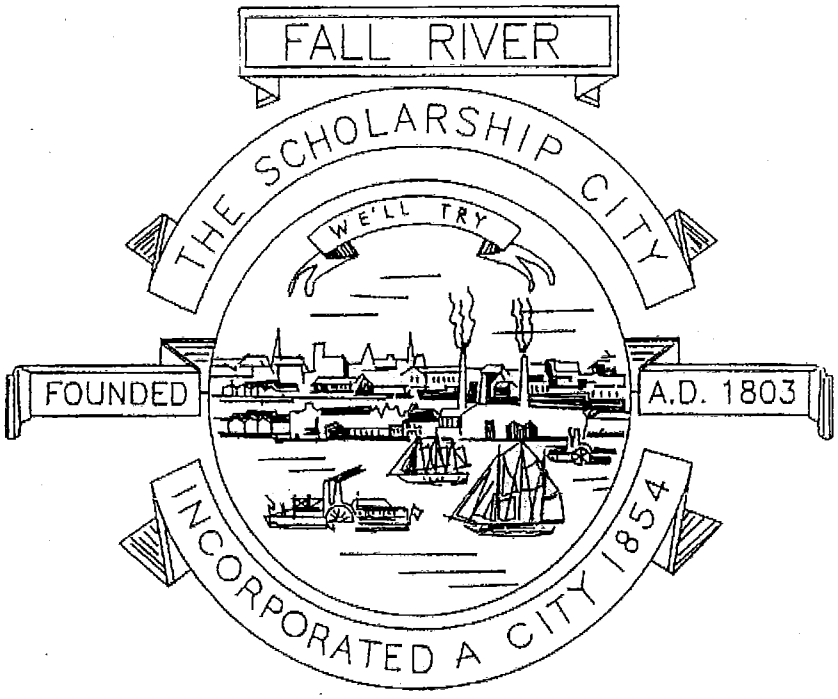
City of Fall River, Massachusetts

Jasiel F. Correia II, Mayor

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



Section 108 Loan Application

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

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SF424 Application for Federal Assistance

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City Of Fall River, Massachusetts
Section 108 Application

1. Project Description

This is an application for $4,998,800 in funding under the Section 108 Loan Guarantee Program. The U.S. Department of Housing and Urban Development's (HUD) Section 108 program was enacted as part of the Housing and Community Development Act of 1974 as the loan guarantee provision of the Community Development Block Grant (CDBG) program. The Section 108 program offers local governments a flexible source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. HUD regards this program as one of the most potent and important public investment tools offered to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue local projects that can improve entire neighborhoods. Local governments must pledge their future CDBG allocations to cover as security for the loan. Therefore, the principal security for the loan guarantee is a pledge by the City of Fall River to make repayments of principal and interest from its future CDBG funding. Additional security requirements are also required by HUD on a case-by-case basis to assure repayment of guaranteed obligations.

Section 108 obligations are financed through underwritten public offerings. Interest rates on interim borrowing are priced at the three-month London Interbank Offered Rate (LIBOR) plus 20 basis points (0.2%). Permanent financing is pegged to yields on the U.S. Treasury Securities of similar maturity to the principal amount. The three-month LIBOR rate, as of March 2016, plus the 20 basis points total 1.10%. There is a Section 108 Loan Application Fee payable to the U.S. Department of Housing and Urban Development. The fee is 2.58% of the total amount borrowed ($128,969) payable when funding is requested. This fee will be paid with FRCDA's annual CDBG entitlement grant.

The majority of the City's fire equipment is approximately twenty years old and was purchased from 1995 through 1999. The use of Section 108 loan funds will be for the replacement of fire equipment, which will be located in low incomes areas of the City as determined by the U.S. Department of Housing and Urban Development.

Fire Stations eligible for housing equipment are as follows:

Fire Station	Census Tract	Block Group	Total Population (Census Tract)	Low/Moderate Income Population (Census Tract)	% of LMI Population (Census Tract)
Globe	6402	3	6,045	4,080	67%

Candeias	6406	4	4,330	2,935	68%
Flint	6415	1	1,935	1,415	73%
Central	6411	1	1,435	1,345	94%
Totals			**13,745**	**9,775**	**71%**

2. Sources and Uses

The amount of Section 108 financing being requested is $4,998,800 dollars. Please see attached budget for sources and uses of funding.

Sources

U.S. Department of Housing and Urban Development	$4,998,800

Uses (Projected)

Fire Equipment	Location	Amount
Heavy Rescue (Rescue 1)	Central	**$700,000**
Ladder Truck (Ladder 2)	Candeias	**$1,200,000**
Ladder Truck (Ladder 4)	Flint	**$1,260,000**
Engine	Candeias	**$500,000**
Engine	Central	**$500,000**
Engine	Flint	**$500,000**
Chevy Tahoe (Car 3)	Globe	**$55,000**
Dive Team Equipment	Central	**$58,000**
Haz-Vent System Upgrade	All	**$19,000**
Gear Washers & Dryers	Candeias/Flint/Globe	**$33,000**
Roof Safety Platforms	Candeias/Flint	**$1,050**
Assorted Hose	All	**$63,000**
Assorted Nozzles	All	**$52,000**
Handlights	All	**$3,700**
Assorted Tools	All	**$35,050**
Gas Meters	All	**$19,000**
	TOTAL EQUIPMENT	$4,998,800

3. Institutional Arrangements

The City of Fall River through the Fall River Community Development Agency will borrow loan funds for the replacement of fire equipment. After purchasing the equipment the City will own the assets.

4. Repayment Schedule

The City of Fall River proposes a loan repayment period of 20 years and requests annual payments of principal to be $263,099.

The proposed repayment schedule as estimated is outlined in the following table.

Payment Year	Estimated Interest Rate	Principal	Interest	Total Payment
1		$0.00		
2		263,099.00		
3		263,099.00		
4		263,099.00		
5		263,099.00		
6		263,099.00		
7		263,099.00		
8		263,099.00		
9		263,099.00		
10		263,099.00		
11		263,099.00		
12		263,099.00		
13		263,099.00		
14		263,099.00		
15		263,099.00		
16		263,099.00		
17		263,099.00		
18		263,099.00		
19		263,099.00		
20		263,099.00		
Total		**$4,998,800.00**		
Average Annual Payment		**$249,940.00**		

Projected interest payments are not included in repayment schedule per HUD.

5. Collateral

The City of Fall River will pledge its yearly CDBG entitlement for payment of the Section 108 Loan. The City will also pledge its annual tax revenue as additional security for repayment of the guaranteed loan. See attached City Council resolution.

6. Time Table and Stages

YEAR ONE - Fire Equipment	Location	Amount
Chevy Tahoe (Car 3)	Globe	$55,000
Engine	Candeias	$500,000
Engine	Flint	$500,000
Engine	Central	$500,000
Heavy Rescue (Rescue 1)	Central	$700,000
Ladder Truck (Ladder 2)	Candeias	$1,200,000
Dive Team Equipment	Central	$58,000
Haz-Vent System Upgrade	All	$19,000
Gear Washers & Dryers	Candeias/Flint/Globe	$33,000
Roof Safety Platforms	Candeias/Flint	$1,050
	TOTAL YEAR ONE	**$3,566,050**

YEAR TWO - Fire Equipment	Location	Amount
Assorted Hose	All	**$63,000**
Assorted Nozzles	All	**$52,000**
Handlights	All	**$3,700**
Gas Meters	All	**$19,000**
	TOTAL YEAR TWO	**$137,700**

YEAR THREE - Fire Equipment	Location	Amount
Ladder Truck (Ladder 4)	Flint	$1,260,000
Assorted Tools	All	$35,050
	TOTAL YEAR THREE	**$1,295,050**

7. Eligible Activity

Section 570.703(l) states "Guaranteed loan funds may be used for the following activities; Acquisition, construction, reconstruction, rehabilitation or historic preservation, or installation of public facilities to the extent eligible under 24 CFR 570.201(c). Under 24 CFR 570.207(b)(1)(ii) states " Fire protection equipment is considered for this purpose to be an integral part of a public facility and thus, purchase of such equipment would be eligible under 24 CFR 570.201(c).

In addition, Section 570.703 of the CDBG regulations states that guaranteed loan funds may be used for eligible activities provided such activities meet the requirements of Section 570.200 which provides that eligible activities with regard to the use of Section 108 funds under general CDBG policies must meet a CDBG national objective. The CDBG regulations further requires a description of how each activity to be carried out with the guaranteed loan funds meets one of the national objective criteria in Section 570.208 which is described in the next section.

8. National Objective

The Section 108 Loan Guarantee program for the purchase of fire equipment is eligible under 24 CFR 570.208(a) (I) as an Area Benefit activity. Under this national objective the benefits of this activity will be available to all residents in the City, where at least 51 percent of the residents are low and moderate income persons. The fire equipment purchased will be stationed at fire stations in low income census tracts and will be used in those low income residential areas. The City's low and moderate income percentage to total population is 58%.
(See attached map)

9. Public Benefit Standards (PBS)

Not Applicable

10. Financial Underwriting

Not Applicable

11. Citizen Participation Plan

The planning, development, and submission of the Year Two Annual Action Plan and Section 108 Loan Guarantee Application are the responsibility of CDA.

CDA prepared the *Citizens' Guide*, which described the background, purpose, and contents of the Five-Year Consolidated Plan (2010-2015) and Year Two Annual Action Plan (2015-2016) and the required contents. Also described was an outline of the citizen participation process that included announcement of a scheduled public hearing, the development timetable, the availability of technical assistance, and resources that were anticipated to be received.

Copies of the *Citizens' Guide*, with a cover letter stressing the importance of an active participation in the development of the Year Two Annual Action Plan and Section 108 Loan Guarantee Application, were distributed on December 2, 2015 to municipal departments, City Councilors, School Committee members, agencies, and individuals, CDBG, ESG, and HOME Program recipients, non-profit corporations, neighborhood groups and organizations, and regional agencies and organizations in order to achieve as diverse a representation and participation as possible.

The Citizen's Guide was published as a display advertisement in *The Herald News* and *O Jornal* (a Portuguese language weekly publication) on December 4, 2015.

A display advertisement of the Public Hearing to identify housing and community development needs, needs of the homeless, on Requests for Funding, and the Section 108 Loan Guarantee Application was published in *The Herald News* and the *O Jornal* on December 18, 2015.

The Herald News, Friday, December 18, 2015 A3

PUBLIC HEARING

TO OBTAIN THE VIEWS OF CITIZENS, PUBLIC AGENCIES, AND OTHER INTERESTED PARTIES ON HOUSING AND COMMUNITY DEVELOPMENT NEEDS AND NEEDS OF THE HOMELESS, ON REQUESTS FOR FUNDING, AND ON PROGRAM PERFORMANCE TO BE USED IN DEVELOPMENT OF THE

City of Fall River
Year Two Annual Action Plan
(July 1, 2016 - June 30, 2017)
Section 108 Loan Guarantee Application
January 6, 2016 (Wednesday) at 6 P.M.
City Council Chambers, One Government Center

Anyone unable to attend may submit a written statement of views on needs and performance; and/or file a Request For Funding (RFF) By January 13, 2016 to:

Community Development Agency
One Government Center, Fall River, MA 02722

Persons requiring assistance for the hearing impaired or in gaining wheelchair access should notify the Community Development Agency by calling 508-679-0131 no less than 48 hours prior to the Public Hearing.

Michael P. Dion
Executive Director/CFO

C. Samuel Sutter
Mayor

Fall River Community Development Agency programs and activities do not discriminate on the basis of race, color, sex, age, religion, handicap, familial status, or national origin and are available on an equal opportunity basis. Restrictions Apply.

Flyers announcing the scheduled Public Hearing were posted on bulletin boards maintained by CDBG, ESG and HOME Program subrecipients, Fall River Housing Authority Offices, public housing locations, the libraries and throughout Government Center. Also, telephone communication was made with most of the outreached parties to emphasize the importance of attending the Public Hearing.

Implementation of Fall River's application development and citizen participation process continued to place heavy reliance upon program beneficiaries, and other Fall River residents (particularly very low and low-income persons, residents of public and assisted housing developments, minority and non-English speaking persons, and persons with mobility, visual, or hearing impairments). Participation also was focused on public, private, and faith-based service providers, for-profit and non-profit agencies, and neighborhood and community groups. Assistance was sought in the identification of needs and problems and the development of strategies and eligible activities, projects, and programs to address them.

The Public Hearing to obtain the views of citizens on the housing, homelessness, and community development needs and on the Section 108 Loan Guarantee Application was held at 6:00 p.m. on Wednesday, January 6, 2016 in the City Council Chambers at the Government Center.

Invited to attend were municipal departments and officials, non-profit organizations, CDBG, ESG and HOME Program sub-recipients, neighborhood organizations, faith-based and social service providers, and other interested parties. Testimony, statements, letters, Requests for Funding (RFF) applications and petitions submitted at this hearing will be used to develop the Year Two Annual Action Plan for the program year commencing July 1, 2016 and the Section 108 Loan Guarantee Application.

2016-2017 ANNUAL ACTION PLAN
SECTION 108 LOAN GUARANTEE APPLICATION
PUBLIC HEARING
MINUTES
JANUARY 6, 2016

The Public Hearing began at 6:00 p.m. on Wednesday, January 6, 2016 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 the City of Fall River Consolidated Plan approved by the U.S. Department of Housing and Urban Development in July 2015, identified community development, housing, and homeless needs and a schedule of strategies to address them over a five-year period, concluding June 30, 2019.

An Annual Action Plan is being developed that will present a schedule of activities and projects to be undertaken during the second year of the five-year cycle, designed to meet and address the needs in conformance with established strategies. Community Development Agency is also preparing a Section 108 Loan Guarantee application for the purchase of Fire Equipment and the upgrade of Fire Stations.

Testimony, statements, letters, Requests for Funding (RFF) applications and petitions submitted at this hearing will be used to develop the Annual Action Plan and Section 108 Loan Guarantee for the program year commencing July 1, 2016.

Completed RFFs must be submitted to CDA no later than January 13, 2016. Requests for Funding applications are available at the sign-in table or at the office of CDA located at One Government Center, Fall River, Massachusetts.

A summary of the proposed Annual Action Plan and Section 108 Loan Guarantee application is to be published on February 26, 2016 in *The Herald News* and *O Jornal*. It will also be available for public review at the CDA office.

Another public hearing has been scheduled for March 9, 2016 in the City Council Chambers to afford residents the opportunity to review and comment on the Proposed Year Two Annual Action Plan and Section 108 Loan Guarantee Application. Residents will have until March 28, 2016 to submit additional comments. Statements received during this review period will be considered in development of the Annual Action Plan and the Section 108 Loan Guarantee Application.

Copies of the Plan and pertinent related informational materials will be submitted to the City Council in April. The City Council will consider enactment of a resolution authorizing Mayor Jasiel F. Correia II to file the Annual Action Plan with HUD on or about May 4, 2016.

Year 42 of Fall River's Community Development Block Grant Program (CDBG), Year 25 of HOME Program and Year 30 of Emergency Solutions Grant (ESG) Program are scheduled to begin July 1, 2016.

CDA anticipates that the preliminary funding for the new program year is as follows: $2,600,000 for CDBG, $690,000 for the HOME Program, and $230,000 for the ESG Program. This city also anticipates applying for $5 to $6 million dollars under the Section 108 Loan Guarantee Program.

The amounts of funds available, the range of activities that may be undertaken and other information were furnished in display advertisements in *The Herald News* and *O Jornal* and are contained in materials provided for tonight's hearing.

The Public Hearing format allows participants 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 statements are accepted.

Before beginning the proceedings and testimony, Mr. Dion acknowledged the following Letters of Support that have been received to date:

- Joseph Rodrigues, Community Housing Resource Board, Inc. requesting CDBG funding for Fair Housing Initiatives

Mr. Dion also acknowledged the following Requests for Funding that have been received to date:

- Section 108 Water System Improvement;
- Section 108 Fire Equipment & Facilities Upgrading program;
- CD Home Rehabilitation Program;
- Fall River Department of Community Services- Demolition Program;
- Fall River Police Department- Walking Beat;
- Fall River Department of Community Maintenance- Streets & Sidewalks Re-Construction;
- People Incorporated- Preschool Program;
- People Incorporated- Job Development Program;
- Steppingstone, Inc.- Men's Recovery and Women's Therapeutic Community Program; and
- Steppingstone, Inc. – First Step Inn Emergency Shelter Program- Operational Costs;

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

Kenneth Fiola, Jobs for Fall River/ Office of Economic Development, asked to accept this letter of request for continued funding in CDBG Year 42 to support this office's ongoing economic development activities in distressed census tracts throughout the City of Fall River. JOBS has successfully and productively administered CDBG funds for economic development since its inception in 1978. 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 individuals. JOBS has been able to provide more than $77,000,000 in low interest financing to 680 Fall River businesses from CDBG and other loan and grant programs which have helped to leverage more than $297,000,000 in private sector investment within our community.

JOBS proposes to continue the administration of the revolving, low-interest loan fund and provide staff assistance to the Fall River Redevelopment Authority for the continued development of the Southcoast Life Science and Technology Park at Fall River, City Pier, Central Waterfront and Downtown Urban Renewal Areas.

As such, in order to continue to help create and retain jobs for low and moderate income people and help revitalize distressed census tracts, JOBS respectfully requests level funding in the amount of $300,000 for CDBG Year 42 to offset staff overhead in the issuance of low interest loans.

Chief Robert Viveiros, from the Fall River Fire Department, stated that the Fall River Fire Department would be applying for the Section 108 Loan. Chief Viveiros stated that the last time the Fall River Fire Department received any new equipment was about 20 years ago when the city applied for a Section 108 Loan. Chief Viveiros is putting together a list of apparatus and equipment that he will be applying for and was hopeful that CDA approve the application.

Dr. Henry Vaillancourt, the Director of Community Services and the Department of Health & Human Services, testified that he wanted continued funding for the Council on Aging's Senior Center 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 ranks high in the State for the highest proportion of seniors in a city. The percentage of them who fall below the poverty level has not declined significantly over the last several years.

The Flint Senior Center continues to have a very active social and educational program for both Portuguese-speaking and English- speaking elderly who attend there. Zumba exercise classes as well as breakfast events are being held. The Cinema Pub, where top-rated movies and freshly popped popcorn are enjoyed by the seniors. Arts and crafts and full course lunches continue to be enjoyed by all. There are also regular social and informational/educational activities taking place such as Blood Pressure Clinics and SHINE counseling.

The Niagara/Maplewood Senior Center continues to flourish. This center provides computer and internet access for the seniors. A group made up of retired musicians called "Jambalaya Jammers "continue to get together weekly and play at the center's special events and socials. This has become part of the "fun with music" program with members even offering to teach seniors how to play an instrument, sing and dance.

In all of our centers there are many other community education and health education sessions, such as Prescriptions Drug Take-Backs, Hearing Screenings and Safety Programs and all have hosted flu clinics. The seniors also give back to the community, by donating canned goods to local Food Pantries, and new children's clothing to Young Parents' Learning Center, allowing them to expand and enrich the services provided by them to those young children and young parents who are greatly in need.

COA's monthly newsletter, *Footprints*, reached well over 5,000 seniors on a regular basis. It contains vital information of great interest to seniors. In closing, Dr. Vaillancourt wanted to thank Community Development Agency for its past support of the Council on Aging and respectfully request that funding for the seniors in our city continue.

Grace Gerling, Greater Fall River RE-Creation Executive Director, read a prepared statement. Greater Fall River RE-Creation has been part of CDBG for 41 years. Ms. Gerling thanked CDA, and HUD for many years of support of Greater Fall River RE-Creation's programs. CDBG funding has made it possible for Greater Fall River RE-Creation to provide many affordable programs and special events for the community.

Being displaced on April 2015 from a long time home of the old Bank Street Armory was by far the most difficult year that Greater Fall River RE-Creation was faced with. Ms. Gerling was very grateful to the staff at the Community Development Agency throughout the transition.

The new Greater Fall River Community & Wellness Center, which is now located at 45 Rock Street is Re-Creation's new home and has been up and running since the summer. With the wonderful partnership with Family Service Association and YouthBuild Fall River, the Center will be able to service many more families. Their plans are to bring more of their recreational and cultural programs to the facility as well as giving other social service agencies the opportunity of being part of the Community & Wellness Center. It will be a "one stop" resource center encompassing a wide range of programs and services in addition to promoting a healthier community.

As the only non-profit recreation center in Southeastern Massachusetts, this allows us to provide low cost programs without putting a burden on the City's budget. Over the last decades we have been conscious of the ever-changing demographics in our service area, and are committed to a plethora of opportunities such as the HiSET program, Greater Fall River Fitness Challenge and the Summer Lunch Program.

In the past two years the summer lunch program has provided over 50,000 lunches to youth 18 years and younger, showing the enormous need for programs like this. CDBG funding has ensured that citizens of all abilities and income levels have access to recreational, cultural, educational and wellness opportunities. Almost 85% of Greater Fall River RE-Creation participants are low to very low-income. Greater Fall River RE-Creation helps improve quality of life and strives to meet ever-changing needs of the community it serves.

Greater Fall River RE-Creation provides more than 100 direct service classes and more than 30 special events.
Greater Fall River RE-Creation seeks additional funding from private and public entities in order to enhance the quality of life of our residents. An example was providing an Outreach Program for high-risk youth, which connects the youth to the needed services such as employment, education, health and much more. Although Greater Fall River RE-Creation receives private and public funding, these opportunities would not be possible without the support of CDBG funds.

Ms. Gerling closed by again thanking CDA and Mayor Correia and by requesting maximum funding for continuation of Greater Fall River RE-Creation programs.

Lieutenant Roger LaFleur, from the Fall River Police Department, began by recognizing a 40 year relationship that the Police Department has with Community Development Agency and would like to continue funding. The funding that the Fall River Police department receives currently allows for 7 police officers, who are assigned to low income areas of the city for daily walking patrol and cruiser patrol and weather permitting, biking patrol. The officers are assigned to their location by their supervisor after a crime analysis has been done. These officers are an additional to the already assigned officers in those areas. The goal for having these additional officers on the streets is to reduce the amount of crime in these areas so that the residents can feel safe in their own homes. Part of the duties for these officers is to attend Neighborhood Associations as these associations are the eyes and ears of the neighborhoods and they deal with the concerns at that time.

Lt. LaFleur closed by stating that the Fall River Police Department respectfully requests for funding an amount of $440,000.00.

Bill Perkins, the CEO from People Incorporated, began by stating that they did submit 2 applications for 2 individual projects. Mr. Perkins started by reading a summary he had prepared. The People, Incorporated Preschool, formally known as the Child Development Program has been a core service to the community of Fall River since 1972. In 2014, the city approached People Incorporated requesting their engagement in providing oversight of the preschool at 450 Locust St., on August 1, 2014 People Incorporated began overseeing of all operations.

People Incorporated Preschool is one of the largest preschool programs in the City of Fall River providing comprehensive early education and care services to over one hundred children of all abilities for the ages of 2.9 to 6 years. Families served are predominantly working individuals whose income falls within the extremely low income category. In addition, care is provided to parents who may be incapacitated, continuing their education, or may be seeking employment. Having the support from the center allows parents to pursue opportunities with the knowledge that their child is in a safe and nurturing place.

In addition to supporting the health and educational needs of the student, family needs are met through the support of the family advocates. Parents who are receiving services are able to participate in wellness initiatives. Parents who are re-entering the workforce are able to attend school or engage the Career Center in job seeking activities. For those who are working, stable childcare provides opportunity for full-time employment. Care is provided daily and year round.

The goals that the Preschool has for the future are to achieve a full licensure from Early Education and Care(EED)- which was obtained in the Spring of 2015 and to reach State Quality Rating (QRIS III), QRIS I was obtained one the EEC license was granted. ORIS II will be reached in the spring of 2016.

Since opening, the primary goal has been on reaching licensing standards. The provisional license was received on August 2014 with the authorization to have a capacity of 145 students. Full licensing for 145 students occurred in the spring of 2015. Extensive work has been done to improve the quality of the learning environment, such as new lighting, chairs, tables, dramatic play centers, library centers, gym equipment, paint and repair projects needed to meet licensing requirements. The census at the school remains steady at 138 students.

It is anticipated that People Incorporated Preschool will end the fiscal year in a projected deficit close to $40,000 due to the low census. The 2015 budget for 145 students includes the increase by the CDA grant. The increase will be designated for program improvement and training, a new teacher and new technology. It will also allow us to reach the QRIS goal which leverages funding opportunities.

Some goals for the upcoming year are to work with collaborative partners to ensure children and their families receive premier services through the preschool. Assess the children and identify needs with reaching the goal that every child will be prepared and ready for kindergarten or to receive services to help them attain that goal.

The preschool respectfully asks that CDA continue funding this program so they can specifically target building materials, classroom materials and staff it to reach QRIS III standards, so they can provide the best quality of programming for the children and families they serve.

The second application that People Incorporated will be submitting is a Community Learning Center. Mr. Perkins briefly discussed the history behind Community Learning Centers. Community Learning

Centers are being viewed as the future in facing the true challenge of providing the best education possible. These centers provide a partnership structure of community stakeholders that work together to strengthen their community by focusing on parent and student development and improving graduation and employment outcomes.

People Incorporated took a leadership role in FY09 and collaborated with a group of community partners interested in improving the future of Fall River and its residents in order to develop the first Community Learning Center located at the Viveiros Elementary School. People Incorporated intends to offer highly qualified workforce training programs and support services that provide community residents with the skills necessary to secure and retain employment within the key industries of Human Service and Health Care. This Workforce Development model targets minority and/or non-English speakers who are un/underemployed and in need of expanded economic opportunities. The Community Learning Center takes a holistic approach designed to successfully advance parents into employment while simultaneously assisting their children with career goals- creating success for the entire family and embedding the value and power of education.
People Incorporated has developed a cost effective model that offers state-of-the-art Workforce Development training located within the community public schools. This innovation makes use of existing resources-thereby providing a more efficient utilization of resources-allowing our funds to focus solely on services that will support families and increase employment of the un/underemployed in our community.

The anticipated outcome for this project is to assist in reducing the current unemployment rate, decrease the dropout rate, raise the levels of educational attainment and increase the numbers of English language speakers.

Mr. Perkins respectfully requests the support from CDA to fund this innovative project for the upcoming year.

Ed Allard, Director of Housing Development for Community Action for Better Housing, a nonprofit developer for affordable housing here in Fall River, came forward to state how the HOME Program played a vital role in addressing the Affordable Housing needs in the City of Fall River. In previous years, Community Action for Better Housing has overtaken 7 projects, resulting in 36 units of affordable rental units and one home ownership. The HOME Program played a critical role in making all the projects possible. An example that Mr. Allard stated was the St. Dominic's Apts., which involved purchasing the administration building and converted it into 18 units of affordable housing for the elderly.

Mr. Allard stressed how important the HOME Program is to allow the projects to succeed. Mr. Allard wanted to thank CDA for the support that they have given them in the past. He looks forward to working with CDA and the city to address the affordable housing needs in the city.

Pamela Macleod-Lima, Executive Director, of the Women's Center and representing Our Sisters' Place, a domestic violence shelter in an undisclosed location in Fall River, spoke for renewed funding under the Emergency Shelter Grant. She requested level funding for OSP.

Jane Doe, Inc., the statewide coalition of domestic violence agencies, listed 22 probable domestic violence homicides in Massachusetts, down from 29 in 2014. Contributing to the reduction may be the collaboration between community-based prevention programs and schools, churches, workplaces and law enforcement.

Ms. MacLeod-Lima stated that local victims seeking help go to Our Sisters' Place. These individuals are indeed homeless but a different category of homelessness, when they are in fear of their life, including death. At Our Sisters' Place we save lives and have a great partnership with the Community Development Agency. OSP works with the victims to find them housing and job training and jobs and allow them to take their first step towards a life free of violence and independent living. OSP, this year celebrated 25 years. In closing, Ms. MacLeod-Lima urged CDA to support renewal funding for Our Sisters' Place and thanked CDA for past and continued support.

Michael Bryant, program supervisor of the First Step Inn Homeless Shelter, spoke in support of the homelessness and homeless individuals in our community. Mr. Bryant stated that homelessness doesn't go unnoticed in our community, and can no longer be ignored. There is a significant rise in numbers over the past few years. First Step Inn was able to increase the male beds to 12 and female beds to 8 over the last few years, unfortunately that doesn't seem to be enough to help the homeless in our city. Mr. Bryant urged CDA to continue support to help the shelter run as it has in the past.

Rosa Medeiros, director of homeless services at Steppingstone, Inc., spoke in support of First Step Inn, the emergency shelter for individuals located at 175 North Main Street. She began by noting that HUD's Emergency Solutions Grants (ESG) funding is vital to bridging Fall River's homeless population to self-sufficiency. Steppingstone has been committed since 2003 to serving the homeless population, and that commitment remains strong.

Ms. Medeiros stated that Steppingstone is an organization that has always looked at ways to provide quality services that change lives. The goal is to have an impact on the community by breaking the cycle of homelessness and increasing self-worth to help develop healthy, proud members of the City.

Ms. Medeiros also wanted to bring to the attention the homeless population specifically the individuals. There are a lot of organizations that serve families and they do a wonderful job. The number of individuals is so large and the winter overflow shows the need for shelter. With numbers increasing every year as they do, these people who use the overflow shelters don't receive the proper services that they need such as treatment and securing housing. Steppingstone has accessed state funds for a housing specialist, an incredible component of the shelter who works just on obtaining housing for the shelter clients. This has resulted in the residents being housed quicker, opening beds quicker for additional homeless individuals, but it doesn't allow enough time for skill-building to teach them how to maintain housing. First Step Inn would like to be able to provide follow-up services for a six-month period to help former clients stay housed and break the cycle of homelessness.

Ms. Medeiros wanted to thank Community Development and ask that we continue to support First Step Inn and their efforts.

Frank Duffy, Executive Director at the Fall River YMCA, began by thanking CDA for receiving funding last year for the Education Achievement Center. After receiving data back on how the program ran over the summer, the program assisted 42 children, all from the Fonseca School. Based on the scoring method that is done at the end of the school year and when they returned in September it was found that 92% showed that they maintained or gained in achievement due to the program at the YMCA.

The YMCA's after school program is looking to increase the amount of kids enrolled from 120 this year to 150 next year. They are currently at a level III and looking to get to a level IV. Mr. Duffy closed by thanking CDA for their support and asked for continued funding for the upcoming year.

Joanne Sbrega, executive director of the Children's Museum of Greater Fall River, is hoping that this year CDA will be able to fund their program. She began by reading a statement from the Children's Museum Association, which speaks to the needs in general of how the Children's Museum serves the community. Children Museum's provide an environment that encourages and inspires a love for the learning process while strengthening family, education and social bonds. A museum encourages children to define their role in and contribution to society at large while supporting every parent's effort to be the best parent that they can.

The funding that the Children's Museum is requesting will be used to subsidized programs. Some of the larger museums subsidize folks with EBT cards.

On the larger scale, the museum wants to request funding for a climbing apparatus for the old courtroom. It would be great to have that in our area and for the kids in Fall River.

Ms. Sbrega, closed by saying thank you and would like to have the support of the Community Development Agency for the upcoming year.

John Sylvia, representing the Niagara Neighborhood Association, started by stating that they received funding in the past from Community Development Agency for Pulaski Park playground, which was a great asset to the neighborhood as well as the city itself. Mr. Sylvia, is here tonight about a Beautification Project. Several years ago the Niagara Neighborhood Association along with the Fall River Street Tree Planting planted 10 trees on Brayton Avenue. The association has taken care of the trees as well as planting flowers and cleaning up the trash. The Niagara Neighborhood Association is looking to plant some more trees to the upper part of Brayton Avenue; right now it is just concrete. This is an entrance to the city from a highway and it would look much better.

Mr. Sylvia respectfully requests funding from the Community Development for this Beautification Project to the city.

Martha Reed, from Catholic Social Services, thanked CDA for the funding that the agency has received in the past. Ms. Reed read a prepared statement from Nancy Lawson, the Emergency Solutions Coordinator at Catholic Social Services.

CSS is grateful for the past funding provided by the Community Development Agency for both the HUD ESG and the CoC Programs. On a daily basis their agency sees clients that are living at and below the extremely low income levels. These households are fiscally fragile and at-risk of becoming homeless or are already homeless. They continue to see an extreme increase in the number of households seeking Homeless Prevention Services.

In December 2015, CSS began providing Coordinated Entry Services under THE CALL (Coordinated Access to Local Links) for the Fall River Coc. During the first month, we provided phone triage services to 168 unduplicated households from Fall River seeking homelessness services, as well as 25 walk in clients. With the ESG funding from the city, they have already been able to assist 18 households with homeless prevention/rapid re-housing services. They anticipate providing an additional 15 families with ESG services by the end of the grant year.

Catholic Social Services wanted to thank Community Development Agency with the continued funding for the upcoming year.

Erica Scott-Pacheco, director of development described that South Coast Counties Legal Services (SCCLS), are the only nonprofit providing free civil and noncriminal legal aid to low income families, individuals and elders in Fall River. Their mission is to achieve equal justice for the poor and disadvantaged through the provision of community based legal advocacy.

The experienced staff at SCCLS can assist over 4,000 cases a year, housing issues being the largest area. On behalf of the clients Ms. Scott-Pacheco wanted to thank CDA for previously funding our Fall River Housing Law Project.

Ms. Scott-Pacheco is respectfully requesting funding for their housing project.

The hearing was adjourned at 7:00 p.m.

The second Public Hearing following the publication of the potential funding allocation went as follows:

2016-2017 ANNUAL ACTION PLAN
Year Two of the Consolidated Plan

PUBLIC HEARING
MINUTES
MARCH 9, 2016

The Public Hearing began at 6:00 p.m. on Wednesday, March 9, 2016 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 held to provide Fall River residents the opportunity to express their views on the Year Two Annual Action Plan and the Section 108 Loan Application drafts that is being prepared for submission to the U.S. Department of Housing and Urban Development (HUD). The Year Two Annual Action Plan is incorporated into the City of Fall River Consolidated Plan (2015-2019) and identifies community development, housing and homeless needs, and a schedule to address those needs over a five-year period. CDA has also prepared a Section 108 Loan Guarantee Application for the purchase of equipment. The Year Two Annual Action Plan addresses those strategies with activities to be undertaken through Community Development Block Grant, HOME Investment Partnerships, and Emergency Solutions Grant programs during the program year beginning July 1, 2016. Copies of the project use of funds are available tonight along with the Section 108 Loan Guarantee Application.

A summary of the proposed Year Two Annual Action Plan and the Section 108 Loan Guarantee Application was published in *The Herald News* and *O Jornal*, and the *Fall River Tribune*, and citizens were invited to submit comments.

A4 The Herald News, Saturday, February 27, 2016

City of Fall River, Massachusetts

Section 108 Loan Guarantee Application

The City of Fall River, through the Community Development Agency, is making a draft of the Section 108 Loan Guarantee Application available for the public review and comment at the Community Development Agency at One Government Center, 4th Floor, Office of the City Clerk at One Government Center, 2nd Floor and the Main Public Library at 80 North Main Street in Fall River.

This document summarizes the amount of money to be borrowed for the replacement of fire equipment located in low-income census tracts.

The Community Development Agency has scheduled a Public Hearing for accepting comments on the proposed Section 108 Loan Guarantee Application to be held March 9, 2016 (Wednesday) at 6 PM in the City Council Chambers at the Government Center. Persons requiring assistance for the hearing impaired or in-gaining wheelchair access should notify the Community Development Agency by calling 508-679-0131 no less than 48 hours prior to the Public Hearing.

Written comments on the draft document may also be forwarded to Mr. Michael P. Dion, Executive Director/CFO, Community Development Agency, One Government Center, Fall River, MA 02722 through March 28, 2016. Comments received will be summarized and included with the final Section 108 Guarantee Loan Application submitted to the U.S. Department of Housing and Urban Development on or about May 4, 2016.

Michael P. Dion Executive, Director/CFO — Jasiel F. Correia II, Mayor

Fall River Community Development Agency programs and activities do not discriminate on the basis of race, color, sex, age, religion, handicap, familial status, or national origin and are available on an equal opportunity basis. Restrictions Apply.

Copies of the proposed plan are available for review at the Community Development Agency and Office of the City Clerk at One Government Center, the Main Public Library at 80 North Main Street. Residents have until March 28, 2016 to submit comments. The plan will be updated once all comments, statements, letters and petitions have been received.

According to the submission timetable, the Year Two Annual Action Plan and pertinent related materials will be submitted to the City Council on March 17, 2016. The Section 108 Loan Application will be submitted to the City Council at a later date.

At the meeting on April 5, 2016 the City Council will consider enactment of a resolution authorizing Mayor Jasiel F. Correia II to file the Year Two Annual Action Plan with the U.S. Department of Housing and Urban Development on or about May 4, 2016.

Year 42 of the CDBG Program, Year 30 of the ESG Program and Year 25 of the HOME Program, are scheduled to begin July 1, 2016.

The format of tonight's public hearing will be to allow participants the opportunity to express their views on the proposed Year Two Annual Action Plan and the Section 108 Loan Guarantee Application. Prepared statements to that effect will be accepted.

The following speakers were then called on to present their testimony in support of their programs:

C.J. Ferry, residing at 300 Buffinton Street, Mr. Ferry began by thanking Mr. Dion and Mr. Pearson. He recognized that City Councilor Pam LaLiberte-Labeau was in attendance and pointed out that it is rare

to see any City Councilors at these meetings. Mr. Ferry stated that this funding year is different from past administrations; this administration is looking to spend its CDBG monies for the improvement of Infrastructure. Mr. Ferry thought it is important to let people know that the money that Community Development gets could only be spent in certain areas of the city which meet income guidelines. Mr. Ferry believes that this program should not be politically influenced. The mayor and the administration need to have a little leeway on how the money is spent but feels that we need to work with the program and provide for the citizens of Fall River. Mr. Ferry wants to make sure that CDBG funds not only benefit public safety but also the community as a whole. He wants the City Council and the citizens to know the importance of this program. Mr. Ferry has spoken with HUD on several occasions and they state that the thing that they do not worry about is your office because you run things by the book.

Mr. Ferry closed by thanking everyone at the meeting for their time.

Mr. Dion then adjourned the hearing.

12. Applicant Contact

Fall River Community Development Agency
Michael P. Dion, Executive Director/CFO
One Government Center
Fall River, MA 02722
(508)679-0131
Fax (508) 679-0752
mdion@fallriverma.org

SECTION 108 LOAN GUARANTEE
Entitlement Public Entity Certifications

In accordance with Section 108 of the Housing and Community Development Act of 1974, as amended (the "Act"), and with 24 CFR Part 570.704(b), the public entity certifies that:

(3) It possesses the legal authority to make the pledge of grants required under §570.705(b)(2).
(4) It has made efforts to obtain financing for activities described in the application without the use of the loan guarantee and cannot complete such financing consistent with the timely execution of the program plans without such guarantee.

In accordance with Section 108 of the Housing and Community Development Act of 1974, as amended (the "Act"), and with 24 CFR Part 570.704(b)(8), the public entity further certifies that:

(i) It possesses the legal authority to submit the application for assistance under this subpart and to use the guaranteed loan funds in accordance with the requirements of this subpart.
(ii) Its governing body has duly adopted or passed as an official act a resolution, motion or similar official action:
  (A) Authorizing the person identified as the official representative of the public entity to submit the application and amendments thereto and all understandings and assurances containing therein, and directing and authorizing the person identified as the official representative of the public entity to act in connection with the application to provide such additional information as may be required; and
  (B) Authorizing such official representative to execute such documents as may be required in order to implement the application and issue debt obligations pursuant thereto (provided that the authorization required by this paragraph (B) may be given by the local governing body after submission of the application but prior to execution of the contract required by §570.705(b).
(iii) Before submission of its application to HUD, the public entity has:
  (A) Furnished citizens with information required by §570.704(a)(2)(i);
  (B) Held at least one public hearing to obtain the views of citizens on community development and housing needs; and
  (C) Prepared its application in accordance with by §570.704(a)(1)(v) and made the application available to the public.
(iv) It is following a detailed citizen participation plan which meets the requirements described in by §570.704(a)(2).
(v) The public entity will affirmatively further fair housing, and the guaranteed loan funds will be administered in compliance with:
  (A) Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d *et seq.*); and
  (B) The Fair Housing Act (42 U.S.C. 3601-3619).
(vi) In the aggregate, at least 70 percent of all CDBG funds, as defined at §570.3, to be expended during the one, two, or three consecutive years specified by the public entity for its CDBG program will be for activities which benefit low and moderate income persons, as described in criteria at §570.208(a).

(vii) It will comply with the requirements governing displacement, relocation, real property acquisition, and the replacement of low and moderate income housing described in §570.606.

(viii) It will comply with the requirements of §570.200(c)(2) with regard to the use of special assessments to recover the capital costs of activities assisted with guaranteed loan funds.

(ix) (Where applicable.) It lacks sufficient resources from funds provided under this subpart or program income to allow it to comply with the provisions of §570.200(c)(2), and it must therefore assess properties owned and occupied by moderate income persons, to recover the guaranteed loan funded portion of the capital cost without paying such assessments in their behalf from guaranteed loan funds.

(x) It will comply with the other provisions of the Act and with other applicable laws.

Public Entity Legal Name _____

Signature _____ Date _____

Printed Name and Title
of Authorized Official _____

Appendix A to Part 87—Certification Regarding Lobbying

Statement for Loan Guarantees and Loan Insurance

The undersigned states, to the best of his or her knowledge and belief, that:

If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

Submission of this statement is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required statement shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Signature	Date
Name of Authorized Official	Title

APPLICATION FOR FEDERAL ASSISTANCE

OMB Approved No. 3076-0006

Version 7/03

		2. DATE SUBMITTED	Applicant Identifier CDBG-Section 108 Loan Guarantee
1. TYPE OF SUBMISSION: Application ☐ Construction ☑ Non-Construction	Pre-application ☐ Construction ☐ Non-Construction	3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Fall River, Massachusetts		**Organizational Unit:** Department: Community Development Agency	
Organizational DUNS: 0757164560000		Division:	
Address: Street: One Government Center		**Name and telephone number of person to be contacted on matters involving this application (give area code)** Prefix: Mr.	First Name: Michael
City: Fall River		Middle Name P	
County: Bristol		Last Name Dion	
State: Massachusetts	Zip Code 02722-7700	Suffix:	
Country: United States of America		Email: mdion@fallriverma.org	
6. EMPLOYER IDENTIFICATION NUMBER *(EIN):* 0 4 - 6 0 0 1 3 8 7		Phone Number (give area code) 508-679-0131	Fax Number (give area code) 508-679-0752

8. TYPE OF APPLICATION: ☑ New ☐ Continuation ☐ Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) ☐ ☐ Other (specify)	**7. TYPE OF APPLICANT:** (See back of form for Application Types) Municipal Other (specify) **9. NAME OF FEDERAL AGENCY:** U.S. Department of Housing and Urban Development
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 1 4 - 2 4 8 TITLE (Name of Program): Community Development Block Grants - Section 108 Loan Guarantees	**11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:** Section 108 Loan Guarantee for the purchase of Fire Department equipment.
12. AREAS AFFECTED BY PROJECT *(Cities, Counties, States, etc.):* Fall River, Massachusetts	

13. PROPOSED PROJECT		**14. CONGRESSIONAL DISTRICTS OF:**	
Start Date: 7/1/2016	Ending Date: 6/30/2020	a. Applicant MA 4 & 9	b. Project MA 4 & 9

15. ESTIMATED FUNDING:		**16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?**	
a. Federal	$ 4,998,800 .00	a. Yes. ☐ THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	$ .00		
c. State	$ .00		
d. Local	$ .00	b. No. ☑ PROGRAM IS NOT COVERED BY E. O. 12372	
e. Other	$ .00	☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
f. Program Income	$ .00	**17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?**	
g. TOTAL	$ 4,998,800 .00	☐ Yes If "Yes" attach an explanation.	☑ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative		
Prefix Mr.	First Name Jasiel	Middle Name F.
Last Name Correia		Suffix
b. Title Mayor		c. Telephone Number (give area code) 508-324-2600
d. Signature of Authorized Representative		e. Date Signed

FALL RIVER
FIRE STATION LOCATIONS

★ FIRE STATIONS

CDBG Eligible

1 - Globe Fire Station

2 - Candeias Fire Station

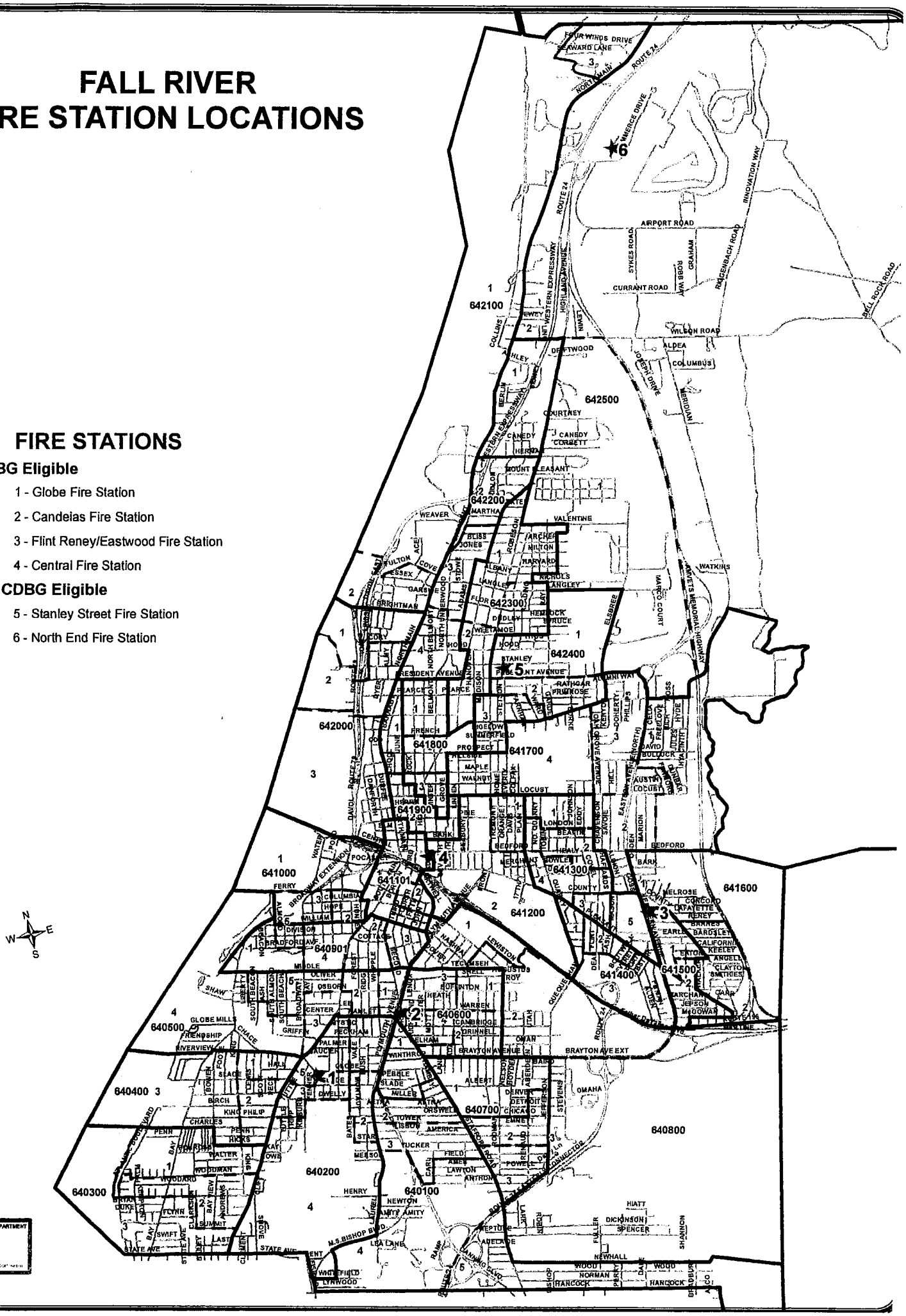
3 - Flint Reney/Eastwood Fire Station

4 - Central Fire Station

Not CDBG Eligible

5 - Stanley Street Fire Station

6 - North End Fire Station



CITY OF FALL RIVER
LOAN ORDER
(HUD Section 108 Loan to Purchase Fire Departmental Equipment)

CITY OF FALL RIVER, In City Council

ORDERED: That the City hereby appropriates Four Million, Nine Hundred Ninety-Eight Thousand, Eight Hundred Dollars ($4,998,800) to pay costs of purchasing various items of rolling stock and other equipment for the use of the Fire Department and to be located in in the Globe, Candeias, Flint and Central Fire Stations, and for the payment of all other costs incidental and related thereto. To meet this appropriation, the City Treasurer, with the approval of the Mayor, is authorized to borrow said sum under and pursuant to M.G.L. Chapter 44, Section 7(9) or pursuant to any other enabling authority, which funds may also be borrowed through the Section 108 Loan Program of the United Stated Department of Housing and Urban Development.

FURTHER ORDERED: That the Treasurer is authorized to file an application with the appropriate officials of The Commonwealth of Massachusetts (the "Commonwealth") to qualify under Chapter 44A of the General Laws any and all bonds of the City to be issued pursuant to this Order, and to provide such information and execute such documents as such officials of the Commonwealth may require.

City of Fall River, In City Council

Mayor Jasiel F. Correia II

RESOLUTION OF LOCAL GOVERNING BODY AUTHORIZING SUBMISSION OF THE CITY OF FALL RIVER SECTION 108 LOAN GUARANTEE APPLICATION WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WHEREAS, the goal of the Section 108 Loan Guarantee Application is to be used for the replacement of aging fire apparatus and equipment; and

WHEREAS, the City is applying for $4,998,800 dollars through the Section 108 Loan Guarantee Application; and

WHEREAS, in absence of Community Development Block Grant funding, the City will pledge its annual tax revenue as collateral for repayment of principal and interest on the Section 108 Loan Guarantee; and

WHEREAS, Mayor Jasiel F. Correia II must be authorized to submit the Section 108 Loan Guarantee Application to the Secretary of the U.S. Department of Housing and Urban Development and to accept and /or execute the Loan Agreements.

NOW, THEREFORE, BE IT RESOLVED BY THE FALL RIVER CITY COUNCIL that:

Mayor Jasiel F. Correia II is authorized to submit the Section 108 Loan Guarantee Application and to accept and /or execute the contract(s) with the United States of America and to do all things necessary to carry out the Program, including the execution of contracts and the submission of such reports, certificates, and other materials as the U.S. Department of Housing and Urban Development shall require.