children and Families provides Foster Care and is responsible for ensuring that youth not be routinely discharged into homelessness. DCF uses PAYA Life Skills Curriculum to prepare youth for self-sufficiency, provides written 'Notice of Intent to Discharge' to each foster care youth age 18 and older, and establishes a Transition Plan with each youth. This plan identifies available resources, steps to meet targeted goals, the individual(s) responsible to assist the youth, and the appropriate discharge housing arrangement. Youth are routinely discharged to reunify with their families or to another housing type, if the youth's age permits or reunification is not possible.

MA Operational Services Division (OSD) oversees all state procurements and contracts and provides standard contracting language for State Departments stating that MA has determined discharging consumers to shelters or streets is inappropriate and that through the implementation of aggressive and comprehensive discharge planning the number of consumers who enter homelessness will be reduced. Each state agency is responsible to monitor provider compliance with the policies. These standards are reviewed during site visits, annual reports, review of discharge and admissions data, analysis of billing data, and risk management analysis. Department of Public Health ensures that all of its contracts for healthcare and substance abuse facilities include this language and that discharges are closely monitored. Area hospitals try to place discharged homeless patients with family/friends but there is no respite for the homeless who are ill.

Department of Mental Health has regulations and procedures for discharges from state facilities and services, and closely monitors and tracks discharges. DMH homeless policy addresses DMH responsibilities toward its homeless consumers. This policy states that in no instance shall a person be discharged from an in-patient facility with directions to seek emergency shelter, and that every effort must be made through careful discharge planning to work with the consumer and area resources to seek adequate, permanent housing. All discharges from DMH facilities are documented in a

comprehensive database to monitor activity and ensure compliance with current laws and regulations. Area institutions try to place discharged homeless patients with family/friends but there is no longer a respite in Fall River for the homeless who are ill.

Department of Corrections policy requires: risk reduction plans, applications for specialized housing with services to prevent inmates from reentering or becoming homeless; participation in workshops to develop plans to address housing, employment, substance abuse, mental health, life skills. Discharge Plan implementation monitoring is the responsibility of the DOC Re-Entry Unit in coordination with Parole Officers and DMH Transition Teams. Discharges are to traditional residential placements, including family reunification, rental housing, or State-funded or private halfway houses. FR Probation and the Bristol County Sheriffs Dept continue its initiative to track offenders who serve split sentences so they don't become homeless upon/after release. DOC partners with MassHealth to ensure releases have medical coverage to schedule medical and mental health appointments prior to release.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Based on figures from the Massachusetts Department of Public Health Childhood Lead Poisoning Prevention Program, there are 36,051 or 82% of housing units in Fall River that were built before 1978 and are affordable to low and moderate-income households. These are the units that are most likely to be affected by lead-based paint. The actual number of units affected will be considerably smaller because some of the units have been de-leaded and remodeled. Some of those units have had the lead abated, and others were simply privately rehabbed without the benefit of lead testing. During the last five years the City of Fall River through the CD HOME Investment Partnership Program, has de-leaded approximately 66 units of housing.

According to statistics maintained by the Childhood Lead Poisoning Prevention Program of the Massachusetts Department of Public Health, there were 527 confirmed cases with blood lead levels between 10 mcg/dL and 24 mcg/dL (children 9 months to 6 years) and 73 confirmed cases with blood lead levels greater than or equal to 25 mcg/dL (children 9 months to 6 years) identified between January 1, 2017 and December 31, 2017 in Massachusetts.

During the period of January 1, 2017 to December 31, 2017, the Screening and Incidence Statistics for Fall River indicate that a total of 13 children were confirmed for the first time with blood lead levels between 10 - 24 mcg/dL (children 9 months to 6 years) and 2 children were confirmed for the first time with blood lead levels greater than or equal to 25 mcg/dL (children 9 months to 6 years). A total of 2,641 children, or 75% of the 3,511 children between 9 months to 6 years, were screened.

Over the last five years (July 1, 2007 through June 30, 2012) Fall River was listed as a high risk community for childhood lead poisoning by the Massachusetts Department of Public Health. Fall River contains census tracts where more than 10 percent of the children have blood-lead levels higher than 5 milligrams per deciliter, much higher than overall exposure rates across the entire community.

The strategies for addressing the problem during the next five years are as follows:

- Ongoing testing of all units receiving federal assistance
- Continuing to offer 0% Lead Paint Hazard Abatement loans
- Partnering with MassHousing's "Get the Lead Out" Program
- Continuing to make residents aware of the dangers of lead paint

How are the actions listed above related to the extent of lead poisoning and hazards?

The goal of the City of Fall River is to reduce the number of units that have lead paint and to reduce the number of children exposed to lead paint. The City is also striving to be no longer classified as a high risk community by the Massachusetts Department of Public Health.

How are the actions listed above integrated into housing policies and procedures?

Lead-based paint (LBP) awareness and abatement have been fully integrated by the City 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. Public housing units and units acquired by nonprofits are abated of LBP hazard at acquisition.

FRCDA offers loans up to \$7,500 per unit or 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.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

One in five people in Fall River live below the poverty line, and the city's per-capita income (\$22,154) trails the state average by 42% and the national average by 26%. Fall River's poverty rate is 20.2% which is almost double the state average of 11.1%. One goal of Fall River's Consolidated Plan programs is to reduce the number of households with incomes below the poverty level. The goal in Fall River is to help people rise out of poverty, rather than easing their situation temporarily. Although, the City, through subrecipients, provides emergency food and shelter, its main focus is to address the root causes of poverty and help people become self-sufficient in the long-term. To help people attain self-sufficiency people must be provided with educational and job opportunities.

The Fall River Redevelopment Authority and the Bristol County Economic Development Consultants follow the principal of assisting existing industry and business while also aggressively attracting new firms. Job retention shares importance with job creation. Low-interest loan mechanisms, job training programs, and technical assistance are in place with the goal of creating employment opportunities, principally for members of low and moderate-income households.

The Child Development Program provides comprehensive childcare for children of low-income parent(s) who are working or seeking employment, are enrolled in training programs or are pursuing educational advancement.

In addition to Consolidated Plan programs, a number of other private and public programs are made available to reduce poverty. These programs include Citizens for Citizens' Head Start Program, Workforce Investment Board, Fall River Career Center, SER-Jobs, Bristol County Training Consortium and the Fall River Continuum of Care.

Citizens For Citizens, Inc. (CFC), the city's community action agency since 1965, has developed an ambitious schedule of programs and activities that have been designed to alleviate poverty and bring about social change to improve the quality of life for low-income persons.

To whatever extent funding sources remain viable, CFC is dedicated to continue child development through Head Start and Family and After School Day Care for working and in-school (training) parent(s); health care through Family Planning, WIC, and Smoking Cessation Programs; elder services through Senior Aides, Foster Grandparents and Retired Senior Volunteer Programs; energy conservation and assistance through Weatherization, Burner Repair, and LIHEAP (fuel assistance) Programs; and community services through job training and placements, homeless prevention, school-to-work, teen pregnancy prevention, surplus food distributions, and advocacy.

With input from the public, private, and low-income sectors, the agency's activities are formulated to provide clients the opportunity to become self-sufficient through education, training job placement, health services, and short-term financial assistance.

Ultimately, Fall River has a median household income of \$39,328 which makes Fall River families struggle to attain self-sufficiency. All Consolidated Plan funds are made available to benefit people who are trying to attain self-sufficiency. Even with the many programs that are offered, the City cannot make significant progress in lowering poverty unless more funding is made available.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The FRCDA seeks to reduce the number of people living in poverty (extremely low-income people making less than 30% of the AMI) by providing a number of programs that include housing assistance, economic development assistance, adult basic education, job training opportunities, and supportive 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.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

All activities are targeted to address the three goals of HUD and the CPD programs: creating a suitable living environment, providing decent affordable housing and creating economic opportunities for low and moderate-income persons. Each subrecipient for non-housing activities is required by contract to report the impact in the delivery of its service by completing monthly compliance and performance reports. All recipients of HOME funds must certify tenant income and primary residence, including race and ethnicity data if applicable, on an annual basis. All Federal procurement procedures and protocols are followed and monitored.

FRCDA continues on-site monitoring of all subrecipients on an annual basis, and program-wide monitoring will be conducted during the program year. City of Fall River non-housing programs supported with CPD funds are monitored to ensure compliance with the respective program requirements of the specific funding source. The FRCDA's approach to monitoring is an ongoing process involving continuous communication and evaluation with grant recipients (non-profit organizations, other governmental agencies, City departments).

The FRCDA makes available to grant recipients (i.e., non-profit organizations) general information on specific federal program requirements (i.e., OMB Circulars, Program Regulations); reviews all grant recipients' reimbursement requests through desk audits to ensure specific program requirements are being met; implements and monitor performance measures; reviews and determines eligibility of all applications with specific federal funds criteria; and provides training and technical assistance to grant recipients in various program areas.

The monitoring process involves frequent telephone contacts, written communications, analysis of reports and audits, desk audits, onsite monitoring, and meetings. The FRCDA's goal is to ensure compliance with specific program requirements for the applicable funding source. The primary goal of monitoring is to identify deficiencies and promote corrections in order to improve, reinforce or augment grant recipients' performance. As part of this process, FRCDA staff attempts to be alert for the potential of fraud, waste, mismanagement, and/or other opportunities for potential abuse. On an individual basis, identified deficiencies will be corrected through discussion, technical assistance, or in the case of serious infractions the FRCDA may seek to impose sanctions.

FRCDA takes the commitment of extending opportunities to Minority/Women Business Enterprise (M/WBE) very seriously. To that end, and in coordination with the Fall River Purchasing Agent, policies have been established that address that commitment. All subrecipients are subject to these policies through adherence to Paragraph 21-Compliance with Local Laws contained in their Operating Agency

Agreement with FRCDA. The policy covers all construction contracts that are funded in whole or in part with CDBG monies and states that the bid process for these contracts must contain provisions to secure M/WBE participation. The policy intends to secure M/WBE participation by a direct bid from a M/WBE or as a subcontractor. Staff conducts a variety of outreach efforts to ensure the participation of minority and women's businesses.

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 this Five Year Consolidated 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.

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	2,929,990	2,000	250,000	3,181,990	11,727,960	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.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,012,716	200,000	575,000	1,787,716	4,850,864	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	251,149	0	100,619	351,768	1,004,596	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 54 - 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

The 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:

Federal Programs

- Low Income Housing Tax Credits (LIHTC)
- Section 202 Supportive Housing for the Elderly
- Housing Choice Vouchers (Section 8)
- Neighborhood Stabilization Program 3

State Programs

- Energy Conservation Programs
- MassHousing Soft Second Loan Program
- MassHousing Homebuyer Program
- Massachusetts Rental Voucher Program (project-based and mobile)
- Alternative Housing Voucher Program
- Get The Lead Out Program
- Homeowner Septic Repair Loan Program
- Massachusetts Attorney General Receivership Program Grant

Private and Local Support

- Affordable Housing Preservation Fund (AHP)
- CHDO proceeds

The Emergency Solutions Grant (ESG) program requires that the City's yearly ESG entitlement amount is matched by 100%. The four 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 with the exception of leasing costs. The service providers submit evidence of matching funds from

governmental, private or non-profit entities, and 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 also charge a small minimal fee to take part in programs that they offer.

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

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

Discussion

The Strategic Plan identifies available resources to meet the community needs. 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	Improve access to affordable owner housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Affordable Housing	HOME: \$80,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
2	Improve quality of existing rental housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Housing Rehabilitation	HOME: \$991,445	Rental units rehabilitated: 6 Household Housing Unit
3	Increase supply of affordable housing-CHDO	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Housing Rehabilitation	HOME: \$600,000	Rental units rehabilitated: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase supply of handicapped housing	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Housing Rehabilitation	HOME: \$15,000	Rental units rehabilitated: 1 Household Housing Unit
5	Providing Housing Related Services to Homeless	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Homeless Services	ESG: \$207,029	Tenant-based rental assistance / Rapid Rehousing: 16 Households Assisted Homelessness Prevention: 24 Persons Assisted
6	Provide Shelter Services to Homeless	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Homeless Services	ESG: \$125,903	Homeless Person Overnight Shelter: 275 Persons Assisted
7	ESG Administration	2020	2024	Homeless	Community Wide - Entire City Geographic Area	Program Administration	ESG: \$18,836	Other: 1 Other
8	HOME Administration	2020	2024	Affordable Housing	Community Wide - Entire City Geographic Area	Program Administration	HOME: \$101,271	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Provide Planning Research and Reports	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Planning	CDBG: \$27,017	Other: 1 Other
10	CDBG Administration	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Program Administration	CDBG: \$535,833	Other: 1 Other
11	Sect 108 Loan Guarantee Repayment/Fire Equipment	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Section 108 Loan Gurantee/Fire Equipment Upgrading	CDBG: \$394,564	Other: 1 Other
12	Provide Neighborhood Policing Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$479,000	Public service activities other than Low/Moderate Income Housing Benefit: 45445 Persons Assisted
13	CDBG Housing Rehabilitation/Administration Program	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Affordable Housing	CDBG: \$277,518	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Increase Employment Opportunities	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Economic Development	CDBG: \$375,000	Jobs created/retained: 60 Jobs
15	Provide Recreational and Educational Youth Service	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit: 1315 Persons Assisted
16	Provide Comprehensive Child Care Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 155 Persons Assisted
17	Provide Senior Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Services	CDBG: \$330,919	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
18	Improve Park and Playground Facilities	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities & Infrastructure	CDBG: \$196,612	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1065 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	Street, Sidewalk and Water Improvements	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Public Facilities & Infrastructure	CDBG: \$157,379	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
20	Improve Storefront Facades	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Economic Development	CDBG: \$25,000	Facade treatment/business building rehabilitation: 10 Business Businesses assisted: 10 Businesses Assisted
21	Fair Housing Services	2020	2024	Non-Housing Community Development	Community Wide - Entire City Geographic Area	Fair Housing Services	CDBG: \$23,148	Other: 25 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Improve access to affordable owner housing
	Goal Description	Some potential home buyers 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 6% of the purchase price or \$10,000, which ever is greater. 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 8 first-time homebuyers yearly for a five year goal of 40.
2	Goal Name	Improve quality of existing rental housing
	Goal Description	Because of the age of the City's housing the 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 five year goal of the program is to rehabilitate 18 investor owned/owner occupied units.

3	Goal Name	Increase supply of affordable housing-CHDO
	Goal Description	This 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 five years is to acquire and rehabilitate 11 units.
4	Goal Name	Increase supply of handicapped housing
	Goal Description	This program provides grants in the amount up to \$15,000 that take 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. The goal of this program is to assist with 2 individuals with handicap loans over the next five years.
5	Goal Name	Providing Housing Related Services to Homeless
	Goal Description	This program is funded through the Emergency Solutions Grant that 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 for 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.
6	Goal Name	Provide Shelter Services to Homeless
	Goal Description	The Emergency Solutions Grant will fund essential services and operations for the Men's Recovery Home, Women's Therapeutic Community, 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.
7	Goal Name	ESG Administration
	Goal Description	Perform planning and administrative functions of the Emergency Solutions Grant Program.

8	Goal Name	HOME Administration
	Goal Description	Perform planning and administrative functions of the CD HOME investment Partnership Program.
9	Goal Name	Provide Planning Research and Reports
	Goal Description	Perform planning and administrative functions of the CDBG Program.
10	Goal Name	CDBG Administration
	Goal Description	Administration of the CDBG Program
11	Goal Name	Sect 108 Loan Guarantee Repayment/Fire Equipment
	Goal Description	Repayment of the Section 108 Loan Guarantee.
12	Goal Name	Provide Neighborhood Policing Services
	Goal Description	Fall River Police Department operates the LMI Neighborhood Police Program that identifies, services, and targets designated high-crime areas with walking beat and cruiser patrols.
13	Goal Name	CDBG Housing Rehabilitation/Administration Program
	Goal Description	CDBG funds will be used to finance the administration of the housing rehabilitation program. CDBG will serve as leveraging for the HOME Program. If additional CDBG funding becomes available, additional units will be rehabilitated, and the assistance will be in the form of low-interest loans to bring substandard dwelling units in owner-occupied structures into compliance with minimum housing standards.

14	Goal Name	Increase Employment Opportunities
	Goal Description	Jobs for fall River, Inc. will offer financial assistance for fixed assets and/or working capital to leverage private financing of businesses and industries expanding or locating in Fall River. This tool is a way of creating employment opportunities for lower-income Fall River residents. CDBG economic development dollars will be used to create and retain jobs, attract new businesses and support business retention. Jobs for fall River, Inc. focus is to assist small businesses, commercial revitalization, and support for community agencies that provide support for entrepreneurship.
15	Goal Name	Provide Recreational and Educational Youth Service
	Goal Description	Greater Fall River Re-Creation Committee Inc. located at 45 Rock Street, Fall River, MA hosts a full schedule of activities for lower-income residents of all ages and youth with developmental disabilities, including organized and supervised athletics, art, educational and cultural programs, hobby classes, computer training, outings, field days, and holiday events. The YMCA Educational Achievement Center's educational programming will help combat the low educational attainment crisis among low income families. By providing high quality, curriculum based small group instruction that expands on school day learning, the YMCA will support struggling students to improve their academic outcomes. The Center will be a hub for year around academic support programming both after school and in the summer. The academic enrichment programs are provided at no cost to the children or their families. Additionally, the Center will be providing literacy programs for parents and preschool age children. The Community Engagement Center at the Resiliency Preparatory Academy will promote community learning and engagement, educational and workforce development and will offer supportive services. The Center is to provide each RPA student with the opportunity to identify a career path, receive training in that area, earn high school credits, and attain academic and personal success.
16	Goal Name	Provide Comprehensive Child Care Services
	Goal Description	People Incorporated Inc., located at 450 Locust Street, Fall River, MA operates the People Inc. Preschool. The Preschool provides comprehensive child care and development opportunities for children ages 2.9 to 6 years of age of lower-income parent(s) who are seeking employment, are enrolled in training programs, are pursuing educational advancement, or are determined eligible in accordance with regulations of the Massachusetts Department of Early Education and Care.

17	Goal Name	Provide Senior Services
	Goal Description	Fall River Council on Aging provides nutritional, social, recreational, and counseling programs for senior citizens at the Flint, Niagara, Downtown and North End Senior Drop-In Centers.
18	Goal Name	Improve Park and Playground Facilities
	Goal Description	Fall River Park Department will create and upgrade parks, playgrounds, ball fields and recreational facilities servicing lower-income residents and neighborhoods.
19	Goal Name	Street, Sidewalk and Water Improvements
	Goal Description	Improvements of streets, sidewalks and water main systems in areas deemed as low income census tracts.
20	Goal Name	Improve Storefront Facades
	Goal Description	A program to provide grants to businesses located in low income census tracts to improve storefront facades.
21	Goal Name	Fair Housing Services
	Goal Description	Provide fair housing services to residents of the city

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 Annual Action Plan.

Projects

#	Project Name
1	HOME Administration
2	HOME-Housing
3	HOME - Community Housing Development Organizations
4	ESG Shelter/Homeless Prev/Rapid Rehousing/Admin
5	Section 108 Guarantee Loan Repayment/Fire Equipment Upgrading
6	Economic Development
7	Planning and Management
8	Program Administration
9	Fair Housing Services
10	YMCA Educational Achievement program
11	Community Engagement Center
12	Greater Fall River Re-Creation Committee Inc.
13	CDBG Housing Rehabilitation/Administration Program
14	Street and Sidewalk Improvements
15	Economic Development - Storefront Facade Improvement Program
16	Child Development Program - People Incorporated
17	LMI Neighborhood Policing Program
18	Park and Playground Improvements
19	Flint Senior Drop-In Center
20	Niagara Senior Drop-In Center
21	South Main Senior Drop-In Center
22	North End Senior Drop-In Center

Table 56 – 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 particular 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 persons 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 a sufficient number of 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 Geographic Area
	Goals Supported	HOME Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$101,271
	Description	Perform planning and administrative functions of the CD HOME Investment Partnership Program
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Fall River Community Development Agency, One Government Center, Fall River, MA 02722
	Planned Activities	Perform planning and administrative functions of the CD HOME Investment Partnership Program
2	Project Name	HOME-Housing
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve access to affordable owner housing Improve quality of existing rental housing Increase supply of handicapped housing
	Needs Addressed	Affordable Housing Housing Rehabilitation
	Funding	HOME: \$1,086,445
	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The program will assist with the creation of 15 affordable housing units as follows: • 8 first-time homebuyer households • 6 rental housing units • 1 Handicap Accessibility unit
	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.
3	Project Name	HOME - Community Housing Development Organizations
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Increase supply of affordable housing-CHDO
	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$600,000
	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Under this program three units of affordable housing will be created. These units will be made available to either renters at or below 60% of the area median income or homebuyers whose income is at or below 80% of the area median income.
	Location Description	Locations will be determined at approval of loan application.
	Planned Activities	Purchase and rehabilitation of rental housing and the new construction of single family homes for the purpose of homeownership.
4	Project Name	ESG Shelter/Homeless Prev/Rapid Rehousing/Admin
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Providing Housing Related Services to Homeless Provide Shelter Services to Homeless ESG Administration
	Needs Addressed	Homeless Services
	Funding	ESG: \$351,768
	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 Sisters 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.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Our Sisters' Place - 50 homeless female persons and children who are victims of domestic violence. Steppingstone Inc. First Step Inn (Male and Female Overnight Shelter) - 225 single male and female homeless persons. Catholic Social Services (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 Social Services (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 dependency. Catholic Social Services - 5 households needing homeless prevention services and 9 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	Section 108 Guarantee Loan Repayment/Fire Equipment Upgrading
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Sect 108 Loan Guarantee Repayment/Fire Equipment
	Needs Addressed	Section 108 Loan Gurantee/Fire Equipment Upgrading
	Funding	CDBG: \$394,564
	Description	Repayment of the Section 108 Loan Guarantee and also the upgrading of fire equipment
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Community Development Agency, One Government Center, Fall River, MA 02722
	Planned Activities	Repayment of the Section 108 Loan Guarantee and also the upgrading of fire equipment
	Project Name	Economic Development

6	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Increase Employment Opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$375,000
	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	7/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	60 individuals will obtain or retain employment opportunities. Fifty-one percent of these individuals will be low and moderate income.
	Location Description	Jobs for Fall River, Inc. 139 South Main Street, Fall River, MA 02721
	Planned Activities	Jobs for fall River, Inc. will provide EDA, SBA Microloan and CDBG low interest gap financing assistance. Jobs for Fall River, Inc. will work closely with the City on economic development efforts at stabilizing and attracting new business to create employment opportunities for low and moderate income people
7	Project Name	Planning and Management
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Planning Research and Reports
	Needs Addressed	Planning
	Funding	CDBG: \$27,017
	Description	Provide planning, research and reports.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Fall River Community Development Agency, One Government Center, Fall River, MA 02722
	Planned Activities	Provide planning, research and reports.
8	Project Name	Program Administration
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	CDBG Administration

	Needs Addressed	Program Administration
	Funding	CDBG: \$535,833
	Description	Administration of the CDBG Program
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Fall River Community Development Agency, One Government Center, Fall River, MA 02722
	Planned Activities	Administration of the CDBG Program
9	Project Name	Fair Housing Services
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Fair Housing Services
	Needs Addressed	Fair Housing Services
	Funding	CDBG: \$23,148
	Description	Provide fair housing services to low income residents of the city.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Service 25 low income people with fair housing services.
	Location Description	Fall River Community Development Agency, One Government Center, Fall River, MA 02722
	Planned Activities	Provide fair housing services to low income residents of the city.
10	Project Name	YMCA Educational Achievement program
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Recreational and Educational Youth Service
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000

	Description	The YMCA Educational Achievement Center's educational programming will help combat the low educational attainment crisis among low income families. By providing high quality, curriculum based small group instruction that expands on school day learning, the YMCA will support struggling students to improve their academic outcomes. The Center will be a hub for year around academic support programming both after school and in the summer. The academic enrichment programs are provided at no cost to the children or their families. Additionally, the Center will be providing literacy programs for parents and preschool age children.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The activity will benefit 250 K-8 grade students. 100% of the families will be low income.
	Location Description	YMCA, 199 North Main Street, Fall River, MA 02720
	Planned Activities	The YMCA Educational Achievement Center's educational programming will help combat the low educational attainment crisis among low income families. By providing high quality, curriculum based small group instruction that expands on school day learning, the YMCA will support struggling students to improve their academic outcomes. The Center will be a hub for year around academic support programming both after school and in the summer. The academic enrichment programs are provided at no cost to the children or their families. Additionally, the Center will be providing literacy programs for parents and preschool age children.
11	Project Name	Community Engagement Center
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Recreational and Educational Youth Service
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	To support the operation of the Community Engagement Center at the Resiliency Preparatory Academy. The center will promote community learning and engagement, educational and workforce development and will offer supportive services. The Center is to provide each RPA student with the opportunity to identify a career path, receive training in that area, earn high school credits, and attain academic and personal success.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Workforce development: Equip 50 students with skills, confidence and support services they need to successfully enter employment and/or higher education.
	Location Description	290 Rock Street, Fall River, MA 02720

	Planned Activities	To support the operation of the Community Engagement Center at the Resiliency Preparatory Academy. The center will promote community learning and engagement, educational and workforce development and will offer supportive services. The Center is to provide each RPA student with the opportunity to identify a career path, receive training in that area, earn high school credits, and attain academic and personal success.
12	Project Name	Greater Fall River Re-Creation Committee Inc.
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Recreational and Educational Youth Service
	Needs Addressed	Public Services
	Funding	CDBG: \$255,000
	Description	Greater Fall River Re-Creation provides a variety of programs ranging from recreational, educational, cultural, outreach, health and wellness programs. 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	6/30/2021
	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 persons. Approximately 85% of participants come from extremely low to low income households and over 30% of enrolled participants are minorities and 80% of the participants come from a single family households.
	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 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.

13	Project Name	CDBG Housing Rehabilitation/Administration Program
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	CDBG Housing Rehabilitation/Administration Program
	Needs Addressed	Program Administration
	Funding	CDBG: \$277,518
	Description	The program with provide housing services in conjunction with the HOME program.
	Target Date	6/30/2021
	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: 8 units • CHDO: 3 units • Rehabilitation: 6 units • Handicap: 1 unit
	Location Description	Fall River Community Development Agency, One Government Center, Fall River, MA 02722
14	Planned Activities	The program with provide housing services in conjunction with the HOME program.
	Project Name	Street and Sidewalk Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Street, Sidewalk and Water Improvements
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$157,379
	Description	The repair of deteriorated streets and/or sidewalks and/or water mains in neighborhoods located in low income census tracts.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10,000 people will benefit from sidewalk replacement in this program year.
15	Location Description	Sidewalks will be completed in low income census tracts throughout the city.
	Planned Activities	The repair of deteriorated streets and/or sidewalks and/or water mains in neighborhoods located in low income census tracts.
	Project Name	Economic Development - Storefront Facade Improvement Program
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Storefront Facades

	Needs Addressed	Economic Development
	Funding	CDBG: \$25,000
	Description	A program to provide grants to businesses located in low-income census tracts to improve their storefront facade.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The proposed activity will benefit 10 businesses located in low income census tracts in the city.
	Location Description	To be determined
	Planned Activities	A program to provide grants to businesses located in low-income census tracts to improve their storefront facade.
16	Project Name	Child Development Program - People Incorporated
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Comprehensive Child Care Services
	Needs Addressed	Public Services
	Funding	CDBG: \$60,000
	Description	The People Incorporated Preschool provides comprehensive early education and care services to children whose families may be continuing their education, or who may be seeking, entering or sustaining employment. Having the support of the Center allows parents to pursue opportunities with the knowledge that their child is in a safe and nurturing environment. The program serves children of all abilities from ages of 2.9 to 6 years. Families served are predominantly working individuals whose income falls within the extremely low income category.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The People Incorporated Preschool will service 155 children, ages 2.9 to 6 years of age. The parents of these children must be continuing their education or are seeking, entering or sustaining employment. Families served are predominately working individuals whose income falls within the extremely low income category.
	Location Description	450 Locust Street, Fall River, MA 02720

	Planned Activities	The People Incorporated Preschool provides comprehensive early education and care services to children whose families may be continuing their education, or who may be seeking, entering or sustaining employment. Having the support of the Center allows parents to pursue opportunities with the knowledge that their child is in a safe and nurturing environment. The program serves children of all abilities from ages of 2.9 to 6 years. Families served are predominantly working individuals whose income falls within the extremely low income category. The Center is contracted to MA DEEC to provide early education and care services for children eligible for the MA Department of Social Services Supportive Contract and the MA DEEC Income Eligible Contract. In addition, the center accepts PACE voucher and private pay students. The program offers students a full preschool experience in an inclusionary model. All children are provided with the opportunity for breakfast, lunch and 2 snacks per day. The food program adheres to USDA/Child and Adult Care Food Program guidelines and local board of health criteria. In addition, all children receive a screening within 4-6 weeks of enrollment and a standardized assessment 2-4 times per year. Team meetings are scheduled with the parent, teacher and family advocate to discuss any concerns and plan for future goals. The health and educational needs of the student and family needs are met through the support of family advocates.
17	Project Name	LMI Neighborhood Policing Program
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Neighborhood Policing Services
	Needs Addressed	Public Services
	Funding	CDBG: \$479,000
	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	6/30/2021
	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 persons of which 45,445 person 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, cruiser and bicycle 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.
18	Project Name	Park and Playground Improvements
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Improve Park and Playground Facilities
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$196,612
	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 in 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. The goal of the program is to assist 4,375 persons over the next five years.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The goal of the program is to assist 1,065 people in this program year and 4,375 people over the next five years

	Location Description Park improvements will be done at the following parks located in low income census tracts. • Abbott Court • Aetna Street • Bank Street Tot Lot • Bicentennial Park • Britland Park • Columbus Park • Fr Kelly Park • Fr. Travassos Park • Griffin Playground • Jose Silva Park • Kennedy Park • Lafayette Park • Maplewood Park • Massasoit Park • North Park • Pulaski Park • Ruggles Park • Small School Baseball Field • Chew Park • Turner Park
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	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 the parks are currently located in low-income census tracts and all are highly utilized for numerous pass times such as field sports, jogging, walking, skate boarding, 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 the replacing 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. Aetna Street Playground is in total need of renovation along with the Cathy Assad Tot Lot. Skate board facilities need to be upgraded at Lafayette, Abbott and North Park. Comfort stations at Kennedy Park and North Park need to be restored. Playground equipment at Columbus, Abbott Court, and Britland Park needs replacing.
19	Project Name	Flint Senior Drop-In Center
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Senior Services
	Needs Addressed	Public Services
	Funding	CDBG: \$163,490
	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	6/30/2021
	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 take-backs and also 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
20	Project Name	Niagara Senior Drop-In Center
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Senior Services
	Needs Addressed	Public Services
	Funding	CDBG: \$80,250
	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the Niagara 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	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The Niagara Senior Drop-In Center will service approximately 400 unduplicated elderly persons.
	Location Description	550 Tucker 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 take-backs and also 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
21	Project Name	South Main Senior Drop-In Center
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Senior Services
	Needs Addressed	Public Services
	Funding	CDBG: \$3,000
	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the South Main Street Drop-in Center. The Center assists Fall River's elderly residents, age 60 and older with informational, educational, social and health activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The South Main Street Drop-In Center will service approximately 125 unduplicated elderly persons.
	Location Description	114 South Main Street, Fall River, MA 02722

	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 take-backs and also 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
22	Project Name	North End Senior Drop-In Center
	Target Area	Community Wide - Entire City Geographic Area
	Goals Supported	Provide Senior Services
	Needs Addressed	Public Services
	Funding	CDBG: \$84,179
	Description	Fall River has the 7th largest population of elders in the state of Massachusetts. The Fall River Council on Aging operates the North End Drop-in Center. The Center assists Fall River's elderly residents, age 60 and older with informational, educational, social and health activities.
	Target Date	6/30/2021
	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 take-backs and also 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
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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 located in the Southeast Region of the State of Massachusetts. While many CPD-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 Geographic Area	100

Table 57 - 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 persons.

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 homeowner 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	40
Non-Homeless	18
Special-Needs	0
Total	58

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	8
Total	58

Table 59 - 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 also reduce the number of households that are cost and high cost burdened.

Some of the subpopulations mentioned above are addressed through other funding sources. The majority of homelessness issues (emergency shelter services) are serviced through the Emergency Solutions Grant and transitional housing, 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 Program
- Promote home of the Brave Program
- Continue 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 make available Affordable Housing Preservation monies for affordable housing activities
- 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)
- Continue 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 and the Fall River Community Development Agency
- The FRCDA will collaborate with the Fall River Homeless Coalition of Service Providers 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) provide a total of 61 housing assistance vouchers. In 2018, there were 2,089 Section 8 Housing Choice Vouchers issued from all programs of which 1,777 subsidized apartment rents within The City of Fall River. The demand and need for housing assistance is best shown by the number of applicants waiting to receive this assistance. At December 2018, a total 5,748 Section 8 applications were on the Massachusetts centralized wait list to receive a voucher for subsidized housing. The typical waiting period for an applicant is 4 – 6 years.

The (FRHA) also administers and oversees the city's public housing developments. In 2019, the FRHA managed 2,363 units in 26 federal and state public housing developments. Within these developments there are 1,153 elderly-disabled units in 16 developments and 1,210 family units in 11 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 affordable 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 June 2019, over 2,200 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 (1,034 applicants), Mixed Populations (814 applicants) and Elderly-Only (437 applicants) developments.

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

Having an average structural age of 50 years, the 26 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 \$2,670,000 from the HUD Capital Fund for improvements during the federal fiscal year October 1, 2018 to September 30, 2019. Priority modernization efforts include on-going roof replacements and mold remediation at Sunset Hill, building roof replacement 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 window replacements and parking lot improvements. Edward F. Doolan Apartments will receive security camera installation, for the Pleasant View Apartment location, improvements include site work, bathroom upgrades and floor replacements. Bates and Tower will receive site improvements, window replacements and building exterior improvements. Upgrades at North Roccliffe 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 security surveillance camera systems at Father Diaferio Village and Cardinal Medeiros Towers currently in use.

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

Public housing resident participation was maximized in 2017 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. Quarterly meetings are scheduled for progress reports on the Comprehensive Grant Program performance and to obtain resident input and comments regarding activities. Each and every 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 general 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 the 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.

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

Steppingstone relocated the First Step Inn emergency shelter for individuals to a larger space to accommodate 30 winter overflow beds on-site. The overflow is open during the coldest winter months. There are also an additional 25 emergency overflow beds that rotate among various churches between early January and mid-March. First Step Inn does intake of emergency overflow guests where they can interact with staff prior to being transported to the temporary shelter site for the night. Having overflow beds at the fixed site has created a more stable environment for those guests. On-site services are offered to all O/F guests. Some transportation to other agencies for off-site services is often available. The staff and volunteers provide information and referrals to the hard-to-reach street homeless that normally do not seek shelter for various reasons. They are able to make better connections and build trust so that the individuals consider the services being offered to them so that they may obtain housing. As winter winds down, the providers collaborate to find appropriate housing for those still in the overflow.

To streamline assistance, FRCoC implemented The CALL, Coordinated Entry, operated by Catholic Social Services. Operational standards, intake forms, real-time bed availability and a centralized waitlist were devised. CSS implemented 1-800-HOMELESS to complement The CALL. The FRCoC established a website at www.FallRiverHomeless.com, used to promote and educate the public of services available in Fall River, and a message board for providers and those seeking assistance.

In August 2019, Fall River held its 10th annual Project Homeless Connect, providing free meals, goods and services to many of the hard-to-reach homeless and others in need. It is estimated that 200-250 adults and children were served between 10 a.m. and 2 p.m. with dental services, housing and SNAP applications, state identification cards, etc.

Outreach workers station themselves at food pantries and soup kitchens daily. The FRCoC distributes a pamphlet entitled *Services for Families and Individuals*. FRPD, FRFD, and building inspectors are educated on homeless services so they are able to provide information and referrals. FRCoC performs its street count by having outreach teams cover much of the city, with one team specifically targeting known encampments and seeking out new ones.

Addressing the emergency shelter and transitional housing needs of homeless persons

FRCoC has 257 year-round emergency beds (22 individual beds and 68 family units). The individuals' beds are funded by Emergency Solutions Grant and family beds are funded by the Department of Housing and Community Development and

state ESG funds. DHCD, DTA, ES providers and other providers work together to place homeless families.

The FRCoC, in accordance with HUD's priorities and direction, have defunded most transitional programs under the McKinney-Vento grant, reallocating the funds to PSH programs. Other TH units have been reclassified to better suit the kind of institutional beds they actually are, and the clients are not necessarily HUD-defined homeless. Thus, Fall River has only one remaining TH program, Local Housing Authority Transitional Housing Program (LHATHP). The project has 10 units with 24 beds and serves young families.

The emergency shelter for individuals still accepts immediate requests for shelter; families requiring ES are filtered through the state's shelter system (DHCD/DTA). Referrals to TH and PSH must come through The CALL, as well as other homeless where local shelter is not an option. The CALL clients are evaluated so that the hardest-to-serve homeless are helped first, assessed by the VI-SPDAT for eligibility criteria so the best referral can be made for that client's needs. Staff is trained to devise creative strategies for diversion and prevention and housing the hardest-to-serve. CSS implemented 1-800-HOMELESS to complement The CALL. A By-Name Registries has been developed to better track and serve homeless veterans.

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

To streamline assistance, FRCoC implemented Coordinated Entry. Hardest-to-serve clients are prioritized by a vulnerability index score. Staff tries to divert or prevent the at-risk of homelessness from shelter by referring to EA, ESG or RAFT funds to keep them housed. CSS also implemented the 1-800-HOMELESS hotline to complement Coordinated Entry. CSS provides ESG funds for Rapid Re-Housing and Prevention. The ESG assistance is short- to medium-term.

At program entry, PSH clients apply for public housing. FRHA accepts funds from ESG-HP and RRH to prevent homelessness and quickly move someone into stable housing. FRHA has a LHATHP that provides TH for 10 families mostly coming from shelter.

Bristol County received 18 MRVP subsidies for homeless veterans and 15 MRVP vouchers for the chronically homeless. Safe Harbor and FAIHR provide services to the voucher recipients. 100% of FR programs have Chronic Homeless, Low Barrier and Housing First Designations. HUD VASH vouchers are accessed through Providence VA.; 11 veterans are housed in Fall River with VASH, including 2 families and 9 individuals. SSVF programs, VTH and Veterans, Inc. offer services to veteran families who are homeless or at risk. Other veterans housing: Community Housing Resource Board has 6 units with veteran preference; Community Action for Better Housing has 6 units for veterans; JRI has 8 units with veterans preference as part of a 17-unit HOME Program project; CSS has 2 PSH beds for individuals and 1 unit for a family all chronically homeless with veterans preference.

Francis House is PSH for 8 young men, ages 18-24. The youth must be HUD-homeless with disabilities and are encouraged to be in school or working.

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

MA General Law prohibits publicly funded institutions to discharge to streets or shelter. FRCoC follows the State Discharge Planning Policy. Discharge planning initiatives are monitored with participation of the Departments of Public Health, Mental Health, Veterans Services, and Housing and Community Development.

The Department of Children and Families provides Foster Care and is responsible for ensuring that youth not be discharged into homelessness. DCF uses PAYA Life Skills to prepare youth for self-sufficiency, provides written "Notice of Intent to Discharge" to each foster care youth 18 and older, and establishes Transition Plans.

Department of Mental Health has regulations and procedures for discharges from state facilities and services, and closely monitors and tracks discharges. DMH homeless policy addresses its responsibilities toward its homeless consumers. The policy states that no person be discharged from an in-patient facility with directions to seek emergency shelter, and every effort must be made to get the consumer into permanent housing.

Department of Corrections policy requires: risk reduction plans, including applications for specialized housing with services to prevent inmates from reentering the system and becoming homeless; participation in workshops to develop treatment; and transition plans to address housing, employment, substance abuse, mental health, and life skills. Discharge Plan implementation monitoring is the responsibility of the DOC Re-Entry Unit in coordination with Parole Officers and DMH Transition Teams.

Project ROAR (Reentering Offender Achieving Recovery) is a collaborative effort of Steppingstone and the Bristol County Sheriff's Office to improve outcomes of male offenders in the House of Correction who have a history of substance use disorders. Services begin in the correctional setting and continue in the community to improve the individual's ability to remain crime-free and substance-free.

Discussion

Steppingstone relocated the First Step Inn emergency shelter for individuals to a larger space to accommodate 30 winter overflow beds on-site. The overflow is open during the coldest winter months. There are also an additional 25 overflow beds that rotate among various churches between early January and mid-March, but the guests have intake done at First Step Inn where staff can interact with them prior to being transported to the temporary shelter site for the night. Having overflow beds at the fixed site has created a more stable environment for those guests. On-site services are offered to all O/F guests. Some transportation to other agencies for off-site services is often available. The staff and volunteers provide information and referrals to the hard-to-reach street homeless that normally do not seek shelter for various reasons. They are able to make better connections and build trust so that the individuals consider the services being offered to them so that they may obtain housing. As winter winds down, the providers collaborate to find appropriate housing for those still in the overflow.

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

Introduction:

The City's Analysis of Impediments to Fair Housing (AI) was updated and submitted to HUD on December 23, 2019. 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.

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 is currently examining Fall River's occupancy code to ensure that the definition of a family does not restrict the development of group homes for unrelated individuals. The City is also reviewing and improving its code enforcement and exploring increasing penalties for repeat violators.

Discussion:

The Fall River Community Development Agency (FRCDA) has established an Office of Fair Housing to develop strategies to remove or ameliorate barriers to affordable housing and also to begin the process of meeting the fair housing goals and priorities as determined in the Analysis of Impediments to Fair Housing Report. The FRCDA Office of fair Housing will partner with the Community Housing Resource Board, Inc. to continue to work with the general public to remove any public policies that serve as barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

Over the next five years, the FRCDA has a number of planned activities to address obstacles to meeting underserved needs, to foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of families living in poverty, to 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 houses has increased significantly from the past recession making buying a home out of reach for many low-income households.

While the FRCDA has seen a drastic reduction in HOME funding 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 on current funding. For the last few years the HOME grant has been close to level funding but with the cost of acquisition, labor and material increasing the actual grant monies is able to do less each year.

Special Needs Component- Housing - The strategy of new construction is needed to address the needs of non-homeless persons 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 a sufficient number of 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 out 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 CD HOME Investment Partnership Program, Affordable Housing Preservation, Community Development Block Grant, and the Massachusetts Attorney General's Abandoned Housing Initiative Grant. 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 80% of the Area Median Income. The FRCDA will also to 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 the 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 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 a number of 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 2020 - 2025. 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 45 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 45 years, is constantly reviewed for efficiency and effectiveness, is functioning well, and contains no identified gaps. No changes to this structure are proposed at this time.

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 addicts) 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 SRPEDD (Southeastern Regional Planning and Economic Development District) to develop state and federally funded transportation projects that benefit Fall River and the metropolitan region as a whole. 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 the Bristol County Economic Development Consultants (BCEDC) to create jobs. BCEDC operates revolving loan and micro-loan programs to assist local businesses that create and retain jobs. RDA continues to offer the Make It Here Loan program and the Jobs First Loan Program to assist local businesses to create and retain jobs. RDA and BCEDC 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 out 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. The FRCDA will continue to work with agencies to offer a number of programs that will reduce the number of families living in poverty. The FRCDA is well aware that 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(I)(1,2,4)

Introduction:

The Fall River Community Development Agency (FRCDA), under the CDBG program will receive a projected amount of \$5,000 of program income. This program income is generated by repayments of CDBG housing loans. The CDBG loan portfolio consists of one loan with a monthly payment of \$417.86 and a balance of approximately \$22,076.62

At this time, the FRCDA does not need to budget for urgent needed activities. The FRCDA reserves the right to budget grant funds on an as need 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 resources of funding are not available to carry out the activity.

The 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(I)(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	5,000
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:	5,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons 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:

The FRCDA only invests its HOME funds in the form of investment as specified in Section 92.205.

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 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 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 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 = City's investment x net proceeds

Total investment

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.

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:

Under certain circumstances HUD allows HOME funds for refinancing. However, HUD regulations, at 24CFR 92.206(b), require that "Refinancing Guidelines" be included in the ConPlan. Subject to HUD requirements, public input and HUD approval, the FRCDA designs its own "Refinancing Guidelines."

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.

Please see attached: Refinancing Guidelines

**Emergency Solutions Grant (ESG)
Reference 91.220(I)(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 FINAL

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 Social Services 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). CSS 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. CSS reports ESG statistics in HMIS on at least a weekly basis, to FRCDA on a monthly basis, and in the HUD Homeless Data Exchange annually. As per FRCDA's monitoring policies and procedures, FRCDA performs onsite monitoring of CSS'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 two former consumers documented as members. Consumer members of the HSPC have the same right to vote as any other organization. The Mayor's Task Force to End Homelessness and the South Coast Regional Network to End Homelessness also have formerly homeless consumers as members. All CoC and ESG subrecipients have consumers and/or former consumers 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. 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 held every August, 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 3

Change in Shelter Count?

Change in Unsheltered Count?

Change in Annual Count?

(Sheltered Count won't decrease much unless we have fewer or more beds)

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 6 Exits to or Retention in Permanent Housing Destinations

- Persons exiting ES,SH,TH, and PH-RRH who exited to Permanent Housing Destinations greater than or equal to 50%
- Persons in PSH retaining or exiting to Permanent Housing Destinations greater than or equal to 90%

Appendix - Alternate/Local Data Sources

1	Data Source Name FY2020-2024 Consolidated Plan Survey
	List the name of the organization or individual who originated the data set. Fall River Community Development Agency
	Provide a brief summary of the data set. FRCDCA distributed a survey to numerous nonprofit agencies, service providers, government agencies, and elected officials. The survey was also made available on Survey Monkey and listed on the City's website and Facebook.
	What was the purpose for developing this data set? The purpose of the survey was to collect feedback from city residents as to the housing, homeless and community development needs of the City.
	Provide the year (and optionally month, or month and day) for when the data was collected. Data was collected during the months of June 2019 through January 2020.
	Briefly describe the methodology for the data collection. Surveys were available thru Survey Monkey and listed on the City's website and on Facebook. Hard copy surveys were distributed through governmental agencies, nonprofits, service providers, at libraries and at the Mayor's Office. The Community Development Director visited each neighborhood association meeting during the months of June, July, August and September of 2019 to discuss the survey and ask residents to complete.
	Describe the total population from which the sample was taken. The survey was available to the general population of the City.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Over 1,016 surveys were completed. 84.85% of the respondents identified themselves as residents, 2.60% as businesses and 6.98% were public service providers. Eighty percent of the respondents lived 10 or more years in Fall River. Fifty-eight percent of the respondents were employed fulltime, 10.2% part time, 21.7% were retired and 9.86% were unemployed. Forty-seven percent of the respondents identified themselves as home owners and 45.6% as renters.

CITIZEN PARTICIPATION PLAN

For development of the
City of Fall River, Massachusetts

CONSOLIDATED PLAN

And

ANNUAL ACTION PLAN

The **U.S. Department of Housing and Urban Development (HUD)** has implemented a planning and application development process that has consolidated the submission requirements for the **Community Development Block Grant (CDBG)**, **HOME Investment Partnerships (HOME)**, **Emergency Solutions Grants (ESG)**, and **American Dream Downpayment Initiative (ADDI)** formula programs with the **Comprehensive Housing Affordability Strategy (CHAS)** into a single document, the *Consolidated Plan*.

As required by law, the City of Fall River (the City) has developed this *Citizen Participation Plan* that contains the City's policies and procedures for public involvement in the *Consolidated Plan* and *Annual Action Plan* process and the related use of CDBG, HOME, ESG, and ADDI funds.

By consolidating the submission requirements for these programs and the CHAS, communities now have a better chance to do the following: shape these and other programs into effective, coordinated neighborhood and community development strategies for revitalization; create the opportunity for strategic planning and citizen participation to take place in a comprehensive context; and, reduce duplication of effort at the local level.

The statutes of the grant programs set forth three basic goals: provide decent housing, provide a suitable living environment, and expand economic opportunities. Each goal must primarily benefit low and very low-income persons. The consolidated strategy and plan furthers these statutory goals through a collaborative process whereby a community established a unified vision of community development actions.

The consolidated process in effect in Fall River places heavy reliance upon the following: program beneficiaries, other city residents, and service providers; the identification of needs and problems; and, the development of strategies and activities/projects to address those needs and problems.

Definitions

CDBG: Community Development Block Grant, a HUD grant which provides funds for a variety of community development programs that benefit low and moderate income persons.

HOME: HOME Investment Partnerships Program, a HUD grant that provides funds to expand the supply of decent affordable housing for low income households.

ESG: Emergency Solutions Grant, a HUD grant that provides funds for homeless shelters, supportive services, homeless prevention and rapid re-housing.

HOPWA: Housing Opportunities for Persons with AIDS, a HUD grant that provides funds for housing and support services for low income persons living with AIDS and their families.

HUD: the Federal United States Department of Housing and Urban Development.

Consolidated Plan: a five-year strategic plan related to the use of the above grant funds.

Annual Action Plan: the annual allocation plan related to the above grant funds.

Consolidated Annual Performance and Evaluation Report (CAPER): the annual assessment of performance related to the above grant funds.

Administrative Responsibilities and Contact Information

The responsibility of administering, coordinating and planning, development, and submission of the *City of Fall River Consolidated Plan* and *Annual Action Plan* was assigned by **Mayor Paul E. Coogan** to the Fall River Community Development Agency (FRCDA). The City of Fall River is the **Recipient** of all the grant funds listed above and directs FRCDA to responsibly administer these grants.

CDBG, HOME, ESG, ADDI:	Fall River Community Development Agency One Government Center Fall River, Massachusetts 02722 508-679-0131 Michael P. Dion Executive Director/Chief Financial Officer (CFO)
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Encouraging Public Participation

It is the intent of the City of Fall River to encourage and facilitate the participation of residents in the formulation of priorities, strategies and funding allocation related to the *Consolidated Plan* process, emphasizing involvement by low and moderate income persons; 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. This overview of the Consolidated Planning process is available in Portuguese and Spanish; the languages of residents who comprise a significant portion of Fall River's low and moderate-income neighborhoods. Residents

needing materials in other languages are encouraged to contact the Fall River Community Development Agency at One Government Center, Fall River 508-679-0131.

Citizen Participation

Citizens participation in all stages of development of the *City of Fall River Consolidated Plan, Annual Action Plan*, amendments to the Plans, and performance reports is encouraged, especially among the following groups: very low and low-income persons, particularly those living in slum and blighted areas and in areas where program funds are proposed to be used including minorities; non-English speaking persons; persons with mobility, visual, or hearing impairments; residents of public and assisted housing; and, other low-income residents of target revitalization areas where public housing is located.

Information relative to the *City of Fall River Consolidated Plan and Annual Action Plan* development process and activities is forwarded to the Fall River Housing Authority in order that it may be made available to residents of public and assisted housing.

Federal regulations specify that funding to the City may be made by the U.S. Department of Housing and Urban Development only if the City certifies that it is following a detailed plan for citizen participation.

In compliance, the City has prepared this *Citizen Participation Plan* which describes meaningful involvement procedures. Copies of the *Citizen Participation Plan* are made available for public review and comment through the Office of the Mayor, Fall River Community Development Agency, Main Public Library, or will be made available by calling the FRCDA at 508-679-0131. Citizen comments and views of the *Citizen Participation Plan* and any amendments are encouraged.

Access to Public Hearings and Populations with Unique Needs

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 City will provide appropriate assistance to the greatest extent possible.

Consolidated Plan Development

The planning process for development of the *City of Fall River Consolidated Plan and Annual Action Plan* begins with publications of the **Citizen's Guide**, which makes residents, public agencies, and other interested parties aware of the following: the amount of Federal funds that are available; the range of activities that may be undertaken; the estimated funding to benefit lower-income persons; plans to minimize displacement and the types and levels of assistance available to persons displaced by program activities; the availability of technical assistance in the preparation of proposals; and, the planning and

submission timetable, including the schedule of public hearings to be held in the development of the *City of Fall River Consolidated Plan*.

Testimony expressed at the public hearing held for soliciting citizen views on housing and community development needs and proposals is utilized in preparation of the *Proposed Consolidated Plan* and *Annual Action Plan Summary*, which is published in order to provide citizens the opportunity to examine and to comment on its contents.

Technical assistance is available through the Fall River Community Development Agency to groups that are representative of persons of very low and low-income that request such assistance in developing proposals for funding support under any of the programs covered by the plan.

Citizens receive written acknowledgement of their participation at the public hearing and are assured that their testimony and/or proposal is taken into consideration in development of the summary of the proposed plan.

A summary of the *Proposed Consolidated Plan* and *Annual Action Plan* is published for comment in *The Herald News* and *O’Jornal* newspapers. The proposed plan, which describes the contents and purposes of the *Consolidated Plan* and *Annual Action Plan*, is made available for examination at the Fall River Community Development Agency, the City Clerk’s Office and the Main Public Library. Upon request, copies of the *Proposed Consolidated Plan* and *Annual Action Plan* are made available.

Residents are encouraged to review the proposed plan and to submit comments on its contents at a second public hearing scheduled for that purpose, with the assurance that comments received are given careful consideration during the preparation of the *City of Fall River Consolidated Plan* and *Annual Action Plan* that is to be submitted to the U.S. Department of Housing and Urban Development by the Mayor. A period of thirty (30) days from the date of publication of the summary is set aside for accepting citizen comments on the proposed plan. A summary of comments and views received is included in the *City of Fall River Consolidated Plan* and *Annual Action Plan*.

Substantial Amendments to the Consolidated Plan and/or Annual Action Plan

In accordance with the provisions of 24 CFR 91.505, the City will amend the *City of Fall River Consolidated Plan* and *Annual Action Plan* whenever a substantial change is to be effected. The following are defined as *Substantial Amendments* by the City and will require public notice and provision of a public comment period:

Consolidated Plan:

1. An addition or deletion of a priority; or
2. A change in the method of distribution of the funds received through the Consolidated Plan Process.

Annual Action Plan:

1. Not to carry out a described activity;
2. To carry out an activity not previously described;
3. To change the purpose, scope, location, or beneficiaries of a described activity; or
4. To reallocate funding in excess of 15% of the total grant.

Public Notice and Public Hearing for Substantial Amendments

The City will provide reasonable notice of a proposed *Substantial Amendment* so that residents will have an opportunity to review and comment on it. Notice will be made according to the procedures described in “Public Notice” of this *Citizen Participation Plan* and will allow a 30-day period for public comment. In preparing a final *Substantial Amendment*, due consideration will be given to all comments and views expressed by the public. The final *Substantial Amendment* will have a section that presents all comments and explains why any comments were not accepted.

Performance Reports

Notice is also published in *The Herald News* and *O’Jornal* of a period of not less than fifteen (15) days set aside for the review and comment on reports of performance of *City of Fall River Consolidated Plan* and *Annual Action Plan* programs, including the *Consolidated Annual Performance and Evaluation Report (CAPER)*. Documents are made available for examination at the Fall River Community Development Agency. All comments and views received are considered in preparation of final reports and are summarized as an attachment to the report.

Public Hearings

The Fall River Community Development Agency conducts two (2) Public Hearings each year for the purpose of:

1. Obtaining the views of residents on housing and community development needs, the needs of the homeless, the development of proposed activities, and review of program performance; and
2. Providing residents the opportunity to comment on the proposed *City of Fall River Consolidated Plan* and *Annual Action Plan*.

All notices of public hearings are published at least ten (10) days prior to the hearing in the non-legal section of *The Herald News* and *O’Jornal* and indicate that the hearings are held at a convenient hour in the City Council Chambers at the Government Center or at another location that allows for the following: handicap accessibility, convenient access to people actually or potentially affected by the programs, translation

assistance for non-English speaking persons and interpreter assistance for hearing impaired persons made available if requested at least 48 hours prior to the hearing.

To further facilitate citizen participation, prepared statements and/or Requests For Funding (RFF) are accepted at the Office of the Mayor or the Fall River Community Development Agency office up to the close of the business day following a public hearing or other designated day, and are considered to be an official submission of the public hearing.

Availability to Public

The *City of Fall River Consolidated Plan, Annual Action Plan, Substantial Amendments, Performance Reports, and Citizen Participation Plan* are made available for public examination at the Fall River Community Development Agency at One Government Center daily during regular business hours or are made available, upon request, to persons with disabilities.

Access to Records

Citizens, public agencies, and other interested parties are afforded access to information and records related to the *City of Fall River Consolidated Plan and Annual Action Plan*, and the City's use of associated Federal funds at the offices of the Fall River Community Development Agency at One Government Center daily during regular business hours.

Places Where Standard Documents Are Available

Standard documents will be available at the following locations: FRCDA at One Government Center, Fall River, Office of the City Clerk at One Government Center, Fall River, and the Main Public Library at 104 North Main Street in Fall River.

Annual Action Plan

The planning process for development of the *Annual Action Plan* requires that all applicants for the Fall River Community Development Agency-administered HUD Program funds complete the Request For Funding (RFF) application and submit it to the Fall River Community Development Agency no later than designated date. Copies of the RFF are available at the Fall River Community Development Agency at One Government Center upon request daily during regular business hours.

Technical Assistance

Technical Assistance is available through the Fall River Community Development Agency to groups that are representative of persons of very low and low income that request such assistance in developing applications for funding support under any of the programs covered by the Plan.

Comments and Complaints

All written comments relative to the programs covered in the *City of Fall River Consolidated Plan* and *Annual Action Plan* are answered within fifteen (15) days.

Written comments and complaints from the public about the City's *Citizen Participation* process or the *Consolidated Plan* process will receive careful consideration and will be answered in writing within 15 working days. Written comments and complaints should be sent to:

Fall River Community Development Agency
Michael P. Dion, Executive Director/CFO
One Government Center
Fall River, MA 02722

Comments and complaints may also be sent to:

City of Fall River
Office of the Mayor
One Government Center
Fall River, MA 02722

Eligible Projects or Activities

Among the activities eligible for financial assistance under the **Community Development Block Grant (CDBG) Program** are as follows (see **24 Code of Federal Regulations (CFR) Part 570** for a complete listing of eligible CDBG activities and requirements):

1. Acquisition by purchase, lease, donation, or otherwise, of real property for eligible public purposes;
2. Disposition of real property acquired with CDBG funds or its retention for public purposes;
3. Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements (except buildings or portions of buildings used predominantly for the general conduct of government) carried out by the City or other public-private non-profit entities;
4. Clearance, demolition, and removal of buildings and improvements;
5. Public services including, but not limited to, those concerned with the following: employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare, or recreational needs;

6. Interim assistance when immediate action is necessary to address deterioration and when permanent improvements will be carried out as soon as practicable and to alleviate emergency conditions threatening the public health and safety;
7. Payment of the cost of completing an urban renewal project funded under Title I of the Housing Act 1949, as amended;
8. Relocation payments and other assistance for permanently or temporarily displaced individuals, families, businesses, non-profit organizations, and farm operations where required by Federal regulations or otherwise determined appropriate;
9. Payment to housing owners for losses of rental income incurred in holding, for temporary periods, housing units to be utilized for the relocation of individuals and families displaced by program activities;
10. Special projects directed to remove materials and architectural barriers which restrict the mobility and accessibility of elderly or handicapped persons;
11. Acquisition, construction, reconstruction, rehabilitation, or installation of distribution lines and facilities of privately-owned utilities;
12. Rehabilitation of privately-owned buildings and improvements for residential purposes, low-income public housing and other publicly-owned residential buildings and improvements, and non-residential buildings and improvements otherwise eligible for assistance, and manufactured housing that is part of the permanent housing stock;
13. Code enforcement in deteriorating or deteriorated areas where such enforcement, together with public improvements, rehabilitation, and services to be provided, may be expected to arrest the decline of the area;
14. Rehabilitation, preservation, and restoration of publicly or privately-owned properties listed in or eligible to be listed in the National Register of Historic Places, a state or local inventory of historical places, or designated as a state or local landmark or historic district by appropriate law or ordinance;
15. Renovation of closed school buildings for use as an eligible public facility, commercial or industrial facility, or housing;
16. Special activities determined as necessary or appropriate to carry out an economic development project, excluding the construction of housing;
17. Improvements to increase the use of energy and water;

18. Support to neighborhood-based non-profit organizations or entities; organized under Section 103(d) of the Small Business Investment Act of 1958, and Local Development Corporations (LDCs) to carry out a neighborhood revitalization, community economic development, or energy conservation project;
19. Planning, policy, management, and capacity-building activities; and
20. Administrative costs related to planning and execution of community development activities financed by CDBG funds and housing activities covered in the *City of Fall River Consolidated Plan and Annual Action Plan*.

Home Investment Partnerships (HOME) Program funds may be used to provide incentives to develop and support affordable rental housing and homeownership affordability by paying the following (see **24 CFR Part 92** for a complete listing of eligible HOME activities and requirements):

1. The actual cost of constructing or rehabilitation of housing;
2. Costs of acquiring improved or unimproved real property, including acquisition by first-time homebuyers;
3. Other reasonable and necessary costs associated with the financing and/or development of new construction, rehabilitation, or acquisition of housing;
4. Community Housing Development Organization (CHDO) project-specific assistance, operating expenses and capacity building;
5. Relocation payments and other relocation assistance to persons, families, businesses and organizations displaced by HOME Program-supported projects;
6. Tenant-based rental assistance and security deposit payments; and
7. Eligible administrative and planning costs.

Emergency Solutions Grants (ESG) Program funds may be used for the following activities relating to emergency shelters for the homeless and rental assistance (see **24 CFR Part 576** for a complete listing of eligible ESG activities and requirements):

1. Renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless;
2. Provision of essential services to the homeless;

3. Payments of shelter maintenance, some operational costs, rent, repair, security, fuels, and equipment, insurance, utilities and furnishings;
4. Developing and implementing homeless prevention activities;
5. Administrative costs; and
6. Payment for rental units for homeless prevention and rapid re-housing.

Amending the Citizen Participation Plan

This *Citizen Participation Plan* can be amended only after the public has been notified of the City's intent to modify it and only after the public has had a reasonable chance to review and comment on proposed substantial changes.

ANNUAL ACTION PLAN (2020-2021)
Year One of the 2020-2025 Consolidated Plan

PUBLIC HEARING
MINUTES
MARCH 11, 2020

The Public Hearing began at 6:00 p.m. on Wednesday, March 11, 2020 in the City Council Hearing Chambers at Government Center to provide the residents of Fall River the opportunity to express their views on housing and community development needs, on the needs of the homeless, on the development of proposed activities, and on program performance in the City of Fall River.

Mr. Michael Dion, Executive Director/CFO of the Community Development Agency (CDA), called the hearing to order at 6:00 p.m. Mr. Dion read a prepared statement.

He stated that the Public Hearing is being held to provide residents of Fall River the opportunity to express their views on the draft of the Year One Annual Action Plan being prepared for submission to the U.S. Department of Housing and Urban Development (HUD). The Year One Annual Action Plan addresses those strategies with activities to be undertaken through the Community Development Block Grant, HOME Investment Partnerships, and Emergency Solutions Grant programs during the program year commencing July 1, 2020. The Year One Annual Action Plan is incorporated into the City of Fall River Consolidated Plan (2020-2025). That document identifies Community Development, Housing, and Homeless needs and a schedule of strategies to address them over a five year period. Copies of the projected use of funds for each of the programs to be undertaken in the First Action Year are available to you tonight.

A summary of the proposed Year One Annual Action Plan was published in *The Herald News*, *the O'Jornal*, and citizens were invited to submit comments.

Also, copies of the proposed plan are available for public review at the following locations: Fall River Community Development Agency and Office of the City Clerk at One Government Center, and the Fall River Main Public Library at 104 North Main Street. Residents have until March 30, 2020 to submit comments.

All comments received during this review period and testimony, statements, letters and petitions submitted at tonight's hearing will be used in updating the Year One Annual Action Plan for the program year to start on July 1, 2020. According to the submission timetable, draft copies of the Year One Annual Action Plan and pertinent related informational materials will be submitted to the City Council on March 19, 2020.

At its meeting on April 21, 2020 the City Council will consider enactment of a resolution authorizing Mayor Paul E. Coogan to file the Year One Annual Action Plan with the U.S. Department of Housing and Urban Development on or about May 6, 2020.

Year 46 of Fall River's Community Development Block Grant Program, Year 34 of the Emergency Solutions Grant Programs, and Year 29 of the HOME Program, are scheduled to begin July 1, 2020.

Funding includes \$2,929,990 for the CDBG Program, \$251,149 for the ESG Program and \$1,012,716 for the HOME Program. The format of tonight's public hearing will be to allow participants the opportunity to express their views on the proposed Year One Annual Action Plan. Prepared statements to that effect 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.

Mr. Dion then proceeded by calling up those who wished to speak in order of the sign-in sheet.

Mr. William Perkins, Chief Operating Officer of People Incorporated, 45 S. Main Street, F.R., requested continued funding for two of our community based programs that have been operating for several years. The first is the pre-school that was formally operated by the City of Fall River, now going on our 6th year, supports 155 pre-school children. All of these children are from income eligible families with the exception of some that are under the care of the Department of Children and Families. Some of these children have experienced trauma in their lives so we're requesting the continuation of \$56,000 in funding to support the clinical staff that is directly involved in supporting these children and families.

Secondly, we operate an educational attainer program at the Resiliency Preparatory Academy (RPA), we are in our 4th year of operation. Specifically involved in tutoring, MCAS preparation but also providing vocational services to the students at the RPA that is not provided by the Fall River School Department.

This year we're asking for the continuation of funding to support our tutors in that program that directly support income eligible students at the RPA to attain their high school diploma.

We appreciate all that CDA has done to support these programs in the past and we hope we will be able to continue in Fiscal Year 21.

Ms. Cathy Ann Viveiros, 28 Hathaway Street, F.R., added comments on the proposed award for \$400,000 to Jobs for Fall River or Bristol County Economic Development Consultants formerly aka FROED. There were two applicants that filed information in hopes of obtaining these funds and I understand that BCEDC is anticipated to receive these awards. I am stating my strong objection to this award. There are numerous reasons while I feel this would be extremely inappropriate. However, I wanted to provide some comment and will be providing additional written commentary to CDA, I realize you're in a difficult position, and also forwarding directly to HUD.

A few highlights: regarding the independent audit that was completed by Mr. Fiola and the Bristol County Economic Development Consultants. They did submit an independent audit, and I want to specifically quote the narrative that was provided by the independent auditors regarding BCEDC, "The Organization has experienced an operating loss, significant cash flow

restraints, loss of a substantial portion of its revenue (and goes on even future). They summarize, these factors create economic uncertainty regarding the liability of the organization to continue its operation". I personally do not feel that we should be awarding \$400,000 of public funds to an entity that by statements of its own independent auditor, is on the brink of closure. When we create independent audits, the entity is always allowed to give a "managements' response" to those findings. This is "managements' response" to the conclusion by their independent auditors provided in the fall of 2019: "There is an election process now under way which will replace the current Correia Administration and as a result of a new incoming Coogan Administration, there is a strong possibility that this office would be reinstated as the city's prime Economic Development Organization along with the CDA funding". This was before the applications were submitted, before any evaluations would be completed by you, Mr. Dion.

Clearly, the management response is designed to provide the auditor with some reassurance regarding the long-term financial liability, in hope, in high expectations, of receiving your CDA funding. Also in the evaluations that were completed, the RDA was acknowledge for their lack of audits. As you know, there were an absence of independent audits. The RDA were required to have independent audits and while Mr. Fiola, as Jobs for Fall River had an administrative services agreement with the RDA, they were obligated to file an independent audit, but those had not been done for a period of 10 years. The information that was ultimately turned over after that contract was terminated, did not provided sufficient financial documentation to complete the 2017 audit. The auditors for the RDA specifically mentioned that there was a material weakness found due to the lack of internal control managed by Jobs for Fall River on behalf of RDA and that in turning over information, there were no general ledgers, no trial balances, and no bank reconciliations. Serious failure in terms of the internal controls and record keeping that should have been done on behalf of the RDA. I have concerns that the RDA may have been, somehow, negatively impacted by the lack of audits, when the reality is that those audits should have been completed by Jobs for Fall River and specifically Mr. Fiola. I hope that was appropriately addressed when we look at those evaluations.

Additionally, as a result of the RDA's actions concerning those financial failures, a lawsuit ensued. Jobs for Fall River is in fact suing the Fall River Redevelopment Authority, which is referred to as a City Department. Jobs for Fall River Inc. is engaged in a lawsuit with an entity of the City of Fall River. I find it very inappropriate that we should be awarding \$400,000 to an agency that is suing a component part of the City of Fall River.

There was a letter from HUD in June of 2019 responding to numerous complaints filed by Mr. Fiola against the Fall River Community Development Agency. HUD ultimately responded that you Mr. Dion and local CDA had done everything correctly. They justified all of the actions that you had taken but again I find it highly inappropriate that we would be awarding \$400,000 to an agency that had filed serious complaints against that same agency that is now considering a \$400,000 grant award.

The lawsuit was filed regarding an "Open Meeting Law" complaint. The Massachusetts Attorney General ruled that there was no violation of the Open Meeting Law complaint, however, that lawsuit continues and in a board meeting held in November 14, 2019. The minutes will reflect that Jobs for Fall River is in fact engaged in that lawsuit but they anticipate, due to a change in the board composition of the RDA, that the lawsuit may in fact be resolved and that legal fees

and additional charges for bad behavior will be recovered by Jobs for Fall River. This is all speaking to the financial receipts that the agency hopes to obtain and were also cited in independent audit.

Mr. Dion I have tremendous respect for you, I know that you're in an extremely difficult position. Mayor Coogan has gone on record saying that you, Mr. Dion, are going to make this decision. Based on the information before us, I am hard pressed to believe that you after undo influence would make the decision to make this award given all of the information and additional information that I have not addressed this evening but will address in future correspondence to make that award. Clearly the expectation was that the Coogan Administration was going to make changes in the award of CDA funding. The Coogan Administration was going to address any outstanding legal issues that might be in play regarding Jobs for Fall River and the RDA. Unfortunately you are left with the difficult decision as to place these funds.

I believe that the Fall River Redevelopment Authority under the direction of its Executive Director, Maria Marasco, is eminently qualified to provide the Economic Development services that are requested by the CDA. While she has only been with the RDA for a period of approximately 8 months, she has a long tenure with the state of Massachusetts providing Economic Development services. Regarding staffing, if the award were made, I am confident that she could secure the necessary staff members to completely comply with all of the requirement of CDA funding and do it a professional and highly desirable way. To suggest that she would not be able to recruit individuals who have the talent and capacity to do that within that 3 month period, is really unfair to her and to the pool of candidates that might exist within the greater Fall River area.

I will close that I cannot see why the CDA would be awarding \$400,000 to an agency that by virtue of its own independent audit, is on the brink of financial closure, is suing the City of Fall River has failed other administrative responsibilities to the RDA, has filed numerous complaints with HUD regarding the local CDA office and clearly is in no better position to provide the services than the alternative candidate the Fall River Redevelopment Authority.

Thank you for this opportunity and I will be providing additional information.

Mr. Kenneth Fiola Jr., Executive Vice President of Bristol County Economic Development Consultants (BCEDC), 307 Archer Street, FR, offering testimony and support of the award of the \$400,000 from CDA to Jobs of Fall River, Inc., which is the legal name of the corporation dba as Bristol County Economic Development Consultants. I'm here to speaker about our proposal, but surprised by comments made by the previous speaker. There are inaccuracies in those comments, that I would be happy to address, but you don't have the ability to ask questions or offer comments.

First, the lawsuit that the previous speaker referenced, is not being initiated or not initiated by BCEDC against the Redevelopment Authority. It was actually a three party independent lawsuit initiated by myself, Dan Cullio and Brent Winn as opposed to the BCEDC office.

Secondly, that lawsuit originated from a violation of an "Open Meeting Law", that is now going before the court. We are currently in negotiations with the Redevelopment Authority to see if

there is a settlement or if they would like to continue to move forward with litigations, which we are fully prepared to move forward with litigations if necessary.

Thirdly, with regards to the audit issue that the previous speaker referenced, our office over the last three fiscal years had not received any CDA funding. That funding over a three year period could in the vicinity of \$900,000 to 1.2 million, depending upon the allocation that may have been given in the past three fiscal years. Honestly, the loss of that funding had an impact on our ability to continue to move forward. As a result, we down sized a bit and continued to provide low-interest loans to businesses throughout the community. We also provide a private consultant services to businesses to bring millions of dollars on behalf of those businesses for a market rate housing and other profits and we continue to provide overall economic development services.

There is a lot of misinterpretation and inaccurate information offered here tonight. The former speaker was part of the administration that is now under indictment and I think that has cast a significant tale upon the overall business climate of the city. But moving forward, we fully anticipate that we are going to be able to provide economic development services as part of the CBDG award. In addition to the \$400,000 that we requested from CDBG, we will be adding another million dollars of our own money to argument the revolving loan fund pool, which will result in more job creation opportunities for low or moderate individuals throughout our community.

If you look at our track record from 1978 to June of 2017, during that time frame we have successfully administered more than 40 years of CDBG appropriations. The demonstration of that money resulted in documented creation of more than 15,000 jobs, private investment of close to 80 million dollars and the improvement to businesses to the city such as Amazon, Meditech, Blount, Millstone, and many other businesses that were recruited. In fact, if you look at our portfolio, we have assisted more than 600 Fall River businesses as part of our revolving loan fund. So we are prepared and can certainly handle the revolving loan funds that may be coming our way. We are confident in our ability to continue to create jobs and retain jobs for low and moderate income individuals. People have their own opinions, but unlike the previous speaker, I do think that you have the ability to independently evaluate these applications. When you evaluate our application against the competitor's application you will rightfully determine the company and organization to move this forward. Clearly the existing organization that may be trying to drawdown CDBG funding for this fiscal year, has not been unable to do so. They are failing to create and retain jobs for low and moderate income people.

If you look over the past three years in which we didn't have any economic development monies for our organization, you'll see that throughout the timeframe under the administration of Correia and Cathy Ann the monies were continuously rolled over and not used for Economic Development purposes. A written testimony will be provided.

Mr. Dion then adjourned the hearing at 6:25p.m.

Respectfully submitted,

FIVE YEAR CONSOLIDATED PLAN & 2020-2021 ANNUAL ACTION PLAN – YEAR 1

PUBLIC HEARING MINUTES JANUARY 8, 2020

The Public Hearing began at 6:00 p.m. on Thursday, January 8, 2020 in the City Council Hearing Chambers at Government Center to provide the residents of Fall River the opportunity to express their views on housing and community development needs, on the needs of the homeless, on the development of proposed activities, and on program performance in the City of Fall River.

Mr. Michael P. Dion, Executive Director and Chief Financial Officer of the Community Development Agency (CDA), called the hearing to order at 6:00 p.m. Mr. Dion read a prepared statement.

He stated that tonight's public hearing is being held to provide residents of Fall River, and all interested parties the opportunity to express their views on the following: Housing and Community Development needs, the needs of the homeless, the development of proposed activities including activities related to Community Housing Development Organizations, and various program performance in the City of Fall River.

The expiring City of Fall River Consolidated Plan was developed in the Year 2015. That document identified community development, housing, and homeless needs and a schedule of strategies to address them over a five-year period. A timeframe that will come to a conclusion on June 30, 2020. This will bring a close to the Five Year Consolidated Plan of strategies that address the needs of the low and moderate income residents of the City of Fall River.

We have embarked on development of the next Five-Year Consolidated Plan that will present a series of strategies addressing the needs identified through public hearings, written testimony, petitions, and formal request.

The strategies identified are implemented through the Annual Action Plan which is being developed concurrently with the Five Year Consolidated Plan. The Year One Annual Action Plan of the proposed Five-Year Consolidated Plan will represent a schedule of activities and projects to be undertaken during the first year of the five year cycle that are designed to meet and address community needs in conformance with the established five year strategies.

Testimony, statements, letters, requests for funding and petitions submitted at tonight's hearing will be used in development of that Annual Action Plan for the program year commencing July 1, 2020.

Completed requests for funding must be submitted to the Fall River Community Development Agency (FRCDA) no later than January 22, 2020. Copies of the request for funding forms are available at the sign-in table, at the office of the Fall River Community Development Agency (One Government Center, Fall River), and on the City of Fall River Municipal website: www.fallriverma.org.

A summary of the proposed annual action plan is to be published on February 28, 2020, in the Herald News and the O'Jornal. It will also be made available for public review at the office of the Fall River Community Development Agency.

Another public hearing has been scheduled for March 11, 2020, a 6:00 PM here in the City Council Chambers to afford residents the opportunity to review and comment on the proposed plans. Residents will have until March 30, 2020, to submit additional comments.

All statements received during this review period will be considered in development of the City of Fall River's Five Year Consolidated Plan and Year One Annual Action Plan.

According to the submission timetable, copies of the plan and pertinent related informational materials will be submitted to the City Council by April.

The City Council will consider enactment of a resolution authorizing Mayor Paul Coogan to file the consolidated plan with the U.S. Department of Housing and Urban Development on or about May 15, 2020.

Year Forty-Six (46) of Fall River's Community Development Block Grant Program, Year Twenty-Nine (29) of the Home Program, and Year Thirty-Four (34) of the Emergency Solutions Grant Program are scheduled to begin July 1, 2020.

The City of Fall River anticipates receiving approximately \$2,850,000 for eligible CDBG Program Activities, \$970,000 for Home Program Activities, and \$244,000 for ESG Program Activities. This estimation assumes the city will be level funded for the upcoming program year.

Federal regulations require that citizens be provided information concerning the amounts of funds that will be available and the range of activities that may be undertaken. This and additional information was furnished in display advertisements in the following locations: The Herald News and O'Jornal, Cable TV and the Fall River Municipal website, and are contained in materials provided for tonight's hearing.

The format of this public hearing will be to allow participants the opportunity to express their views of the city's housing and community development needs, the needs of the homeless, and/or program performances, and to submit requests for funding. Prepared statement will be accepted.

Persons wishing to speak have been asked to sign a separate speaker's 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.

Before we begin the proceedings and testimony, I would like to acknowledge the following statements or requests for funding that have been received by the Fall River Community Development Agency.

A letter was received from the Community Housing Resource Board, Inc. requesting funding.

A letter from People Incorporated for the Community Engagement Center at the Resiliency Preparatory Academy and also the People Incorporated Preschool requesting continued funding.

Also a formal request for funding from the Fall River Police Department.

Mr. Dion then proceeded by calling up those who wished to speak in order of the sign-in sheet.

Ms. Grace Gerling, Executive Director of Greater Fall River Re-Creation, 45 Rock Street, F.R., requested continued funding for upcoming fiscal year 46-7 which has allowed to provide affordable programs and free events to the City of Fall River for 45 years.

Ms. Gerling stated that Re-Creation's Community & Wellness Center has grown over the past few years. Their partnerships with Family Service Association (FSA) and YouthBuild Fall River, allows to easily refer families that

our agency might not be able to serve, therefore building a broad safety net for the many families in need. As improvements are made to our facility, we are getting closer to bringing back all our programs in-house and adding new services to the Community & Wellness Center.

Ms. Gerling stated that over the past decades, the demographics in the service area have changed and Re-creation has remained committed to providing opportunities such as the HiSET Education Program, Greater of Fall River Fitness Challenge, Sailing Program, and USDA'S Summer Lunch Program, all of which make a positive difference in our community. In the past few years, the Summer Lunch Program has provided nearly 50,000 lunches each summer to youth ages 18 years and younger. Re-Creation also provides approximately 100 direct service programs as well as 30 special events annually.

We continue to recognize the great demand for affordable programming. Funding has ensured that citizens of all abilities and income levels have access to recreational, cultural, educational and wellness opportunities. Approximately 85% of our participants meet HUD's income guidelines for low-income families. With funding they're able to provide scholarships and discounts to eligible families to participate in programs that they may not otherwise be able to afford.

Re-Creation continues to seek additional funding from private and public entities to enhance the lives of the residents. Re-Creation's Outreach Program directly servicing nearly 130 at-risk youth last fiscal year. The services provided range from basic life skills to education, employment, mental health and much more. Although the agency receives additional private and public funding for programming, they could not operate to the full potential without the continued support of CDBG funds.

Ms. Gerling closed with thanking CDA under Michael Dion's leadership for their continued support.

Ms. Laurel Jonas, Associate Director of Fall River Council of Aging requested continued funding for the Council on Aging's Senior Centers as well as some of their programs. CDA's funding has enabled them to provide a wide array of programs, services and activities that many of the senior citizens may otherwise do without. Fall River continues to rank high in the State for the largest proportion of seniors residing in a city (18,194 as of 2010 census). The percentage of them who fall below the federal poverty level has not declined over the last several years.

All four senior centers hold monthly blood pressure screenings and blood glucose monitoring, although not on a monthly basis. All of the centers have health education sessions, such as hearing screenings, flu clinics, insurance information, SNAP information, financial scam awareness and elder abuse prevention along with computer and internet access. Reasonably priced lunches and Bingo continues to draw crowds which provides for socialization and interaction. Council on Aging continues to provide no cost transportation for medical rides and various supermarkets once a week. Day outings included trips to Foxwoods, Block Island, Fuller Art Museum, Newport Mansions, and the Newport Playhouse. Also provided is COA's monthly newsletter "Footprints", which provides vital information to well over 4,000 seniors on a regular basis.

The Flint Senior Center has moved to a larger space at 69 Alden Street-Knitting Mills Apartments. Attendance has doubled with residents from the Knitting Mills and neighboring Curtain Lofts Apartments. This center hosts a monthly breakfast Bingo and afternoon/evening themed "dance parties" and movies. Lunch is now served 3 days a week.

The Niagara/Maplewood Senior Center hosts bi-weekly adult exercise classes, Pitch League, SHINE counseling and has a group made up of retired musicians called "Jambalaya Jammers", which continue to play for large crowds each Thursday.

The North End Senior Center hosts a weekly Pitch league, knitting group, and a monthly “Dinner and a Movie” feature. This center also hosts the Community Development Agency’s Home Buyer Seminars for two evenings every few months.

The South Main Senior Center continues to grow in the number of people who regularly attend the activities sponsored there, especially Bingo players who meet three times per week, knitting and crocheting group which will donate their various projects to non-profit organizations. An exercise class is in the planning stages.

In closing, Ms. Jonas thanked the Community Development Agency for its past support of the Council on Aging and respectfully request that by continuing to fund our activities, FRCDA will allow the COA to keep serving the elders in our city, many who as so very much in need.

Mr. Kenneth Fiola Jr., Executive Vice President, Jobs for Fall River, Inc. d/b/a the Bristol County Economic Development Consultants, 139 So. Main Street, requesting a CDBG appropriation. Since 1978 through June 30, 2017, JOBS has invested CDBG funds in distressed census tracts and in projects that have created and retained more than 15,200 quantifiable jobs for low and moderate income eligible individuals. This quantification was done through record keeping submitted to CDA on an annual basis, so that the jobs could actually be checked. Throughout this time frame, JOBS has been able to provide more than \$76,000,000 in low interest financing to over 680 Fall River businesses from CDBG and other loan and grant programs which has helped to leverage more than \$297,000,000 in private sector investment within our community.

From July 1, 2017 through December 31, 2019, at a time where they had not received any CDBG funding, JOBS has issued another \$2.7 million in funding that has helped to create and retain more than 75 job opportunities for low and moderate income people.

Our economic development efforts have had a significant impact on the local economy through the generation of local real estate and excise taxes. More than \$3 million annually has been collected by the City of Fall River in property and excise tax from projects within the economic development portfolio.

JOBS will be submitting a FY21 RFF application for funding in order to continue to help create and retain jobs for low and moderate income people and help revitalize distressed census tracts.

Mr. Kenneth Fiola closed by thanking Michael Dion and CDA for years of partnership and working together to meet these objectives and hopefully to continue to work in the future.

Ms. Megan Scheffer, President and CEO, People, Inc., 45 Main Street, FR requested funding for FY 2021 and appreciates the continued support. Funding from prior years has enabled People Incorporated’s ability to fulfill its mission of strengthening the Fall River community.

A core mission of People Incorporated is to improve the education attainment of our community’s residents. The Agency has developed a diverse set of services to support both children and young adults in maximizing their educational potential. These services include the operation of a preschool program which provides educational services to 155 children on a daily basis, and the enhancement of education and workforce development services for students attending the Resiliency Preparatory Academy (RPA). The Preschool is licensed by, and partners with the Massachusetts Department of Early Education and Care in support of children of working, income-eligible parents. It also supports a number of children in the care of the Massachusetts Department of Children and Families, which many of these children have experienced trauma in their young lives. The funding provided by CDA allows People Incorporated to employ a professional who can support teachers and parents in addressing the social-emotional needs of children in their care. People Incorporated is

requesting continue funding in the amount of \$58,153 for the salary of a Clinical Support Specialist to allow continuation of this much needed service.

Past four years, People Incorporated, in partnership with Fall River Public Schools and the United Way, operates a Community Engagement Center at the RPA. The Center has been successful in supporting students to receive their high school diplomas and support to pass the MCAS exam by providing individual tutoring services. Workforce development services including CNA classes, human service certificate, and culinary training are also made available to students. People Incorporated also requests continued funding in the amount of \$20,000 to support the salary of the Community Engagement Center Coordinator, a position that is vital to the success of the program.

Ms. Scheffer closed with thanking CDA for their continued support in all these programs. Continued funding in FY 2021 will lead to more educational success and opportunity for the citizens of Fall River.

Ms. Pamela Macleod-Lima, Executive Director of The Women's Center, 405 County Street, New Bedford, representing Our Sisters' Place, a domestic violence shelter in an undisclosed location in Fall River, spoke of continued support under the Emergency Shelter Grant. Over the last several years, our partnership with CDA through ESG funding has protected 73 victims from further abuse and potential harm.

They have a wonderful collaboration with organizations in our community that help victims achieve their goals: housing, a job, education, counseling and education assistance for their children with special needs.

Staff members work closely with SER Jobs for Progress to assist victims with career planning, job search and resume development. BCC Fall River Campus assist clients who seek additional education and with financial applications.

Southcoast Center for Independent Living helps our clients with housing applications and the monetary support needed when setting up a new household. Family Services Association provides counseling for clients with needs beyond recovering from trauma of domestic and/or sexual violence.

The Fall River school system works with our advocates to place our many special needs children in appropriate programs, assisting with the development of IEPs often within three days of the child's arrival in shelter.

Ms. Macleod-Lima closed with stating that they could not accomplish all they do for these families at risk without the funding through ESG and are very grateful for that support. This funding is critical to preventing homeless for victims of domestic violence.

Mr. Dion wanted to clarify for the record that we fund the New Bedford Women's Center for a domestic violence shelter that is in Fall River called "Our Sister's Place". I don't want people to get the idea that Community Development Block Grant funds, that is for the city, is being spent in Somerset, Swansea or any other location.

Ms. Stephanie Mancini, Executive Director of Fall River YMCA Southcoast, 199 No. Main Street, and also Ms. Janell Henry, Program Director of Fall River YMCA is requesting \$60,000 for our Education Achievement Center specifically at the Fall River YMCA. The YMCA has been in this community for over 162 years offering programs such as childcare, health and wellness, physical fitness, swim lessons, sports, diabetes prevention, cancer survivor program and enhance fitness for people with arthritis. In 2015, with financial partners and private donors, we invested 11 million dollars into the YMCA which is presently 4,000 members. We offer financial assistance to our members, approximately between \$18,000 and \$22,000 a month in membership. We do not turn anyone away for lack of financial needs. The CDBG funding has been instrumental in supporting our

Educational Achievement Center and we look forward to continuing the great work with the additional funding. During the School year, the YMCA service our child care program, which is 130 children every day coming from 15 different public schools (EAC Enrichment) in partnership with UMASS Dartmouth. Approximately 50 volunteers which assisted in leading enrichment classes such as: coding, art, music, dance and homework help.

In the summer, there is a program called “Power Scholars”, our summer enrichment program, in partnership with public schools gears towards English Language Learn-up students. Also offered is an academic program with enrichment classes and traditional YMCA activities including swimming.

Ms. Janell Henry added that classes are taught by certified F.R. Public School staff/teachers and also use an instructional coach who is on-site every day of the program. We’ve had the Bell Scholarship Program for 3 years, as part of a YMCA and Bell collaboration. After 3 years, we were able to become officially certified by the Bell Program, which is the last year they will be providing funding, so funding is necessary to continue this program.

Ms. Mancini stated a few new things they have been offered over the last year. Our Team Leaders Program involves children between the age of 12 to 14, in which they must complete two community projects throughout the school year. Some of the projects were collecting hygiene products for the homeless and making comfort dolls for children in hospitals and/or homeless shelters. During the summer the children participated in a “Leaders in Training” program for our summer camp.

Also new is the “Attendance Incentive Program”, currently partnered with Henry Lord and Stone Therapeutic School. Students who have been identified as having perfect attendance, good behavior and/or doing good deeds come to the YMCA during the school day for a field trip. Activities included swimming, exercise, and arts and crafts. Looking to expand the program and extend to more schools.

We are excited to open up our new Zen Den located on the 4th floor which is to help support children with behavioral issues by giving them an alternative space to relax and cool-off. Working in conjunction with St. Anne’s Hospital and getting our staff trained so we can enhance our program.

Ms. Henry added that the Zen Den is a quiet space, which are in some of our public schools, the YMCA is one of the first community agencies to have one in our building. The Zen Den has music, soft lighting, books and various things to help the child with their emotions and to be able to center themselves in the middle of the day so they can return back to their classroom.

Ms. Mancini stated in addition to our childcare, we also have a membership program, which include arts and crafts, robotics and active science. We offer free dinner to our children, Monday through Thursday, 5:30-6:30 which has been a great addition.

Ms. Mancini closed with thanking CDA for their continued support and request funding for the upcoming year.

Mr. Rui Rosa, Vice President of Finance & Administration, Catholic Social Services, 1600 Bay Street, stated that CSS is grateful for previous funding provided by CDA for both HUD Emergency Solutions Grant (ESG) and Continuum of Care (CoC) programs.

CSS assists clients that are living at extremely low income levels in the Fall River area. The agency continues to see an increase in the number of families, individuals, and elders in need of homeless prevention and rapid re-housing funds.

CSS received approximately 25 calls per day from Fall River residents in need of assistance. To date, the agency has provided assistance to 26 households with ESG funds and anticipates assisting an additional 25 households.

Mr. Rosa closed with stating that Catholic Social Services appreciates the opportunity to apply for funds that will be awarded under this year's RFF by CDA.

Chief John D. Lynch, Fall River Fire Department, 1612 So Main Street, started with Good Evening citizens of Fall River and requesting your continued support of CDA.

There are essential services that any municipality provides for every citizen in their community, and one of those services is public safety. The Fire Department is one component of that along with the Police Department, Emergency Medical Services, Emergency Management Agency and Special Services. Over the years, CDA has provided many essential services to the Fire Department that has allowed us to provide the citizens of Fall River with high quality services. In the last 3 to 4 years, I have developed a very close relationship with CDA. With the help they have given to the Fire Department, we were able to develop good programs and good services for the citizens of Fall River. Up until 5 or 6 years ago, our fire trucks were unreliable and our equipment was antiquated. Through the help of CDA, I'm proud to say that most of our trucks are brand new, reliable, state of the art. Our equipment is better than most Fire Departments throughout the state.

There are certain things that every Fire Department needs, not only to provide the citizens with good service, but also protect the fire fighters themselves. We have good fire protective gear, good breathing apparatus, and also good communications. CDA has helped us to purchase brand new portable radios, essential communication for every fire fighter. That couldn't have been done without the help of CDA. Many departments throughout the state that have asked how have we been able to do this. I have directed their attention to Mr. Dion and his agency.

Chief Lynch closed with how important CDA is and how great an agency and the services they provide to the citizens of Fall River.

Ms. Rosa Medeiros, Director of Homeless Services at Stepping Stone Inc, 134 Durfee Street, began by stating she has worked in Fall River with the homeless population since 1992 and have worked with CDA to provide homeless services. There are more and more people seeking shelter and need for housing. It continues to be challenging, but with the support from CDA we can continue fighting. At Stepping Stone, we continue to improve by implementing new procedures, new systems, expand services and look at past practices to see how we can improve. We have implemented case management to help house individuals quickly and prepare them to stay housed. We have also learned that Peer Services are very instrumental in helping individuals who struggle with substance abuse disorder, mental illness and homeless.

Ms. Medeiros stressed how important it is for the continued funding and support from CDA. During this winter, we are working closely with Solomon's Porch and the individuals coming in to seek a warm place for the night.

Ms. Medeiros in closing thanked CDA for their continued support and funding and submitted support letters.

Mr. Jim McKeag, Transformative Development Initiative (TDI) Fellow, Mass Development, 200 Pocasset Street, FR. Mass Development's TDI program is a four gateway cities designed to accelerate economic growth within focused districts. The program works with the partnership to encourage community members in planning, to implement local economic development initiatives, and to further public and private investments. We are a district based program, concentrated on economic development activities, resources and investments in neighborhood areas to create a critical mass of activity that inspires investments in local residents,

entrepreneurs, and businesses. TDI district is in the South Main area and extends from City Hall down to Union Street goes to the east to Second Street and to the west to Milliken.

In Fall River we are working with a partnership that includes the City of Fall River, One South Coast Chamber of Commerce, The Community Foundation of Southeastern Massachusetts, Entrepreneurship For All, People Incorporated, Justice Resources Inc., BayCoast Bank, Rockland Trust, Bank Five, Alexandra's Boutique and others. This partnership is concentrating a lot of efforts around small business growth and development in the South Main area and our goals in this area is to build a resilient small business community by providing additional resources to strengthen and grow these business and to engage the community to promote new entrepreneurial activity.

The TDI partnership will be requesting funding for a pilot retail incubator that is intended to be a community hub and also to support the existing small businesses and encourage new startups in entrepreneurship through a number of activities, some will include technical assistance, improvements to existing businesses, equipment needs and upgrades and professional development in workforce training.

We recognize that the small business community is the life blood of a healthy local community and to build this strong community you need the continued support of a multi-effective partnership.

Mr. Dion stated the Fall River Community Development Agency wrote a grant about two years ago, to Mass Development in terms of being able to get a fellow, which stays in the community for two years. Jim worked in New Bedford for three years supporting small businesses and doing the transformative district initiative there. Jim does not work in the Government Center, he works at the Chamber of Commerce. We've already done great things and the partnership is getting feedback from the businesses in the TDI district. We have great TDI programs coming up in the very near future.

The hearing was adjourned at 6:58 p.m.

Respectfully submitted,