

Fall River Community Development Agency
Honorable William A. Flanagan, Mayor

Year Five Annual Action Plan

July 1, 2014 – June 30, 2015

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

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



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EXECUTIVE SUMMARY

Year Five Annual Action Plan

The City of Fall River is pleased to submit its Annual Action Plan (AP) for Year Five of the City's Five-Year Consolidated Plan (Con Plan). The AP addresses underserved needs in areas such as community development, housing, homelessness and special needs. It also strives to meet the three objectives of HUD targeted at people earning up to 80 percent of the Area Median Income (AMI):

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

The funding for Fiscal Year 2014 (July 1, 2014 – June 30, 2015) is Year 23 of the Home Investment Partnerships Program (HOME), Year 28 of the Emergency Solutions Grant Program (ESG), and Year 40 of the Community Development Block Grant Program (CDBG). Fall River is going to receive funding for each program as follows:

- Community Development Block Grant - \$2,622,477;
- HOME Investment Partnerships Program - \$764,066; and
- Emergency Solutions Grant - \$214,196.

The Fall River Community Development Agency (CDA) is the lead in managing and administering the HOME, ESG and CDBG programs. CDA and the City administration are responsible for identifying the needs in the development of the Five Year Con Plan, the strategies to address those needs developed in the AP, and the outcomes reported in the Consolidated Annual Performance and Evaluation Report (CAPER). CDA 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 Coalition, and serves as a liaison between the citizens, service providers, subrecipients, City government and HUD.

The 2014-2015 AP 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*, and *O Jornal*. A public hearing was held to gather information on the needs of the City residents, and another public hearing was held to present the proposed Year Five AP.

An important objective of the City of Fall River's planning is to provide decent, affordable housing. The City 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 Program, Affordable Housing Preservation (AHP) Program and CDBG Program. 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.

Other sources for housing programs for renters, homebuyers and owners/investors include:

- Section 8 Voucher Program;
- Massachusetts Rental Voucher Program (MRVP);
- Alternative Housing Voucher Program (AHVP);
- Soft Second Loan Program;
- CHDO Proceeds;
- MassHousing Homebuyer Program;
- Get The Lead Out Program;
- Homeowner Septic Repair Loan Program; and
- Home Improvement Loan Program (HILP).

There are two CHDOs which use CHDO set-aside funds under the HOME Program to acquire, rehabilitate and/or construct housing for both renters and homebuyers:

- Community Housing Resource Board, Inc. (CHRB) completed the rehabilitation of 681 King Philip Street to provide 2 units of safe, affordable housing. The CHRB is advertising to sell the property to a qualified first-time homebuyer, through a lottery process.

The CHRB completed rehabilitation to 179 Haffards Street and 87 Covell Street. These two properties consist of a total of 4 units. All units have been leased out to families earning at or below 50% of the area median income. These two properties were rehabbed using NSP3 grant funds.

The CHRB is currently rehabbing 4 units of housing at 34 Downing Street. This rehab project is being funded by the NSP3 program and the Massachusetts Attorney General's Home Corps Grant. The CHRB is the general contractor and has partnered with Fall River Youthbuild Program and the Fall River Veteran's Office to do the construction. This property will be sold to an income eligible first-time homebuyer through a lottery process. As of March 2014, the rehabilitation is about 85% complete.

The CHRB has purchased three units of housing at 968 Bay Street. This property will be rehabilitated and the units will be leased out to income eligible tenants.

- Community Action for Better Housing, Inc. (CABH) is currently rehabilitating six units of affordable housing located at 886 Eastern Avenue. This property consists of six two bedroom apartments. Two units will be handicap accessible and all six units will be available as veterans housing.

The following chart identifies objectives of our various housing programs and measured performance for Year Three (statistics for Year Four are not ready yet as we are currently in that program year).

HOME Allocations		Year 21
July 1, 2012 – June 30, 2013		
Program	Goals (units)	Actual (units)
First-time homebuyers	10	14
Homeownership rehabilitation	1	1
Rental housing rehabilitation	12	11
CHDO	3	0

The ESG Program continues to make a suitable living environment accessible for families and individuals who become homeless. ESG funding supports the staffing, utility and operational costs of the following shelters:

- Steppingstone, Inc.’s Men’s and Women’s Programs provide shelter, counseling and other support services to single male and female homeless substance abusers;
- Steppingstone, Inc.’s First Step Inn is an emergency shelter for single men and single women;
- The Women’s Center’s Our Sisters’ Place, the City’s domestic violence shelter, provides services to battered single women and women with children; and
- Catholic Social Services – Homelessness Prevention and Rapid Re-Housing.

The following chart identifies objectives of the City’s emergency shelter programs and measured performance for Year Three (statistics for Year Four are not ready yet as we are currently in that program year):

ESG Allocations		Year 26
July 1, 2012 – June 30, 2013		
Program	Goals (clients)	Actual (clients)
Steppingstone, Inc.	50	81
First Step Inn – male	150	117
First Step Inn – female	100	43
Our Sisters’ Place	25	43

The City of Fall River and its social service providers collaborate annually to complete and submit the SuperNOFA grant application for funds for housing and services for the homeless. During the 2011 application round, the City of Fall River was awarded funding as follows:

2013 Fall River CoC MA 515

Grantee	Sponsor	Program Name	Type	Term	Funding Amt.

City of Fall River	City of Fall River	HMIS	PH	1	32,663.00
City of Fall River	Catholic Social Services	A Loving Home	PH	1	190,226.00
City of Fall River	Catholic Social Services	A New Home	PH	1	142,740.00
City of Fall River	City of Fall River	Planning	Planning	1	24,098.00
City of Fall River	The Women's Center	LOFT	TH	1	166,611.00
City of Fall River	Justice Resource Institute	Opening Doors II	PH	1	68,437.00
City of Fall River	Steppingstone, Inc.	CHAOS	PH	1	335,359.00
City of Fall River	Steppingstone, Inc.	Stone Residence	PH	1	369,276.00
City of Fall River	Steppingstone, Inc.	Project New Beginnings	PH	1	38,520.00
City of Fall River	Catholic Social Services	Francis House	PH	1	169,419.00
City of Fall River	Steppingstone, Inc.	Next Step Home Program	PH	1	433,478.00
					<u>\$1,868,194.00</u>

In December 2004, the Mayor's Task Force to End Homelessness, made up of governmental department heads, service providers, consumers and business leaders, was formed to develop a strategic plan to end the cycle of homelessness experienced by individuals with disabilities who have been homeless for more than one year or who have had four or more episodes of homelessness in the past three years. Due to changing economic situations, the Task Force has broadened to acknowledge all homeless individuals and families, as well as those underhoused and at risk of homelessness.

In June 2006, the Ten-Year Plan to End Homelessness was completed and approved by the City Administration. As a direct result of the plan, the following strategies have been pursued:

- The Fall River District Court Probation Department, along with the Bristol County Sheriff's Department, has continued with its initiative to better track offenders who serve split sentences (jail time followed by probation) so that they do not become homeless upon or soon after release.
- The potential to establish a Housing First model program in Fall River to provide permanent supportive housing to the chronically homeless with substance abuse and mental health issues is being explored. A subcommittee has met with staff of Massachusetts Housing and Shelter Alliance (MHSA) to discuss alternative funding resources in order to institute a Housing First program in Fall River. The Task Force has been communicating with area legislators to support HousingFirst.
- Also based on the Housing First model, in December 2008, the Fall River Housing Authority (FRHA) began a transitional housing program for homeless families at scattered-site units in Fall River.

An update to the original plan is underway.

In spring 2008, a regional effort was initiated between the Fall River, New Bedford and Taunton/Attleboro continuums. The result is the South Coast Regional Network to End

Homelessness. The initiative began when the Massachusetts Interagency Council on Housing and Homelessness (ICHH) presented an opportunity to obtain pilot funding for regional networks to end homelessness. Although the SOCO Network did not obtain funding through the original RFR, the network was awarded \$400,000 through a private foundation. The network continues to meet and communicate with ICHH and DHCD to realize its regional strategy, and pursue any available funding to sustain the network and assist the region's homeless and at-risk of homelessness population.

Plans of the regional network include:

- Continue the work of the committees of the network – Family Services, Unaccompanied Youth (with the school homeless liaisons), Individual Services, Data Monitoring, Steering Committee and the Leadership Council;
- Assist to increase self-sufficiency of HomeBASE clients through education and workforce development across the network.
- Advocate for Emergency Assistance (EA) Reform; and
- Continue to solicit funding.

There are numerous other area programs working to assist the homeless or prevent homelessness, as well as many food pantries, soup kitchens and second-hand clothing and furniture stores located in Fall River.

The various CDBG programs address all three of the national objectives by making a suitable living environment affordable, accessible and sustainable; making economic opportunities available; and sustaining decent housing.

CDBG public service dollars will be used to provide supportive services for low and moderate-income persons and persons with special needs, including, but not limited to: senior services, youth services, recreational services, health services, educational services, public safety, neighborhood services and childcare services.

The HUD Section 108 Program provides loan guarantees to CDBG entitlement jurisdictions to pursue economic development and large capital improvement projects. The City used Section 108 loans to pursue major improvement projects, including fire safety apparatus and fire equipment.

The Office of Economic Development (FROED) administers Jobs for Fall River, Inc. (JOBS), providing low-interest loans for fixed and/or working capital to leverage private financing of businesses and industries expanding or locating in Fall River as a way of creating employment opportunities for lower-income Fall River residents.

CD Recreation 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.

Improved living conditions for lower-income households are a priority objective of the CDBG Home Rehabilitation Program. 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 comes 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.

Child Development Program utilizes CDBG funds to 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 Social Services.

The Flint Senior Drop-In Center, the Niagara-Maplewood Senior Drop-In Center and the North End Senior Center continue to address nutritional, social, recreational, and counseling programs for lower-income senior citizens.

The Fall River Park Department will create and upgrade parks, playgrounds, ballfields and recreational facilities servicing lower-income residents and neighborhoods.

The LMI Neighborhood Police Program continues to identify, service, and target designated high-crime areas with walking beat and cruiser patrols.

The Immigration Services Department provides the community's low to moderate-income non-English-speaking or English as a second language residents with immigration, naturalization, and translation services.

The following chart identifies objectives of the City's community development programs and measured performance for Year Three (statistics for Year Four are not ready yet as we are currently in that program year):

CDBG Allocations		Year 38	
July 1, 2012 – June 30, 2013			
Program	Units	Goals	Actual
Streets and Water	people	47,827	47,827
	curb cuts	120	500
	increase in water volume	50%	50%
	outdated lead services	27	71
	replace fire hydrants	10	50
Office of Economic Development	businesses	20	14
	jobs created	40	100
	jobs-potential/retained	N/A	12/52
CD Recreation	participants	700	961
	programs	15	69
	special programs	12	58
	spec. prog. participants	10,000	43,991

Child Development	students	180	158
Senior Drop-in Centers	seniors	38,000	59,112
Parks & Playgrounds	parks, ballfields	2	3
Walking Beat Police	walking beats	1,424	1,701
	Calls/Reports	N/A	6,139/2,257
	residents	14,619	14,619
Immigration Services	people	428	535

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

CDA has worked diligently in identifying the needs, developing strategies and implementing programs and services that can be evaluated in a performance measure environment. This Year Four AP details the duties and responsibilities of our subrecipients and programs that address the needs and priorities established in the Five-Year Con Plan.

CDA is always looking for feedback on the programs we fund. If you have any questions regarding any of our programs in this report please contact Michael P. Dion, Community Development Agency Executive Director/CFO at 508-679-0131.

General Questions

1. Geographic Areas to be Covered

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.

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 City has defined “areas of racial/ethnic minority concentration” as any census tract where the total percentage of minority persons is twice as large as the city total percentage of minority residents (8.8%). There is only one census tract, 6414, which is populated over the established threshold.

The following census tracts have been identified as having low-income concentration: 6402, 6403, 6404, 6405, 6406, 6408, 6409, 6410, 6411, 6412, 6413, 6414, 6419 and 6420; and the following census tracts have been identified as having racial minority concentration: 6408, 6412, 6413 and 6414. These census tracts of low-income and/or racial minority concentration make up 56% of the Fall River census tracts.

CDBG activities will be provided in Census Tracts and Block Groups that have a low-income population of 51% LMI or greater.

CDBG Activities	Census Tracts	
	Low-Income Concentration	Racial Minority Concentration
Neighborhood Policing	6401	6408
	6402	6412
	6403	6413
	6404	6414
	6405	
	6406	
	6407	
	6408	
	6409	
	6410	
	6411	
	6412	
	6413	

	6414	
	6415	
	6416	
	6417	
	6418	
	6419	
	6420	
	6421	
	6422	
	6424	
Parks and Playgrounds	6402	6408
	6403	6412
	6404	6413
	6405	
	6406	
	6407	
	6408	
	6409	
	6411	
	6412	
	6413	
	6415	
	6416	
	6417	
	6418	
	6419	
6420		
6422		
6424		

2. Allocating Investments Geographically

Most activities (CDBG, ESG, HOME) will generally be provided throughout the City, and are based upon income eligibility. Homeownership activities, 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. The basis for assigning priorities is developed through the Citizens Participation Process.

3. Addressing 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

The national housing crisis is very eminent in the City of Fall River. Due to high unemployment, “creative mortgage practices”, such as variable mortgages and zero-interest mortgages, and due to unfair lending practices, there have been a number of foreclosures in the City. Also, many homeowners trying to refinance their homes because they obtained a bad mortgage product are now caught by flat or falling home values and cannot refinance.

Foreclosures not only affect homeowners, but tenants as well, as they are subject to eviction by the lender holding the mortgage. Many times when the property is taken over by the bank, the utilities are shut off, and unoccupied multi-families attract squatters and drug dealers.

Eighty-one foreclosure deeds were filed in 2013 compared to two hundred -six filed in 2012 (a decrease of 125 foreclosure deeds filed). Data for previous years shows one hundred fifty-five foreclosure deeds filed in 2011 and two hundred forty-nine filed in 2010. (Source: Bristol County Registry of Deeds)

The Fall River/New Bedford Housing Partnership was formed in January 2007 to address the housing and foreclosure crisis. The Partnership provides foreclosure prevention counseling, mortgage counseling workshops, homebuyer workshops, credit counseling and tenant counseling. The group holds Mortgage Counseling Workshops to assist those having difficulties paying their mortgage, facing mortgage interest rate adjustments and facing foreclosure. They are also developing a program to match potential homebuyers with foreclosed homes in order to arrest the further deterioration of neighborhoods.

Citizens' Housing and Planning Association (CHAPA) has established a Massachusetts Foreclosed Properties Program to facilitate the disposition of real estate owned (REO) properties to non-profit organizations, local housing authorities and agencies, municipalities, private owners, owner-occupants and other purchasers. The City of Fall River actively participates in the Massachusetts Foreclosed Properties Program.

The City of Fall River uses HOME funds to purchase foreclosed properties. These properties are purchased by one of two qualified Community Housing Development Organizations (CHDO).

Foreclosed homes are often abandoned, and this negatively impacts our City neighborhoods. When a property is found to be abandoned, the City will partner with local CHDOs and investors to rehabilitate the property and then rent or sell it to a LMI Fall River resident.

In some cases an abandoned property must be demolished. However, the following criteria must be met before demolition will be ordered:

- Property is abandoned and dilapidated.
- Property has a blighting influence on the neighborhood.

- Property has been declared a fire hazard, structurally unsound and beyond rehabilitation.
- Property is a subject of arson, vandalism and a general hazard to public health and safety.

There are also several ongoing regional, state and federal efforts to warn of subprime and predatory lending and to alleviate the hardship on affected homeowners. Stronger laws and new rights and protections to assist those affected by foreclosures, as well as tenants at-risk of eviction, are being enacted almost daily.

Physically disabled persons and persons with AIDS and related diseases, require costly physical adaptations to residences in order to live independent lives. The severely mentally ill, developmentally disabled, and frail elderly populations need housing developments which provide extra space for support staff to work or even to live. Special efforts are required to build or convert structures that will meet these needs.

Special Needs Component – Housing

The strategy of new construction is needed to address the needs of non-homeless persons with special needs. Although this group is small in size their needs cannot be met through the standard housing market.

The physically disabled and persons with AIDS and related diseases, require costly physical adaptations to residences in order to live independent lives. Others, including the severely mentally ill, developmentally disabled, or frail elderly need housing that provides extra space for support staff to operate or even to live.

Given that the cost of new construction for special needs is beyond the city's ability to finance through entitlement programs or local revenue, the overall strategy must rely on the City assisting other entities, non-profit corporations and the 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 the 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.

4. Federal, State and Local Resources

The Annual Action Plan (AP) provides the one-year strategy to accomplish the City's Five-Year Consolidated Plan (Con Plan) goals and is the foundation of the City's performance measurement system and federally regulated reporting efforts. The AP is based on the strategies and objectives described in the Five-Year Strategic Plan of the Con Plan, which seek to meet the three goals of HUD (targeted at people earning up to 80% of the Area Median Income [AMI]):

- Decent Housing
- Suitable Living Environment
- Expand Economic Opportunities

The City has access to federal, state, and local resources to achieve its housing and community development goals. Funding will be used based on the opportunities and constraints of the project and/or program and funding source.

Community Planning and Development (CPD) Funds

Federal funds received from the Department of Housing and Urban Development (HUD) represent a significant funding source for the City's housing and community development related programs and activities. Specifically, the City is going to receive three entitlement grants under HUD's Community Planning and Development (CPD) programs for Fiscal Year 2014:

- Community Development Block Grant (CDBG) - \$2,622,477
- HOME Investment Partnerships Program (HOME) - \$764,066
- Emergency Solutions Grant (ESG) - \$214,196

Leveraging of CPD Funds

In addition to the CPD grants identified above, the City of Fall River also receives Federal Rental Assistance Vouchers (Section 8) and applies for available grant funds as they become available. The City also works with the area's homeless service providers to apply for funding under the SuperNOFA (Notice of Funding Availability) (McKinney-Vento Grant) to provide shelter and supportive services for the area's homeless populations.

Other federal resources available to the City of Fall River in its pursuit of affordable housing are the Section 202 and 811 programs for the construction by nonprofit developers of affordable housing for seniors and the disabled. Fall River targets its lowest income areas and provides assistance that is expected to generate private investment as well as increased economic opportunity and vitality in these neighborhoods.

Local dollars as well as CPD funds are used to capitalize and operate two additional small business loan programs and Jobs for Fall River, both operated by Fall River's Office of Economic Development, a private non-profit organization.

The City will continue to market business incentives through its tax increment financing program, which will remain the major financing source for critical economic development and neighborhood revitalization efforts that are planned in the City, benefiting low and moderate-income neighborhoods.

The Fall River Housing Authority (FRHA) administers programs such as Section 8 Massachusetts Rental Voucher Program, Alternative Housing Voucher Program and the HUD Capital Fund.

The City of Fall River completed and submitted its Ten-Year Plan to End Homelessness. The Mayor's Task Force to End Homelessness is comprised of local governmental department heads, local service providers, consumers, and local business leaders, and has been directed to be responsible for implementation and oversight of the action steps outlined in the Ten-Year Plan.

In collaboration with nonprofit organizations, private developers, and other public agencies, the City also may pursue a number of affordable housing resources available through other federal, state, and local programs, including but not limited to the following:

Federal Programs

- Low Income Housing Tax Credits (LIHTC)
- Section 202 Supportive Housing for the Elderly
- Supportive Housing Program
- Shelter Plus Care
- Housing Choice Vouchers (Section 8)
- Homeless Prevention and Rapid Rehousing Program

State Programs

- Energy Conservation Programs
- Emergency Shelter Grants Program
- 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

Private and Local Support

- Affordable Housing Preservation Fund (AHP)
- CHDO proceeds

Managing the Process

1. Lead Agency, Entity and Agencies

The City of Fall River has assigned the Fall River Community Development Agency (CDA) the lead in developing, managing and administering the Community Development Block Grant (CDBG) program, the Home Investment Partnerships (HOME) program, and the Emergency Solutions Grant (ESG) program. CDA has performed this function for 38 years and from the inception of the Model Cities project. CDA is directly responsible for identifying the needs and the development of the Five-Year Consolidated Plan (Con Plan), the strategies to address those needs developed in the Annual Plan (AP), and the outcomes reported in the Consolidated Annual Performance and Evaluation Report (CAPER). CDA takes the lead on the Continuum of Care (COC), participates in Fall River's Homeless Coalition, and serves as a liaison between the citizens, service providers, subrecipients, city government and HUD.

2. Plan Development Process

A public hearing was held on January 8, 2014 to provide residents of Fall River, and interested parties the opportunity to express their views on 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. Testimony, statements, letters, Requests for Funding (RFF) and petitions were used in the development of this Annual Action Plan.

Request for Funding had to be submitted to the Fall River Community Development Agency (CDA) by January 15, 2014. A summary of the proposed activities was published February 28, 2014 in local media outlets and it was also made available for public review. A separate public hearing was held on March 12, 2014 to afford residents the opportunity to review and comment on the proposed Annual Plan and comments will be received until March 31, 2014.

Participating in the development of this year's planning process were various public and private housing, health and social service agencies. Twenty-one RFF's were received from public, private and non-profit entities.

Copies of the Plan and pertinent information will be submitted to the City Council on April 8, 2014 for acceptance. The City Council will authorize and enact a resolution instructing Mayor William A. Flanagan to file the Annual Action Plan with the United States Department of Housing and Urban Development (HUD) on or about May 7, 2014.

3. Coordination among Public and Private Housing, Health and Social Service Providers

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. Through the implementation of performance measures it is easier to evaluate and communicate the outcomes of a variety of activities to the general public and those entities interested in the City's various strategies of the annual plan in addressing the needs identified in the Con Plan. These results are published annually in the City of Fall Rivers Consolidated Annual Performance and Evaluation Report (CAPER).

As a further improvement to this process, the City intends to:

- Distribute surveys among various subrecipients to determine need and satisfaction;
- Increase visibility of CDA through outreach and advertising; and
- Continue to implement plans to end chronic homelessness and homelessness among veterans by 2015, and end homelessness among families, children and youth by 2020;

Citizen Participation

The planning, development, and submission of the Year Five Annual Action Plan of the City of Fall River Consolidated Plan 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 Five Annual Action Plan (2014-2015) 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 Four Annual Action Plan, were distributed on December 3, 2013 to 54 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.

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 15, 2014 at the offices of CDA at One Government Center, Fall River, Massachusetts. Priority will 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.

In an effort to measure the effectiveness of the strategies in addressing the needs of the citizens of Fall River, as identified in the Five-Year Consolidated Plan and the City's Annual Plan, CDA has embarked on an aggressive approach to implement methods to gauge performance and evaluation. This process will attempt to link the objectives and goals of the Five-Year Consolidated Plan, the Annual Plan, the subrecipient contracts, scope of services, and CAPER, with the impacts and outcomes of those services on the community. The objectives and goals will be restated in the subrecipient contracts and in the narratives of the IDIS program. The CAPER will then reflect not only these objectives and goals but also milestones in the achievements and accomplishments of these programs and projects.

The Citizen's Guide was published as a display advertisement in *The Herald News* and *O Jornal* (a Portuguese language weekly publication) on December 6, 2013.

A display advertisement of the Public Hearing to identify housing and community development needs, needs of the homeless, on Requests for Funding, and on program performance was published in *The Herald News* and the *O Jornal* on December 20, 2013.

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 program performance was held at 6:00 p.m. on Wednesday, January 8, 2014 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. Written statements of views on needs and performance and/or a Request for Funding (RFF) were accepted through January 15, 2014. Testimony, statements, letters, Requests for Funding (RFF) applications and petitions submitted at this hearing will be used to develop the second Annual Action Plan for the program year commencing July 1, 2014.

**2014-2015 ANNUAL ACTION PLAN – YEAR 5
PUBLIC HEARING
MINUTES
JANUARY 8, 2014**

The Public Hearing began at 6:00 p.m. on Wednesday, January 8, 2014 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 August 2010, identified community development, housing, and homeless needs and a schedule of strategies to address them over a five-year period, concluding June 30, 2015.

An Annual Action Plan is being developed that will present a schedule of activities and projects to be undertaken during the fourth year of the five-year cycle, designed to meet and address the needs in conformance with established strategies.

Testimony, statements, letters, Requests for Funding (RFF) applications and petitions submitted at this hearing will be used to develop the first Annual Action Plan for the program year commencing July 1, 2014.

Completed RFFs must be submitted to CDA no later than January 15, 2014. 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 is to be published on February 28, 2014 in *The Herald News* and *O Jornal*. It will also be available for review at the CDA office.

Another public hearing has been scheduled for March 12, 2014 in the City Council Chambers to afford residents the opportunity to review and comment on the Proposed Year Four Annual Action Plan. Residents will have until March 31, 2014 to submit additional comments. Statements received during this review period will be considered in development of the Annual Action Plan.

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 William A. Flanagan to file the Annual Action Plan with HUD on or about May 7, 2014.

Year 40 of Fall River's Community Development Block Grant Program (CDBG), Year 23 of HOME Investment Partnerships Program (HOME) and Year 28 of Emergency Solutions Grants (ESG) Program are scheduled to begin July 1, 2014.

CDA anticipates that the preliminary funding for the new program year is as follows: \$2,600,000 for CDBG, \$750,000 for the HOME Program, and \$180,154 for the ESG 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:

- Grace Gerling, Greater Fall River Re-Creation Inc. requesting continued funding
- Joseph Rodrigues, Community Housing Resource Board, Inc. requesting continued HOME and NSP3 funding;
- Gregory O'Donnell, Greater Fall River Re-Creation Inc. requesting continued funding; and
- Dr. David Weed, Greater Fall River Re-Creation Inc. requesting continued funding.

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

- Immigration Services Department;
- Fall River Park Department – Park and Playground Improvements
- CD Home Rehabilitation Program;
- Section 108 Water System Improvement Bond Repayment;
- Section 108 Fire Equipment & Facilities Upgrading Bond Repayment;
- Fall River Department of Community Services – Demolition Program;
- Fall River Police Department – LMI Neighborhood Police Program;
- Fall River Public Library – East End Branch Library;
- Steppingstone, Inc. – First Step Inn Building Renovation – 138 Durfee Street;
- Steppingstone, Inc. – Men's Recovery and Women's Therapeutic Community Program; and
- Steppingstone, Inc. – First Step Inn Emergency Shelter Program;

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, requests continued funding in CDBG, Year 40. OED has successfully and productively administered CDBG funds for economic development since its inception in 1978. JOBS invested CDBG funds in distressed census tracts and in projects that have created and retained more than 15,000 quantifiable jobs for low and moderate-income individuals. Throughout this time frame, JOBS has been able to provide more than \$75,000,000 in low interest financing to 655 Fall River businesses. The loans and grant program have helped to leverage more than \$140,000,000 in private sector investment with 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 South coast Life Science and Technology Park at Fall River, Commerce Park, City Pier, Central Waterfront and Downtown Urban Renewal Areas.

Mr. Fiola closed by stating that OED respectfully requests \$380,485 in funding for CDBG Year 40, and thanked CDA for consideration of the request.

Pamela Macleod-Lima, Executive Director, of the Women's Center and representing Our Sisters' Place, began by thanking Mr. Dion and also acknowledging Brian Pearson for oversight of the program. Ms. MacLeod-Lima wanted to express her gratitude to the City of Fall River for the funding that they had received in the past for OSP Shelter victims of sexual and domestic violence. She spoke for renewal funding under the Emergency Shelter Grant. She requested level funding for OSP.

Our Sister's Place has been a part of this area for 22 years. The victims that they service at the shelter are not only homeless but are at risk of great harm. Their children are at risk of behavioral, social and developmental issues that concurred with victims who witness violence in their homes. This is a critically important shelter for these victims.

Ms. MacLeod-Lima then stated that unfortunately every year they have to turn people away for shelter. The ESG funding along with other grant funds not only prevents them from becoming homeless but possibly from becoming victims of domestic violence homicide.

In closing, Ms. MacLeod-Lima urged CDA to support renewal funding for Our Sisters' Place and thanked CDA for past and continued support.

Alfred Lima, 488 Hood Street, a Park Advocate recommended funding for basketball courts in neighborhoods that really need it. When we provide recreational facilities like basketball courts in neighborhoods of low income, they really are used and make a difference in the lives of the kids. Mr. Lima was particularly advocating for basketball courts in the areas of Griffin Park and the Danforth Street area.

Lieutenant Roger LaFleur representing the Fall River Police Department began by thanking CDA for the funding that has been provided in the past. The Fall River Police Department has been a part of CDBG for the past 38 years. The funding that CDA provides the Fall River Police Department is for an additional 7 police officers that can be placed in neighborhoods throughout the city. The Walking Beat patrol goals are to maintain high visibility in the lower income neighborhoods, reduce general disorder

crimes, and achieve a condition that is safe for the neighbors and the local businesses. The officers work hand in hand with the Neighborhood Associations. Lt. LaFleur respectfully requested that the Walking Beat be level funded for the upcoming year.

Julie Ann Kelly representing Mass In Motion, explained that the Mass in Motion Municipal Leadership Grant is a program of the Massachusetts Department of Public Health to reduce childhood obesity by improving City resources for healthy eating and active living. Ms. Kelly is here speaking on behalf of the children that live in the areas where the parks have not been kept up with improvements, such as Griffin, Turner and Abbott Court. She understands that goals must be spaced over a number of years; she is requesting that Griffin and Turner be prioritized for this improvement. Playground equipment in these two parks is in terrible disrepair. The replacement of the equipment is not a large expenditure, yet will make an enormous impact on parents in the neighborhoods. Replacement of playground equipment is in the works at Abbott Court. She closed by thanking CDA for the opportunity to share her concerns and request support in the necessary improvements.

Julie Ann Kelly made a second request that night as coordinator of Mass In Motion, for the continued efforts to make Cook Pond a public recreational resource. The long term goal for this project is a 3 mile walking path around the circumference of the Pond. The partners in this project are the neighborhood associations that incorporate Cook Pond (Father Kelly, Maplewood and the South End). Work began in this area in 2012, requiring permission from multiple public and private land owners. Outreach to the owners began and permission was achieved for construction and public access from the property owners and interested parties. In the summer of 2012 the Youth Conservation Corps (YCC) began clearing invasive species and removing trash and overgrowth on the shoreline. In 2013 the YCC returned and created a wide pathway along Henry Lord Middle School shoreline over to the MA Fisheries and Wildlife parking lot and boat ramp off Henry Street. Ms. Kelly was respectfully requesting funding from CDBG to employ the Youth Conservation Corps of the Trustees of Reservations who will continue to create and improve and add amenities to the "Amity Trail behind the Henry Lord Middle School and continuing along the shoreline to the MA Fisheries and Wildlife facilities on Henry Street. The work is to include improvements such as removing roots and leveling the pathways thus improving safety for walkers, removal of overgrowth, and invasive species and any trash. The work is to be completed by the summer of 2014.

Ms. Kelly asked CDA to consider their request and thanked Mr. Dion for his continued support.

Laurel Jonas, Child Development Program Director, opened by thanking Mr. Dion and CDA for funding over the past 39 years. She brought with her a letter, documentation from the parents, letters of support and petitions to keep Child Development open. Ms. Jonas then began reading her letter, starting with a request for continued CDBG funding and programmatic support for fiscal year July 1, 2014 to June 30, 2015.

Child Development is a pre-school program servicing parents/guardians and their children ages 2 years, 9 months through 6 years old. The program supports educational, emotional, social and physical development of the enrolled children. Because of Child Development, parents/guardians are able to become employed, continue employment, and further their education in order to improve their economic situation and provide a better environment for their children.

The Program has attained Level One status in the Department of Early Education and Care's Quality Rating and Improvement System and is currently pursuing the necessary qualifications to meet Level Two. CDBG funds are vital and necessary for the fiscal management of Child Development. Even with the State Child Care Contracts and other support grants, CDBG provides the funding needed to attain NAEYC accreditation in order to maintain and continue to provide a high quality and developmentally appropriate preschool program for Fall River residents.

Economic conditions are not improving, and without the program's income eligible slots and CDBG funds, many families would not have access to affordable, quality early childhood education and childcare service. The Department of Early Education and Care has not increased funding rates per child per day since July 2009. There has been some talk of the rate increasing, but if and when that will actually occur remains to be seen. The funding from block grant makes it possible for a greater number of families to receive services, employees to remain employed, and keeps the economy of Fall River stable. The importance of this funding to the Child Development Program and to the City of Fall River cannot be underestimated.

Child Development has flourished for 42 years as a direct result of being a CDBG project. In these troubled economic times, it is imperative that this partnership continue so that Fall River families have access to a publicly funded and operated pre-school/child care facility in Fall River.

In closing, Ms. Jonas asked that CDA maintain its financial and programmatic support of Child Developments.

Rosa Medeiros, 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 has had to expand the beds at the shelter to 20, 12 males and 8 female beds. These beds have been filled every night. This winter there is also 15 overflow carts in local churches.

This past year, numbers of those seeking shelter increased dramatically. The shelter has individuals who come in because they have nowhere to go. The shelter's top priority is to keep these individuals safe.

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

Dr. Henry R. Vaillancourt, Director of Community Services representing the Council on Aging, read a prepared statement. Dr. Vaillancourt testified that he wanted to continue funding for the Council on Aging's Senior Centers as well as some of their other programs. CDBG's funding has enabled COA to provide a wide variety of programs, services and activities that many seniors may have done without. Fall River ranks within the top fifteen cities in the State with the highest proportion of seniors. The Flint Senior Center has risen to 52 people per day. They continue to have a very active and social program for Portuguese-speaking senior citizens who meet at least twice a week. The Niagara/ Maplewood Senior Center continue to flourish and average 130 people a day. They continue to provide computer and

internet access for the seniors. Exercise classes for the seniors are still held twice a week. The North End Senior Center covers an average of 55 people per day. This center also offers art classes, chorus, line dancing and other enrichment activities. Funded by CDBG as well is their monthly newsletter the *Footprints*, which reach out to about 5,000 seniors on our regular basis.

In closing, Dr. Vaillancourt wanted to thank CDA for its past support of the COA. He respectfully requests that CDA continue the funding to allow them to keep serving the elders in the city.

John Sylvia, representing the Niagara/ Maplewood Neighborhood Association. Mr. Sylvia was attending the meeting to show his support for the Griffin Park, Turner and Abbott Court basketball courts. Mr. Sylvia acknowledged that the youth of these neighborhoods where the above parks are located do not have adequate courts for which the youth can safely play basketball. Approval of this request will ensure adequate, safe courts for youth who do not have the transportation or the resources to get to other city parks. The City did renovate the Pulaski Park playground and the kids and the parents in the neighborhood do utilize the equipment. After the playground was installed there were many inquiries as to when the basketball courts would be fixed. It is a proven fact that youth that have an outlet or place to go are less likely to get into trouble.

Mr. Sylvia respectfully requested that CDA approve the request to renovate the basketball courts at Pulaski Park.

Richard Urban, the President of Friends of Cook Pond, requested funds for the continued restoration and public activities at Cook Pond. Mr. Urban stated that its natural beauty needs to be reclaimed by the public so that it will become again a source for families to enjoy and other to use for all kinds of water recreation. Mr. Urban thanked CDA and respectfully asked that CDA consider the request for funding for Friends of Cook Pond.

Sandy Dennis, Park Advocate, was there to show support of the plans to fund all the parks especially to refurbish Griffin Park. Ms. Dennis asked that Griffin Park be prioritized for these renovations. Griffin Park is a key recreation area for the Corky Row Neighborhood and the only one for its smallest residents. The children of Corky Row Neighborhood deserve a decent place to gather and play.

Ms. Dennis thanked CDA and wanted to ask for their continued support of the parks and playgrounds in the neighborhoods mentioned.

Arlene McNamee, Director of Catholic Social Services, wanted to acknowledge that the number of homeless people here in Fall River is on the rise. Ms. McNamee stated that she was very grateful to the city for their assistance in tackling the homeless issue. Currently Ms. McNamee stated that there are 7 families in hotels, due to non-living conditions in apartments. Providing families with affordable units is a critical part of the plan to prevent homelessness as well as to improve the quality of life and also improve the city as a whole.

Ms. McNamee wanted to thank the city for their efforts in assisting the issue of homelessness.

Michelle DuBois, South Coastal Counties Legal Services, Inc. began by thanking Mr. Dion and CDA for the past funding the agency has received. With CDBG funding the agency will provide free bi-annual community workshops for low-income and extremely low-income Fall River residents concerning

tenants' rights. The agency will also provide free legal service to residents of Fall River who are living in unfit conditions before the Fall River Housing Court.

Ms. Dubois thanked CDA again for their support in the past and asked for their continued support.

The hearing was adjourned at 7:14 p.m.

The following city departments/organizations/agencies submitted the required Request for Funding (RFF) on or before the January 15, 2014, 5:00 p.m. deadline:

- Fall River Water Department - Section 108 Water System Improvement Bond Repayment;
- Fall River Fire Department – Section 108 Fire Equipment & Facilities Upgrading Bond Repayment;
- Fall River Immigration Services Department – Immigration Services;
- Fall River Department of Community Services – Demolition Program;
- Fall River Department of Community Maintenance – Park & Playground Improvements;
- Steppingstone, Inc. – First Step Inn Emergency Shelter Program
- Steppingstone, Inc. – Fall River Men's Recovery Home and Women's Therapeutic Community Programs;
- Fall River Council on Aging – Flint, Niagara-Maplewood and North Senior Centers and the *Footprints* newsletter;
- Jobs for Fall River, Inc. – Fall River Office of Economic Development;
- The New Bedford Women's Center – Our Sisters' Place;
- CD/Public Schools – Child Development Program;
- Fall River Police Department – Police Patrol Program;
- Fall River Public Library – East End Branch Library;
- Steppingstone, Inc. – First Step Inn Building Renovation – 138 Durfee Street;
- Friends of Cook Pond – Cook Pond Rustic Pathway;
- South Coastal Counties Legal Services, Inc. – Fair Housing Law Project;
- Catholic Social Services – Homeless Prevention & Rapid Re-Housing;
- Greater Fall River Re-Creation Committee, Inc. – CD Recreation Program
- Fall River Community Development Agency – CD Home Rehabilitation Program

The Year Five Annual Action Plan development process also included follow-up 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.

Among the agencies participating in this additional phase of plan development were the Fall River Housing Authority, Fall River's Planning Department, Community Maintenance Department, Community Services Department, Public Health Department, Police Department, Fire Department, Fall River Office of Economic Development, Fall River Coalition of Homeless Service Providers, and other social service providers.

A Summary of the Year Five Annual Action Plan draft was published in *The Herald News* and *O Journal* on February 28, 2014. The public information notice also indicated that the completed

draft would be available for examination at the Community Development Agency, Office of the City Clerk, Main Public Library and East End Branch Library. The public comment period extended through March 31, 2014.

Copies also were made available for review and comment to citizens, housing service providers, and other service agencies and organizations that actively participated in the development of the plan.

The public was advised that comments received would be utilized in development of the Year Five Annual Action Plan and would be summarized and included in the final document submitted with the U. S. Department of Housing and Urban Development (HUD) no later than May 7, 2014.

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

2014-2015 ANNUAL ACTION PLAN – YEAR 5

PUBLIC HEARING MINUTES MARCH 12, 2014

The Public Hearing began at 6:00 p.m. on Wednesday, March 12, 2014 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. Brian Pearson, Contract Compliance Officer of the Community Development Agency (CDA), called the hearing to order at 6:00 p.m. Mr. Pearson 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 Five Annual Action Plan draft. The City's Consolidated Plan was approved on August 6, 2010 and identifies community development, housing and homeless needs, and a schedule to address those needs over a five-year period. The Year Five 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, 2014. Copies of the project use of funds are available.

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

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 and the East End Branch Library at 1378 Pleasant Street. Residents have until March 31, 2014 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 Five Annual Action Plan and pertinent related materials will be submitted to the City Council on March 20, 2014.

At the meeting on April 8, 2014 or April 22, 2014 the City Council will consider enactment of a resolution authorizing Mayor William A. Flanagan to file the Year Five Annual Action Plan with the U.S. Department of Housing and Urban Development on or about May 7, 2014.

Year 40 of the CDBG Program (estimated funding amount \$2,600,000), Year 28 of the ESG Program (estimated funding amount \$180,000) and Year 23 of the HOME Program (estimated funding amount \$740,000) are scheduled to begin July 1, 2014.

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

Laurel L. Jonas, Director of the Child Development Program, read a letter thanking CDA for continued support of its preschool program and for allocating as much CDBG funds to the program as possible.

She went on to state that letters from parents of the students continues to document that the program plays a very important part in the lives of the families that Child Development serves.

Child Development sees to the health, well-being and education of each child, providing them with two meals and a snack. The nurse weighs and measures all children, coordinates visits from HealthFirst for dental screenings, assesses for vision problems and tests their hearing. Those with possible developmental delays are referred to the Fall River School Department for screenings and services. Social workers and therapists are able to visit the children at school. Exceptional teachers provide the children with stimulating early learning and creative projects. The teachers spend numerous hours compiling data regarding the development of the children in their care. The teachers also meet rigorous documentation requirements of NAEYC criteria in multiple domains.

Ms. Jonas closed by saying that working parents and those returning to school to better their families have a safe, nurturing and stimulating childhood center to comfortably leave their children, and thanked CDA for the continued support of the City of Fall River.

Sandy Dennis, Fall River Parks Advocates, residing at 132 Highland Avenue, Ms. Dennis spoke in regards to the improvements to the playground at Griffin Park. Griffin Park is located in the Corky Row section of the city, it's a park that needs repair and maintenance. Ms. Dennis stated that she would like to see some of the funds that have been awarded to the Park & Playground Improvements be used to upgrade this playground. This playground can be used by many children, be a safer environment than what they are familiar with and also enjoy playing there.

Helen Rego, 441 Foster Street, Vice President of Niagara Neighborhood Association, Ms. Rego began by stating that the neighborhood association would like to rehab the basketball courts in that area. The basketball courts are used by so many children that they need to be upgraded.

Mr. Pearson then adjourned the hearing.

The Public Comment period ended on March 31, 2014. No additional comments were received. The Year Five Annual Action Plan was filed with the City Council to consider enactment of a

resolution authorizing Mayor William A. Flanagan to submit the Plan to the U.S. Department of HUD on or about May 7, 2014.

All submitted comments were accepted.

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 2010 – 2015. The City of Fall River Community Development Agency is the lead agency for the delivery of Consolidated Programs. The CDA provides fiscal and regulatory oversight of all CDBG, HOME, ESG, and McKinney funding sources. The CDA has a long track record of successful partnerships among public and private sector organizations. The relationship between CDA and the public and private sector is very strong.

For over 39 years, the CDA 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 38 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.

The Fall River Housing Authority (FHRA) administers the public housing and rental assistance programs. As established by the law of the Commonwealth of Massachusetts, the FRHA is governed by a Board of Commissioners comprising a member appointed by the Governor and four members appointed by the Mayor of Fall River, with at least one member to represent public housing tenants and labor.

In terms of relationships regarding hiring, contracting and procurement, the FRHA undertakes these tasks solely through its Board of Commissioners, Executive Director, and administrative staff independently of the City of Fall River. The FRHA must adhere to the hiring practices of the Massachusetts Department of Housing and Community Development. Contracting and procurement activities are governed by Massachusetts State Law Chapter 30B.

Residents of public housing are entitled to the same use and benefit of services provided and funded by the City of Fall River Consolidated Plan, as all residents of the City of Fall River are also entitled to.

Every five years the FRHA needs to submit their PHA Five-Year Plan to HUD. This Plan documents the PHA's plans for capital improvements as well as proposed development and demolition or disposition of public housing developments. The CDA plays a role in the

development of the plan and must certify the consistency of the PHA's Plan to the City of Fall River's Five-Year Consolidated Plan.

Enhance Coordination

As identified in the consolidated plan, the City works with various municipal departments, The Fall River Housing Authority, two active CHDOs, 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.

Under the McKinney-Vento grant, using Tenant-Based Rental Assistance (TBRA), 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 13 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.

CDA 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 City provides CDBG funding to and coordinates with the Fall River Office of Economic Development (FROED) to create jobs. FROED operates revolving loan and micro-loan programs to assist local businesses that create and retain jobs.

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.

Monitoring

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.

CDA continues on-site monitoring of all subrecipients on an annual basis, and program-wide monitoring will be conducted during the program year.

Non-Housing Activities

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 City'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 City performs the following monitoring functions:

- Make available to grant recipients (i.e., non-profit organizations) general information on specific federal program requirements (i.e., OMB Circulars, Program Regulations);
- Review all grant recipients' reimbursement requests through desk audits to ensure specific program requirements are being met;
- Implement and monitor performance measures;
- Review and determine eligibility of all applications with specific federal funds criteria; and
- Provide 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 City'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, City 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 City may seek to impose sanctions.

The City's Community Development Agency will utilize the current program year to provide guidance, training and technical assistance to assist individual project managers in their monitoring efforts. Due to the complexity and voluminous regulatory requirements of federal funds, CDA staff will attempt to educate, train and work in partnership with grant recipients' and other stakeholders.

The overall purpose of monitoring is to maximize grant performance through identifying inefficiencies, developing partnerships with stakeholders, collaboration with various service providers (institutional structures), and providing the greatest amount of services to the citizens of Fall River.

Housing Activities

Housing programs supported with federal funds and subject to the Consolidated Plan will be monitored on a regular basis to ensure compliance with occupancy and affordability requirements. CDA monitors all of the City's affordable housing supported with CDBG or HOME funds awarded to the City.

CDA performs the following monitoring functions:

- Prepares and makes available to housing program participants (i.e. project owners and participating households) any general information regarding income limitations and restrictions which are applicable to the affordable units;
- Reviews and determines eligibility of participating households prior to initial occupancy of affordable units;
- On an annual basis, reviews documentation submitted by project owners in connection with the annual certification process for eligible tenants and owners' compliance with affordable housing restrictions and conducts housing inspections;
- Inspects project books and records pertaining to the incomes and rents of participating households; and
- Notifies project owners of any circumstances of non-compliance of which CDA becomes aware and takes necessary actions to bring projects into compliance.

CDA monitors privately-owned housing units rehabilitated with HOME or CDBG funds.

List of HOME Program properties to be inspected	
2014-2015 Program Year	
IDIS #	Property Address
24	261 Oliver Street
174	480-486-490 Tecumseh Street
176	332 Milliken Boulevard
244	181-193 East Main Street, 77 Peckham Street
245	201 East Main Street, 81-83 Peckham Street
487	887 Stafford Road
494	1004-1012 Eastern Avenue
533	286-292 Pine Street, 212-216 Purchase Street
666	46 Forrest Street
684	47 Mason Street
689	818 Middle Street
741	14 Downing Street
742	871-873 Plymouth Avenue
750	458-460 County Street
752	249 Division Street
754	366 Bank Street
757	210 County Street
760	326 Bank Street
787	302 Tremont Street
794	31 Oxford Street

804	130 High Street
856	302 Wade Street
878	1021-1033 Rodman Street
914	106 Quequechan Street
917	50 Bay Street
955	84 Roy Street
957	1144 South Main Street
958	167 Cambridge Street
959	38 Keene Street
960	48 Smith Street
963	366 Bayview Street
964	247 Moorland Street
965	165 Sidney Street
967	32 Hathaway Street
968	101-109 Fenner Street
969	135 Vale Street Unit 2
970	94 Lincoln Avenue
971	43 Walker Street
972	350 Globe Street
973	1124 Bedford Street
974	1621 South Main Street
975	6 Hutton Street
976	45 Lafayette Street
977	128 Ames Street
979	1063 New Boston Road
980	1736 Stafford Road
1008	381 Snell Street

When a loan application is processed and all relevant paperwork is collected and reviewed by CDA's housing staff, the loan is presented by the Housing Coordinator to the Loan Review Committee, which consists of the Executive Director/Chief Financial Officer, Contract Compliance Officer and Planning and Housing Coordinator. The review process involves detailed discussions of the qualifications and eligibility of the borrower and the viability of the project. If all requirements are met, the application is then subject to a vote. If the project is not approved by the committee, or if further information is requested by the committee, the application is referred back to the housing department. The housing department reviews the file and, prior to denial, makes every effort to qualify the candidate.

Economic Opportunities

Section 3

As an entitlement community receiving Community Development Block Grant (CDBG) funding, the City of Fall River strives for full compliance with Section 3 of the Housing and Urban Development Act of 1968. Section 3 requires that (to the greatest extent possible) training and employment opportunities that arise from projects receiving direct federal financial assistance from the U.S. Department of Housing and Urban Development (HUD) be given to low and very

low income residents and, where appropriate, contracts for work in connection with these projects be awarded to business concerns which provide economic opportunities to low and very low-income persons.

The City of Fall River ensures that Section 3 requirements apply to contractors and subcontractors performing work on Section 3 covered projects for which the total amount of assistance exceeds \$100,000; and the contract and subcontract exceeds \$100,000.

The CDA includes the Section 3 clause in all applicable contracts. We also utilize the City's website to insure that Section 3 residents and business concerns are notified of jobs and contracts.

The following statement appears on the Community Development Agency page of the City website together with an **INCOME CERTIFICATION FORM FOR SECTION 3 RESIDENTS**:

Federal law (Section 3 of the Housing and Urban Development Act of 1968) requires that contractors hiring new persons to complete local community development funded projects with at least \$200,000 of federal assistance from the US Department of Housing & Urban Development (HUD) give preference in hiring practices to local low income residents or businesses owned by local low income residents.

The purpose of Section 3 is to ensure that employment and economic opportunities generated by HUD financial assistance is directed, wherever feasible, to lower income persons.

The City of Fall River is collecting data in an effort to generate a list of current residents interested in seeking employment on community development funded projects. The list may be provided to contractors seeking new persons to complete community development funded projects within the city limits. Residents may be required to provide evidence of household income and shall be periodically recertified to ensure continued income eligibility. Note that falsifying information is illegal.

If you are seeking employment and qualify as a Section 3 resident, please review, complete and return this form to: City of Fall River, Community Development Agency, Attn: Michael P. Dion, 1 Government Center, Fall River, MA 02722 OR via fax 508-679-0752.

Minority/Women's Business Enterprise

CDA 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 CDA.

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.

Program Specific Requirements

All specific requirements that the City of Fall River applies to its CDBG, HOME and ESG programs are as follows:

CDBG Program

The City proposes to fund the projects listed in the “Listing of Proposed Projects” of the Action Plan. They consist of infrastructure improvements, public services, and public facilities improvements as well as economic development activities. These will be funded by CDBG funds designated for Fiscal Year 2014 as well as reallocated funds from prior years and program income.

Source of Funds

The City plans to allocate resources as follows:

- **Program Income**: Program Income will be used to support activities similar to the source of activity generating the income.
- **Surplus from Urban Renewal Settlements**: None/Not Applicable
- **Section 108 Loan Guarantees**: The City is currently repaying on the following Section 108 loan guarantees:
 - Section 108 – Water System S108 Improvements - \$56,981
 - Section108 – Fire Equipment and Facilities Upgrading - \$322,893
- **Grant Funds Returned to the Line of Credit**: None/Not Applicable
- **Income from Float-Funded Activities**: None/Not Applicable

Geographic Locations

All activities (CDBG, ESG, HOME) will generally be provided throughout the City. 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).

Urgent Needs

CDBG funds may be allocated to assist with disaster recovery efforts.

HOME Program

The HOME program was created under the National Housing Affordability Act of 1990. Under HOME, HUD will award funds to localities on the basis of a formula, which takes into account tightness of the local housing market, inadequate housing, poverty, and housing production costs. Localities must qualify for at least \$500,000 based on HUD’s distribution formula, to receive direct allocation of funds, or can apply to the state or combine with adjacent jurisdictions.

HOME Match

The Housing and Community Development Act of 1992 amending the National Affordable Housing Act (NAHA) requires participating jurisdictions (PJs) to provide matching contributions of 25% for the HOME funds drawn from the HOME Investment Trust Fund Treasury account during the fiscal year. The 1992 Act also reduces a local PJ's matching requirements of a jurisdiction that certifies that it is in severe fiscal distress. Fall River qualifies for the 50% match reduction annually, and therefore, must provide matching contribution of 12.5% for the HOME funds drawn from the Program Year 2014 account.

Resale/Recapture Provisions

The participating jurisdiction has elected to continue the previously HUD approved (March 17 and October 22, 1993) first-time homebuyer resale guidelines by following 24 CFR §92.254(a)(5)(ii), commonly called by HUD "Option #2", namely the recapture of the full HOME Investment subsidy amount out of the net sale proceeds. Such recaptured amounts will be recycled through the participating jurisdiction's HOME Investment Partnerships fund in order to assist HOME-eligible activities.

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

Affirmative Marketing

In accordance with the regulations of the HOME Investment Partnerships Program (HOME) and 24 CFR Part 92.351, and in furtherance of the City of Fall River's commitment to non-discrimination and equal opportunity in housing, the City has established procedures to affirmatively market HOME-assisted housing containing 5 or more housing units. The City of Fall River believes that individuals in the same housing market area should have available to them a like a range of housing choices regardless of their race, color, religion, sex, age, handicap, familial status or national origin.

CDA, which has been designated to administer the City of Fall River HOME Program, requires that owners of HOME-assisted housing units abide by the regulations regarding the following affirmative marketing procedures:

1. Informing the public, owners and potential tenants about the affirmative marketing policy and fair housing laws;
2. Requirements for owners to affirmatively market to persons in the housing market area;
3. Inform persons not likely to apply for available units;
4. Recordkeeping;
5. Assessment and corrective actions.

The policy also addresses the guidelines regarding outreach to Minority and Women Business Enterprises (MBE/WBE).

For more detailed explanations, please see the City of Fall River, Massachusetts HOME Program Affirmative Marketing Policy and Procedures guide.

Minority/Women's Business Outreach

Staff conducts a variety of outreach efforts to ensure the participation of minority and women's businesses. Examples of some of these efforts include:

1. Advertising all major bids in targeted minority and women-focused newspapers;
2. All projects are coordinated with the City of Fall River's policy on MBE/WBE participation; and
3. All contracts with subrecipients contain MBE/WBE language.

Refinancing

Under certain circumstances HOME allows the use of HOME funds for refinancing. This option is more fully explained in the Housing Section on page 71. The proposed "Refinancing Guidelines" describe the conditions under which the City of Fall River, through CDA, will use HOME funds in any project proposing to refinance existing debt on a multifamily housing property.

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

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

Emergency Solutions Grant (ESG) Program

The ESG Program provides for the following types of activities within the City of Fall River (subject to regulation change):

1. Street Outreach Component

Essential Services can address the immediate needs of unsheltered homeless persons. These services include engagement, case management, emergency health and mental health services, transportation and services for special needs populations (homeless youth, homeless persons with HIV/AIDS, and homeless victims of domestic violence, sexual violence, and stalking).

2. Emergency Shelter Component

Essential Services can address the immediate needs of unsheltered homeless persons. These services include engagement, case management, emergency health and mental health services, transportation and services for special needs populations (homeless youth, homeless persons with HIV/Aids, and homeless victims of domestic violence, sexual violence, and stalking).

Operational Costs may be used to cover a broad array of emergency shelter and transitional housing operating costs including payment for shelter maintenance, operation, rent, repairs, security, fuel, equipment, insurance, utilities, food and furnishings.

Other eligible costs include renovation, rehabilitation or conversion of buildings to be used as emergency shelters. Conversion is a change in the use of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs exceed 75% of the value of the building after conversion (must be used as a shelter for at least 10 years). Major rehabilitation involves in excess of 75% of the value of the building before rehabilitation (must be used as a shelter for at least 10 years). Renovation involves rehabilitation that involves costs of 75% or less if the value of the building before rehabilitation (must be used as a shelter for at least 3 years).

Street outreach and emergency shelter expenditures are capped. Combined street outreach and emergency shelter expenditures from each year's ESG grant cannot exceed the greater of:

- 60% of that fiscal year's total ESG award
- The amount of FY2010 grant funds committed to street outreach and emergency shelter activities

3. Homelessness Component

ESG funding can be used to prevent an individual or family from becoming homeless. It can also help an individual or family regain stability in current housing or other permanent housing. Homelessness prevention funding is available to persons below 30% of the Area Median Income and are either homeless or at a risk of becoming homeless. Eligible activities under this component are housing relocation and stabilization services and short and medium-term rental assistance.

4. Rapid Re-Housing Component

ESG funding can be used to help a homeless individual or family move into permanent housing and achieve housing stability. It is available to those who are literally homeless. Eligible activities are housing relocation and stabilization services and short-and medium-term rental assistance.

5. Homeless Management Information Systems (HMIS)

ESG funding can be used for eligible costs for recipients that are HMIS Lead Agencies. Eligible activities are hosting and maintaining software or data, backing up, recovering, or repairing software or data, upgrading, customizing, and enhancing the HMIS, and warehousing data.

6. Administrative Activities

Up to 7.5% of the grant may be spent for administering the grant. Eligible administrative costs include providing management, oversight, and coordination of the grant. Costs also include monitoring programs, carrying out environmental review responsibilities, evaluating performance and training on ESG requirements.

Process and Criteria for Awarding Grant Funds

The City 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. Additionally, the proposals contained the following information: program description, general need statement for emergency shelter grant assistance program objectives identifying use of funds tied to program, desired program outcomes on a quarterly basis, proposed budget which includes essential supportive service costs, operation and maintenance costs, capital costs, and evidence of supplemental funding. Renewal applications in compliance with present contractual and HUD regulations are given a preference.

The City currently distributes ESG funds directly to the following homeless service providers:

- Steppingstone, Inc.'s First Step Inn (men's shelter and women's shelter);
- Steppingstone, Inc.'s shelter for men and women in recovery;
- The Women's Center's Our Sisters' Place; and
- Catholic Social Services – Homelessness Prevention and Rapid Re-Housing.

Source and Amount of Matching Funds

The service providers submit evidence of matching funds from governmental, private or non-profit entities in order to qualify for funding under the ESG Program. The City is also committed to matching resources for the ESG Program in the areas of staff time, volunteer services and donated material and equipment.

Lead-Based Paint

The most reliable estimate of the number of dwelling units occupied by low or moderate-income families that contain lead-based paint hazards is one based on age of housing, since lead-based paint has not been used in residential units since 1979. Whether the units in question are occupied by or affordable to low and moderate-income persons, the population generally lacks the resources to identify and remove lead-based paint.

Based on figures from the 2010 Census, there are 31,932 or 79.4% 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.

The actual number of units affected will be considerably smaller because some of the units have been de-lead 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 six years the City

of Fall River through MassHousing's "Get The Lead Out Program" and the CD HOME Investment Partnership Program, has de-lead approximately 179 units of housing.

According to statistics maintained by the Childhood Lead Poisoning Prevention Program of the Massachusetts Department of Public Health, there were 232 confirmed cases with blood lead levels greater than or equal to 15 mcg/dL (children 9 months to 6 years) and 109 confirmed cases with blood lead levels greater than or equal to 20 mcg/dL (children 9 months to 6 years) identified between July 1, 2011 and June 30, 2012 in Massachusetts.

During the period of July 1, 2011 to June 30, 2012, the Screening and Incidence Statistics for Fall River indicate that a total of 5 children were confirmed for the first time with blood lead levels greater than or equal to 15 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 20 mcg/dL (children 9 months to 6 years). A total of 7,264 children, or 71% of the 10,176 children between 9 months to 6 years, were screened.

A further breakdown of the number of children confirmed with elevated blood lead levels shows that:

- 1 case had moderately elevated blood lead levels between 15 and 19 mcg/dL; and
- 2 cases were confirmed with lead poisoned blood lead levels greater than or equal to 25 mcg/dL (a Massachusetts regulatory threshold for lead poisoning).

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. Over this time period 17 cases of lead poisoning among children was confirmed.

Lead-based paint (LBP) awareness and abatement have been fully integrated by the City into its existing 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.

The City of Fall River uses the following grant programs for lead based paint abatement:

HOME Program Lead Paint Hazard Reduction Loans

These loans are available 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.

Get The Lead Out Program

MassHousing's "Get The Lead Out Program" provides low cost financing to owners of one to four-family properties to remove lead paint and reduce the possibilities of lead poisoning among

children. Two local rehabilitation agencies, the Fall River Community Development Agency and Fall River Affordable Housing Corporation, are certified by MassHousing to assist in applying for financing and in locating contractors to conduct inspections in the abatement process.

Specific Housing Objectives

1. Goals and Objectives

The Housing and Community Development Act of 1992 created the HOME Program under Title II (Home Investment Partnerships Act) of the Cranston-Gonzalez National Affordable Housing Act (NAHA) of 1990 that was signed into law by President George Bush on November 28, 1990 and as amended.

The HOME Program provides state and local governments with the flexibility to determine the kinds of housing assistance most appropriate to address their own housing needs. Among the general purposes of the program are:

- To maintain the supply of decent, safe, and sanitary affordable housing, particularly rental housing, for low and very low-income households;
- To the abilities of state and local governments, to design and implement strategies for achieving an adequate supply of decent, safe, and sanitary affordable housing;
- To provide both financial and technical assistance to participating jurisdictions, including the development of model programs for affordable low-income housing; and
- To encourage and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production and operation of affordable housing.

According to the needs-based formula distributing HOME funds to states, metropolitan cities, urban counties and consortia, the City of Fall River is *estimated* to receive \$736,528 of Program Year 2014 HOME funds. Federal requirements provide for 100% of the HOME Program funds to be used to assist low-income households.

Foster and Maintain Affordable Housing

The City will continue its efforts to upgrade and preserve existing affordable housing stock through its various rehabilitation and CHDO program activities. The primary source of funds will be HOME, AHP, and CDBG funds. The City 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 AMI.

Proposed Use of HOME funds

In accordance with 24 CFR 92.150, the City has prepared its HOME Program description for Program Year 2014, identifying the estimated use of funds, consistent with housing needs identified in the *City of Fall River Consolidated Plan* for each of the HOME Program eligible activities.

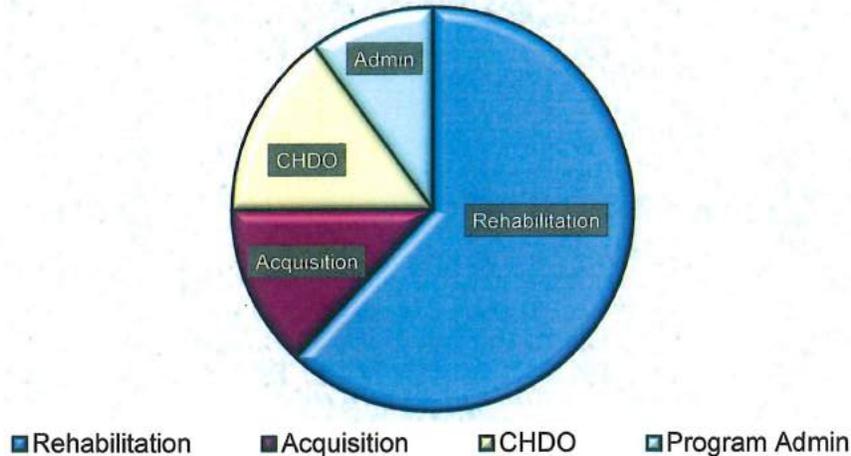
The City of Fall River is going to receive \$764,066 in HOME funds for Fiscal Year 2014. The following is an estimated use of HOME Program funds for Fiscal Year 2014 for each of the eligible activities.

**Allocation of FY 2014
HOME Program
Funds and Matching Contributions**

Eligible Activity	HOME \$	Rental \$	Owner \$	Match \$
Rehabilitation	\$473,050	\$473,050	0	\$ 59,132
Acquisition	\$100,000	0	\$100,000	\$ 12,500
CHDO (15%)	\$114,610	\$114,610	0	\$ 14,327
Program Admin.	\$ 76,406	0	0	0
TOTALS	\$764,066	\$587,660	\$100,000	\$ 85,959

The estimated matching contributions to affordable housing assisted with HOME FY 2014 funds indicated in the above table were calculated in accordance with 24 CFR 92.218 regulations. The City of Fall River qualifies for a 50% reduction in the match requirement due to a fiscal distress criterion.

HOME Program Allocation Yr 23



Annual goals set in the Consolidated Plan included one unit of homeownership rehabilitation, nine units of rental housing rehabilitation, three CHDO units and 10 first-time homebuyers.

Rehabilitation Programs

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. The owner-occupant must be of low to moderate-income (80% of median income or below) status and meet all HOME Program requirements to qualify for assistance. The occupants of the rental housing units must also meet HOME Program rental project requirements.

The deferred payment schedule will require the first principal and interest (P&I) payment to be due within the first month of the first anniversary of the initial note and mortgage. No interest

will accrue during the first year. The term of the loan otherwise is to be determined by an affordability analysis on a project-by-project basis.

Under certain circumstances, subordination agreements may be allowed if feasible. In the case of sale, refinance, conveyance, assignment, lease, transfer or foreclosure of the deed on HOME-assisted properties that have not met the minimum affordable periods as defined by 24CFR 92.254(a)(4), recapture provisions will be utilized to attempt to recover at minimum the initial HOME investment (as described above).

Rehabilitation is the primary activity aimed at assisting renters of all household types and income levels, because it can address housing of all size and costs. Since fair market rents presently are slightly above what is affordable for a low or moderate-income family, it is important to keep the cost of providing standard housing down as much as possible. Rehabilitation is the best way to accomplish this, inasmuch as it involves the least cost per unit.



The City also intends to use a rehabilitation strategy to address the needs of existing homeowners. On occasion, rehabilitation might be needed for some homes being acquired by first-time homebuyers. In these cases it will be included in the package of assistance provided to that household.

The homeless and non-homeless with specific housing needs would not benefit from the kind of moderate rehabilitation discussed here. Their housing needs require more substantial rehabilitation, which is addressed in the New Construction priority.

Low-interest loans with one-year deferred payment schedules and terms of up to 30 years are made available on a citywide basis for investor-owned properties containing one or more rental units, which meet HOME Program rental project requirements.

The deferred payment schedule under this program also will require that the first principal and interest (P&I) payment be due within the first month of the first anniversary of the initial note and mortgage. Other terms of the loan are to be determined by an affordability analysis on a project-by-project basis and will include a recapture on a net proceeds basis provision and possibly an inter-creditor agreement if appropriate.

Tools for Rehabilitation

Owner-Occupant Rehabilitation Programs

CDBG Housing Rehabilitation Program

- Improved living conditions for lower-income households are a priority objective of the CDBG Program. Residential rehabilitation assistance in the form of low-interest loans will continue, subject to available CDBG funding, to bring substandard dwelling units in owner-occupied structures into compliance with minimum housing standards.

Owner-Occupant and Investor Rehabilitation Programs

HOME Housing Rehabilitation Programs

- ***One-Percent Interest Loans:*** 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.
- ***Accessibility zero-percent deferred loans for those with disabilities:*** Grants that take the form of a deferred loan are available to homeowners and investors with disabled tenants earning less than 80% of the AMI for accessibility modifications (such as making the unit wheelchair accessible by installing a ramp or lift). The loan amount offered is the actual cost of improvements and associated costs up to \$15,000. The loan is forgiven after program compliance is satisfied. NOTE: This program previously set a limit of \$7,500 for accessibility modifications. The limit was recently raised to \$15,000. Bid proposals from local contractors routinely exceeded \$7,500 and it became clear that the limit was inadequate to cover current ramp/lift installation costs.
- ***Lead Paint Reduction zero-percent deferred loans:*** These loans are available up to \$7,500 per unit or up to \$30,000 per housing complex. No monthly payments are required. The loan does not have to be paid back unless the property is sold or transferred during the affordability period. The property must be brought up to code, if applicable.

Other Housing Rehabilitation Programs

- ***Affordable Housing Preservation Fund:*** The Affordable Housing Preservation Fund can be accessed as a stand-alone vehicle or in conjunction with any other financial resource to preserve and maintain decent, safe, sanitary and affordable housing activities. It utilizes many of the same documents as the Home Investment Partnerships (HOME) Program and is restricted to use for affordable housing activities.
- ***Get The Lead Out Program:*** MassHousing's "Get The Lead Out Program" provides low cost financing to owners of one to four-family properties to remove lead paint and reduce the possibilities of lead poisoning among children. Two local rehabilitation agencies—the Fall River Community Development Agency and Fall River Affordable Housing Corporation—are certified by MassHousing to assist in applying for financing and in locating contractors to conduct inspections in the abatement process.
- ***Homeowner Septic Repair Loan Program:*** Financial assistance is available for income-eligible homeowners of 1-4 family homes and residential condominiums with the need to

repair a failed septic system to meet the Commonwealth's Title 5 requirements. Loans are available to eligible homeowners at low interest rates between 0% and 5%, depending on household income, from a minimum of \$1,000 to a maximum of \$25,000 for a loan term of 3 to 20 years. These below market-rate loans are available through a combined effort of the Department of Environmental Protection, the Massachusetts Department of Revenue and the Massachusetts Housing Finance Agency (MHFA).

- **Home Improvement Loan Program (HILP):** To assist income-eligible homeowners faced with repairs, MassHousing offers low-cost loans to correct code violations or make other home improvements. Loans ranging from \$7,500 to \$50,000 are available at a 5% interest rate for terms ranging from 5 to 15 years and can be used for such things as improving sewage disposal systems, enhancing basic living conditions, safety or energy efficiency and bringing a home up to standards required by state or local building codes.

HOME-23-1

HOME Program Rehabilitation

Objective

- Decent Housing

Outcomes

- Affordability

Common Indicators

- Amount of money leveraged
- Number of persons, households, businesses, units or beds assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicators

- Rental units rehabilitated
- Owner-occupied units rehabilitated

Performance Measures

- Number of units rehabilitated
- Amount of funding/unit rehabilitated

Geographic Location

- Citywide (Low and Moderate-Income Clientele Benefit)

Funding Source

- HOME

Goals

- To rehabilitate 1 homeowner unit
- To rehabilitate 9 rental housing units

First-Time Homebuyer Programs

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 downpayment and pay required closing costs.

Home buyer's assistance may not be appropriate for much of the renter population. Many renters have no intention of becoming owners. Other populations (including homeless families, persons with special housing needs, and extremely low and low-income families) are also unlikely to benefit.

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. The homeowner must maintain this principal residence during the entire affordability period.

A first-time homebuyer is an individual (and his or her spouse) who have not owned a home during the 3-year period prior to purchase of a house with assistance under Title II of the Cranston-Gonzalez National Affordable Housing Act, and as defined in Title I, Section 104.



Successful applicants must be credit responsible, must attend a homebuyer education class and obtain a certificate of completion, be income-eligible and meet all other program requirements.

HOME Program funds provide first time homebuyers with the assistance they need to achieve home ownership. Financial assistance can be applied to a purchase write down, downpayment, closing costs, prepaid interest subsidy, or any combination that does not exceed 6% of the purchase price or \$10,000, whichever amount is greater. The homebuyer must contribute 1.5% of his/her own 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 and conditions in effect during the federally-required affordability period.

Tools for Homeownership

The City of Fall River through CDA provides for homeownership assistance through the following housing programs:

HOME Homeownership Programs

- **Downpayment/Closing Cost Assistance Grants:** Assistance will be made available to qualifying first-time homebuyers earning 80% or less of the AMI acquiring a home for their principal residency. The grant amount offered under this program shall not exceed the greater of either 6% of the purchase price or \$10,000 and is available for downpayment, closing costs, prepaid interest subsidy or any combination.

The financing mechanism may be a low-interest loan with a payment schedule allowing for the principal amount borrowed and interest accrued to be either forgiven in full or

immediately due and payable in accordance with the loan terms and conditions during the federally-required affordability period.

- **New Construction/Rehabilitation Assistance Program:** This form of assistance is available to non-profit and for-profit developers to create homeownership opportunities for qualified first-time homebuyer. Assistance is \$15,000 per bedroom up to 4 bedrooms in the form of a one-year deferred loan to the developer, which would then be assumed by the buyer upon completion and sale of the project. Loans are set at 1% interest and are in a subordinate position to the primary lender.

Other Homeownership Programs

- **Soft Second Loan Program:** This state program for first-time homebuyers is a joint initiative of the Massachusetts Housing Partnership Fund (MHP) and private lenders to increase affordable housing opportunities to low and moderate-income homebuyers. It provides a conventional first mortgage with a subsidized second mortgage to help LMI persons and families to qualify for homeownership.

HOME-23-2

First Time Homebuyers

Quantified Objective

- Decent Housing

Outcomes

- Affordability

Common Indicators

- Amount of money leveraged
- Number of persons, households, businesses, units or beds assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicator

- Direct financial assistance to homebuyers

Performance Measures

- Number of homebuyers assisted

Geographic Location

- Citywide (Low and Moderate-Income Clientele Benefit)

Funding Source

- HOME

Goals

- To assist 10 homebuyers annually

Community Housing Development Organizations

The City of Fall River intends to set aside not less than \$114,610 or 15% of its Program Year 2014 HOME Program funds allocation, for qualified local Community Housing Development Organizations (CHDOs). These funds are to be used for investment only in housing to be developed, sponsored, or owned by CHDOs.

The City/CHDO relationship will include execution of a contract/agreement covering proposed projects and activities, the methods by which these activities will be monitored in accordance with goals and federal regulations, appropriate timetables for implementation of projects or activities, reporting requirements, information and data collecting, and an operating budget.

Further, should the need arise, the City will seek technical assistance training, and pass-through federal funds made available to CHDOs through non-profit intermediary organizations selected by HUD.

The City currently has two certified CHDOs that compete for funding: Community Housing Resource Board, Inc. (CHRB) and Community Action for Better Housing (CABH).

HOME-23-3

Community Housing Development Organization

Quantified Objective

- Decent Housing

Outcomes

- Affordability

Common Indicators

- Amount of money leveraged
- Number of persons, households, businesses, units or beds assisted

Specific Indicators

- Rental units rehabilitated
- Homeowner units constructed or acquired with rehabilitation
- Direct financial assistance to homebuyers

Performance Measures

- Number of affordable units created

Geographic Location

- Citywide (Low and Moderate-Income Clientele Benefit)

Funding Source

- HOME

Goals

To create 3 units of affordable housing



Other Housing Activities

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.

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. Although this group is small in

size, its needs cannot always be met through the standard housing market. Some members of this group, physically disabled and persons with AIDS and related diseases, require costly physical adaptations to residences in order to live independent lives.

Such other members as severely mentally ill, developmentally disabled, or frail elderly need housing developments that provide extra space for support staff to work or even to live. Special efforts are required to build or convert structures that will meet these 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.

Rental Housing Acquisition

The intent of this program would be to acquire improved and unimproved rental housing properties as a means of preserving and/or expanding the supply of affordable rental housing for low and moderate-income families. The Rental Housing Acquisition Program, through the use of non-profits such as CHDOs and faith-based organizations, will make use of foreclosures available from private lenders, the Department of Housing and Urban Development (HUD), the Federal Deposit Insurance Corporation, Freddie-Mac, Fannie-Mae, and MHA as possible sources for properties to be acquired and rehabilitated.

The forms of subsidy to be used to assist non-profit organizations, corporations, individuals, or public agencies in acquisition of these properties would include direct acquisition loan, closing cost assistance, down payment assistance, rehabilitation assistance or a combination of these techniques.

The City reserves the option, however, and, if feasible, to make rental housing units available for purchase to low-income buyers through various forms of ownership, such as condominiums or cooperatives. Should this option be exercised, the criteria established for the program description identified under the First-Time Homebuyer Program section will be utilized.

Assistance will be made available to qualifying households acquiring residential property for the first time. To qualify, the household must be of lower-income status and meet other program requirements.

HOME Program funds will provide the "gap financing" necessary for the homeowner to achieve initial ownership. The Homebuyer Subsidy could include all or a portion of the down payment, closing cost, or the financing for the balance of the purchase price and rehabilitation. The affordability period would be for not less than five years, within which the homebuyer must keep the property as his/her primary residence.

The financing mechanism may be a low-interest loan with a deferred payment schedule requiring the first principal and interest (P&I) payment to be due within the first month of the first anniversary of the initial note and mortgage.

The City of Fall River will use the Recapture Provision option of the Recapture and Resale methods. The proceeds from the repayment of the HOME Program assistance will be utilized to assist another HOME Program eligible project within the City of Fall River providing the property will be affordable for the duration of the determined affordability period.

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 Home Program loan assistance must be repaid to the City of Fall River on a net proceeds basis.

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

Rental Assistance

Since approximately two-thirds of the City's housing units are occupied by renters, assistance in paying rent is an important part of Fall River's affordability strategy. With fair market rents exceeding an affordable level for low and moderate-income households, it is not surprising that approximately 7,400 of these households are paying more than 30% of their income for rent.

Neither the Federal government nor the Commonwealth of Massachusetts is expected to have major programs for the development of new public housing. The alternative method of easing the burden for these households is a strategy of rental assistance.

Rental assistance is not the primary form of assistance for homeless families and individuals, since it is not needed for shelters. However, when it is time for such households to move to transitional and permanent housing, rental assistance is often an important tool to make that move possible.

A rental assistance strategy obviously is inappropriate for existing and first-time homebuyers. It also is not directly appropriate for non-homeless with special needs because they require more than just assistance in paying the rent in a standard housing unit. On the other hand, rental assistance sometimes is part of a package of assistance for such individuals. Rental assistance for residents of the City will be handled by the Fall River Housing Authority.

Lead-Based Paint Hazards

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.

Lead Paint Hazard Reduction Zero Percent Deferred Loans

These loans are available 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.

ADA Modifications

Where reasonably feasible, any project involving new construction or substantial rehabilitation may be subject to compliance with the Americans with Disabilities Act (ADA) by either conforming to ADA accessibility accommodations at time of construction or rehabilitation or preparing the housing for future modifications for ADA accessibility accommodations.

Such future modifications may include, but are not limited to, the following first floor modifications: Rough framing to allow future modification such as accessible building entrance on an accessible route; 36-inch doorways throughout the home; space for wheelchair accessibility in the bathroom; installing wood-blocking between the studs in the bathroom walls to reinforce the walls for grab rails; and 3-inch offset flange under the toilet.

Accessibility Grants for Tenants with Disabilities

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.

Energy Star Standards

All publicly assisted affordable housing projects consisting of new construction and/or gut rehabilitation shall be designed to meet National Energy Star efficiency performance standard of 86. All procedures used for this rating (86) shall comply with National Home Energy Rating System guidelines.

Recapture/Resale

Of the Recapture and Resale options to ensure that the original HOME funds investment is used to preserve affordable housing, the City of Fall River has chosen to use the Recapture method. Recapture provisions are written into all homebuyer loans and are more fully described in the Housing Section on page 65.

In the event of resale of a property previously sold by a CHDO to a first-time homebuyer, the City employs a Resale Provision to preserve the full term of affordability and insure the housing is retained for occupancy by low income families. Specifically, the Resale Provision requires that if the owner sells, conveys or otherwise transfers his interest in the premises prior to expiration of the affordability period, such sale, conveyance or transfer shall only be to an eligible, low-income purchaser. Other restrictions concerning notice of sale, maximum resale

price and marketing of affordable units(s) apply and are fully detailed in the City's Resale Provision.

Foreclosures

Foreclosure deed filings in Fall River decreased in 2013 compared to 2012 (81 filings recorded for the year compared to 206 in 2012). The Warren Group reports that overall we are seeing foreclosures drop all over the country, but Massachusetts is exceptional in its reduction. The decline is dramatic and seems to be accelerating.

One of the main reasons why there has been a tremendous drop in foreclosure activity for the Bay State and the City of Fall River is legislation that went into effect a year ago compelling lenders to evaluate borrowers for modification before launching a foreclosure auction. This new law has made many servicers leery of starting a foreclosure auction due to the costs it takes to complete the default foreclosure process and the losses they will incur by eventually owning the vacant property.

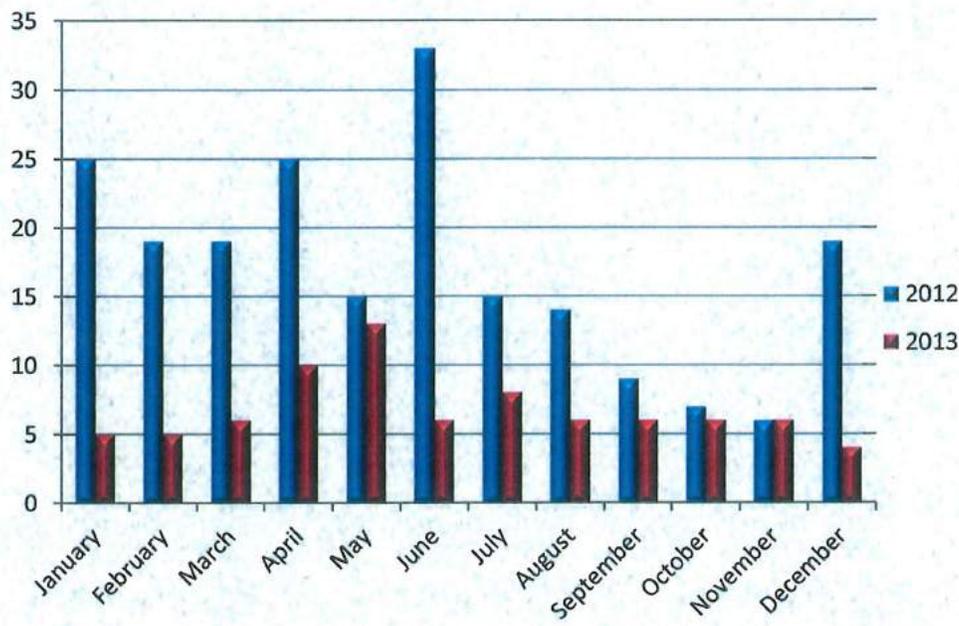
The other factor slowing the number of foreclosures is the booming real estate market, where median prices climbed 11% in the first quarter of 2013. With homes worth more than a year ago and homebuyers complaining that there are not enough homes available for sale, it is logical that foreclosure is the last option to be considered for delinquent mortgages.

The Warren Group reports that there is still work to be done to regain home values. The Warren Group reports that the median price of a home in Massachusetts fell by nearly 20% in value over a seven year period. At best homeowners have gained back half of that decline, which means some homeowners are still underwater on their mortgages, which means foreclosures are still likely in these cases.

Eighty-one foreclosure deeds for Fall River properties were filed in 2013 compared to two hundred and six in 2012. (Source: Bristol County Registry of Deeds).

2012-2013 Fall River Foreclosure Statistics

	2012	2013
January	25	5
February	19	5
March	19	6
April	25	10
May	15	13
June	33	6
July	15	8
August	14	6
September	9	6
October	7	6
November	6	6
December	19	4



Formed in 2007, the Fall River/New Bedford Housing Partnership seeks to address the housing and foreclosure crisis. Comprised of local stockholders, the “Partnership” members include local lenders, city representatives, social service agencies and housing advocates.

Foreclosure prevention counseling, mortgage counseling workshops, homebuyer workshops, credit counseling and tenant counseling are services offered by the Partnership. Lenders involved in the Partnership offer innovative mortgage products designed to keep homeowners facing foreclosures from losing their homes.

The group continues to hold Mortgage Counseling Workshops to assist homeowners having difficulties paying their mortgages, facing mortgage interest rate adjustments or facing foreclosure. They are also continuing to work on programs that match potential homebuyers with foreclosed homes.

The Partnership is about to launch a new website (www.frnphp.com) designed to provide a wealth of information to local residents in need of assistance and information regarding first-time homebuyer programs, lottery properties for sale, homeowner and investor rehabilitation loans, foreclosure prevention news and more. The site is designed to be a one stop information clearinghouse but will also provide links and easy access to partner agencies offering specialized help to Fall River and other area residents.

Citizens’ Housing and Planning Association (CHAPA) has established a Massachusetts Foreclosed Properties Program. This program facilitates the disposition of real estate owned (REO) properties to non-profit organizations, local housing authorities and agencies, municipalities, private owners, owner-occupants and other purchasers. The City of Fall River is working with CHAPA on the Massachusetts Foreclosed Properties Program (MFPP).

To date, MFPP has succeeded in helping our two certified local CHDO's acquire four foreclosed properties in the City. CDA has assisted the CHDO's by providing HOME funds for acquisition, rehabilitation or both. One of the four properties has been completely rehabilitated and is fully occupied. The remaining properties are currently being rehabilitated and will be ready for rental occupancy shortly or offered for sale to first-time homebuyers.

The goals of the program are to:

- Enable lenders, servicers and trustees of REO properties to sell their properties more effectively, efficiently and responsibly;
- Provide affordable housing opportunities – both homeownership and rental – to low and moderate-income renters;
- Stabilize neighborhoods by reducing vacant and abandoned units and by providing important property tax revenues to municipalities;
- Prevent responsible renters who are living in foreclosed properties from facing eviction and displacement; and
- Ensure that the sale of REO properties is done in a sustainable manner that does not set the stage for a future cycle of foreclosures and property decline.

The City of Fall River uses HOME funds to purchase foreclosed properties. These properties are purchased by one of two certified Community Housing Development Organizations (CHDO's). HUD's Neighborhood Stabilization Program³ (NSP3) was created under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 and provides funding to every state and certain local communities experiencing particularly high foreclosure problems and risk of property abandonment. The program permits state and local governments to purchase foreclosed homes at a discount and to rehabilitate or redevelop them in order to respond to rising foreclosure and falling home values.

The grants can be used to acquire land and property; to demolish or rehabilitate abandoned properties; and/or to offer downpayment and closing cost assistance to low- to moderate-income homebuyers. Also, the grantees can create "land banks" to assemble, temporarily manage and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

NSP can also prevent future foreclosures by requiring that families that are provided with homebuyer assistance receive housing counseling and by ensuring that their primary mortgage loan is from a lender that agrees to comply with sound lending practices.

All NSP funds must benefit households at or below 120% of area median income, and the grant must be obligated within 18 months of contracting.

In July 2012, the City was awarded a NSP3 Grant totaling \$475,000. Using NSP3 funding the Community Housing Resource Board Inc. (CHRB) purchased two foreclosure properties. The properties located at 179 Haffards Street and 87 Covel Street were foreclosed and abandoned properties that are in need of rehabilitation. These properties are now completed and are occupied by families and veterans at or below 50% of the area median income.

The CHRB Inc. also purchased a 4-unit property at 34 Downing Street. This property was foreclosed and abandoned. The property is now under construction by Fall River Youthbuild and three veterans who were hired by the CHRB.

FRCDA - Office of Neighborhood Development & Outreach:

First appointed to the role of Neighborhood Outreach Coordinator in 2010, Perry Long has operated as a liaison to the Mayor's Office and the Community Development Agency on identifying and addressing all neighborhood issues throughout the City of Fall River, as well as facilitating the effective and efficient delivery of resources and services to the community. Through a collaborative working relationship with all municipal departments, the Neighborhood Outreach Coordinator attended neighborhood association meetings and worked to further expand the role of neighborhood associations within the Administration.

In 2013, Mr. Long was appointed Director/Chief Service Officer of the Office of Neighborhood Development & Outreach. In his current role he provides oversight on all functions of the Office of Neighborhood Development & Outreach, working collaboratively with the City Administration as well as the Community Development Agency to expand their scope of work, identify additional resources, and continue the core mission of the City of Fall River and the Community Development Agency.

Since its infancy, this role has grown from working with 6 neighborhood associations to over 15 associations and advocacy efforts, geographically representing the entire city; north, south, east and west, as well as spearheading several initiatives aimed at improving the quality of life for our residents.

Outreach Initiatives include:

- **Direct outreach** to Neighborhood Associations through monthly Neighborhood Association meetings as well as a bi-monthly Neighborhood Association meeting with City Administration and neighborhood leaders;
- **Building Blocks Initiative:** Identification and revitalization of abandoned/vacant property;
- **Civic Engagement** through various means of impact volunteering geared towards improving our neighborhoods, Recognized in 2012 & 2013 as a City of Service, \$50,000 Grant Funding for various Impact Volunteering Initiatives. (Citywide Cleanups, neighborhood cleanups, civic events, and improvement projects);
- **Creation of 1st ever Urban Tree Farm / Center for Civic Engagement;**

- **Civic Events** such as coordination of Family Fun Days and other neighborhood related events with Greater Fall River Re-Creation Inc.;
- **Involvement in Substance Abuse Initiatives** with local partners (SSTAR/B.O.L.D.) The City of Fall River partnered with SSTAR, Inc. and the BOLD Coalition recently on a 3-year grant aimed at reducing prescription drug abuse in the city;
- **Brownfields Assessment Grant:** Assisting in identifying brownfields throughout our neighborhoods, and necessary education/outreach;
- **Student Involvement:** Fostering a relationship with local Colleges/Universities to provide internship opportunities for the Community Development Agency and The Office of Neighborhood Outreach;
- **Local Radio Station 1480 WSAR,** advertise the resources and services of the Community Development Agency;
- **Supporting the Arts:** Reopening of the Cherry & Webb Art Gallery& spearheading several public art projects throughout the City to remove slums and blight;
- **Storm Related Assistance** for Neighborhoods/Constant contact: Coordination of Snow Removal working with YouthBuild

Direct Outreach to Neighborhood Associations:

The Office of Neighborhood Development & Outreach provides direct outreach to all neighborhood associations through attendance at their monthly meetings, and bi-monthly meetings with all neighborhood leaders and the City Administration. An open line of communication has allowed the office to keep its finger on the pulse of the Community Development needs throughout our neighborhoods. Examples of this would include infrastructure improvement, identification of nuisance properties, acquisition and rehabilitation of housing, services to our elderly population, public safety concerns related to information shared through our walking beat police officers, and Fall River Police Department, Special Operations Division as well as other issues related to quality of life.

Additionally, the Office has worked collaboratively with the Community Development Agency and City Administration to be proactive as it related to neighborhood concerns. Several outreach initiatives have been implemented to allow residents to easily contact the Office of Neighborhood Development & Outreach with neighborhood concerns, and for the Administration to effectively and efficiently deal with the issue. Examples of this would include applications for android or I-phone devices (Commonwealth Connect), Social Media, and the City of Fall River website, which now allows for contacting the office with neighborhood issues or concerns, and the creation of a nuisance property heat map.

Building Blocks:

Over and above addressing the individual needs of our neighborhood associations, the Administration has always looked to a more global approach towards neighborhood revitalization. Safer, cleaner and better neighborhoods are built street by street, block by block, with active citizen participation. Traditionally, municipal government approaches neighborhood issues with a "top-down" mentality. Under this top-down approach, city department heads implement policy in the neighborhoods and the residents of the neighborhood merely adapt or react to a new policy.

In October 2011, the City of Fall River, the Fall River Community Development Agency, the Neighborhood Outreach Coordinator, and Neighborhood Associations implemented "Building Blocks," an innovative initiative to address quality of life issues and address the revitalization of the City's neighborhoods. Through Building Blocks, the residents and businesses of each neighborhood in the City of Fall River have been empowered to shape and drive municipal policy in their neighborhood.

Each Building Blocks Plan includes the following elements:

1. Nuisance Abatement / Code Enforcement
2. Building Blocks – Existing Condition Plan
3. Quality of Life Enhancement
4. Public Infrastructure Plan

I. Nuisance Abatement / Code Enforcement is a detailed initiative in which the City is working to hold landlords accountable, enforce minimum housing codes and rehabilitate blighted properties. Abandoned/vacant property presents a major problem to neighborhoods, while increasing the burden placed on inspectional services as well as the Fall River Police Department. As foreclosures increase and property titles change hands more frequently, identifying ownership and property management has become increasingly more difficult.

The City implemented two new ordinances that will require property owners to submit to the City current contact information for the property and will require property owners to notify the City upon foreclosure of a property and also if a property is vacant.

The City is working in a coordinated and reasonable effort to enforce municipal codes. The City is aggressively targeting and inspecting properties which have become a detriment to our neighborhoods. Each month the Building Blocks Team has completed coordinated inspections. Since January 2012, 39 properties have been inspected. Two properties are currently under rehabilitation, while several others are being petitioned in court to be taken under receivership, two properties were demolished and the remaining are waiting action plans from the current owner(s).



The City of Fall River is working with the Massachusetts Attorney General's Office Receivership Program. The City is identifying properties located in eligible census tracts that are abandoned or foreclosed. Once the properties are inspected, the Attorney General's Office will go to the court to have the property turned over to a receiver. The receiver will apply for grant funding from the City or will borrow money from a local lending institution. Once the property is brought up to Massachusetts State Building Code the owner will pay back the receiver or the receiver will take ownership of the property.

Examples of:

- Properties that have recently been rehabilitated: 179 Haffards Street: rehabilitation of two (2) three bedroom units, and 89 Covell Street: rehabilitation of two (2) three bedroom units. The units are both located in the Flint Neighborhood and will be rented to households at or below 50% of the area median income.



- Properties that are currently being rehabilitated: 886 Eastern Avenue, creating 6 units of handicapped accessible Veteran's Housing, as well as 34 Downing Street, creating 4 units of housing, utilizing the labor of local veteran's and Youth Build, a local diversionary youth program to complete the task.



- Properties that have been rehabilitated through receivership: 335-337 Peckham Street(2) three bedroom units, fully rehabilitated and sold to a first time home buyer and 163-169 Hamlet Street both which remained vacant for many years before action was taken through this office.



- Properties that the Attorney General's Office has petitioned the court for receivership: 82 Cook Street, (3) three bedroom units inspected in August of 2012 and owned by Bank of America and 25 Lester Street, (3) three bedroom units inspected in August of 2012 and again owned by Bank of America.
- Properties that were recently demolished: 34 North Seventh Street, 41-41 Conant Street





On May 24, 2012, the Community Development Agency held an Abandoned/Vacant Property Receivership Training Seminar. The Seminar was held in conjunction with the Massachusetts Attorney General's Office and Massachusetts Housing Partnership. The seminar was attended by about 50 developers, real estate agents and non-profit organizations. Representatives of the City explained the Building Blocks Program to all in attendance. Representatives of the Attorney General's Office gave an overview of their Abandoned Housing Initiative, how the Receivership Program works and the roles and responsibilities of becoming a Receiver.

On July 24th and September 23rd 2013, the Community Development Agency held a series of Landlord Training Seminars to discuss issues with both landlords and tenants. These forums included 1st Justice Chaplin of the Southeast Housing Court, the Clerk Magistrates Office, the Office of Attorney General Martha Coakley, and members of our local State Delegation.



In April of 2014, the FRCDA - Office of Neighborhood Development & Outreach is planning on hosting a First Time Home Buyer Seminar to inform residents on the resources and services available to those interested in becoming a first time homebuyer.

In *2012*, under the Building Blocks Program the City was successful in securing a Neighborhood Stabilization Program (NSP3) grant totaling **\$475,000** for the purchase and rehabilitation of abandoned and foreclosed properties, a **\$330,000** Home Corps Grant from the Massachusetts Attorney General's Office. In *2013*, the office was awarded a **\$500,000** Regional Abandoned Housing Initiative Grant, and a **\$70,000** Distressed Properties Identification and Revitalization Grant. These grant dollars are being used to in conjunction with both public/private investment to purchase and rehabilitate foreclosed and abandoned property locally, and throughout the region.

As a result of our combined efforts, the Massachusetts Attorney General's Office and MCLE (Massachusetts Continuing Legal Education, Inc.) have highlighted our approach to dealing with the foreclosure crisis, and the issue of abandoned/vacant property. The Office has been awarded several opportunities to speak regionally on the issue, and direct neighboring communities on their individual efforts.

- 2. Building Blocks-Existing Condition Plan is a GIS (Geographic Information System) plan* has been developed for each neighborhood that shows the number of police calls and code enforcement calls for various properties. The plan identifies city owned parcels in the neighborhoods and existing conditions of nuisance properties. For the neighborhood to resolve issues, we must first identify what the problem is and where it exists.

In a cooperative agreement with the Fall River Police Department, the Office of Neighborhood Development & Outreach is working with the Modern Technology Council to create a real time nuisance property heat map, allowing us to efficiently and effectively identify nuisance properties throughout our neighborhoods, and deal with them appropriately.



*GIS Existing Condition Plan for 399 Bank Street,
58 North Seventh Street and 34 North Seventh Street*

- Quality of Life Enhancement* is a program that enables city residents to live in a safe, clean and friendly neighborhood. Under this program, the City has identified locations where neighborhood blight is removed, urban gardens and other recreational space may be created. The City has also created the first ever Urban Tree Farm, located on Bay Street. The tree farm has allowed for a stock of trees to be planted and maintained for eventual relocation to our neighborhood streets.



Community Garden – Fall River Housing Authority



Community Garden at Watson School

- A Public Infrastructure Plan* has allowed residents and businesses to have input in prioritizing the municipal public works projects planned for their neighborhood. This has allowed for residents to shape and drive municipal policy in their neighborhoods.

Civic Engagement:

Through the combined effort of the City of Fall River and the many partnering agencies the Office of Neighborhood Development & Outreach and the Community Development Agency has been selected for the second year in a row to receive an impact volunteering fund grant from Cities of Service in the amount of \$25,000. This designation recognizes the City of Fall River's commitment to using impact volunteering as a key strategy to tackle pressing local challenges.

2013 Grant Funding allowed for:

- **Establishment of a tool library**
- **(25) neighborhood cleanups / (1) City-wide Cleanup**
- **Creation of (1) Urban Tree Farm with over 250 trees planted at various stages of growth**
- **Creation of (2) community gardens with 24 raised beds**
- **The cultivation of over 100 lbs. of fresh produce going to low income youth**
- **Engaged approximately 1,415 volunteers**
- **Collected approximately 2,072 bags of trash**
- **Collected 51 tires**
- **Removed over 100 square feet of graffiti**

2014 Grant Funding will allow for:

- 25 city blocks revitalized
- 60,000 lbs. of trash removed
- 5 green spaces created/enhanced
- 2 City-wide cleanups conducted
- 12 First Saturdays of Service projects conducted with a focus on removing 500 square feet of graffiti

Urban Tree Farm:

As a result of the 2013 Cities of Service Grant Funding, the City of Fall River, through the Office of Neighborhood Development & Outreach was able to create the first ever Urban Tree Farm. Recognizing the desire for trees throughout our neighborhoods, and the need for a central location/project that volunteers could be utilized, the office identified a vacant parcel of land, which over 250 trees at various stages of growth has been planted.

This project could not have been completed if it were not for the combined effort of the Fall River Street Tree Planting Program, Youth Build Fall River, Youth Court Fall River, Trustees of the Reservation, the Fall River Public School Students, Neighborhood Associations and other volunteer agencies, entities and individuals. The City now has a healthy stock of trees that will be transplanted to our neighborhood streets over the course of the next (3) years. Each year trees that are planted on streets, will be replaced with a sapling, thus creating a sustainable Center for Civic Engagement that will allow for trees to line our streets, reducing the cost on our City, and improving our quality of life, one tree at a time.



Civic Events:

Throughout the year the City of Fall River and its partnering agencies offers family fun days and other civic events that are free for residents to attend. The Office of Neighborhood Development & Outreach works with Greater Fall River Re-Creation and others to assist in the logistics of these events. (Fundraising, volunteer contributions, planning, etc.)

Substance Abuse Initiatives:

Working with our Neighborhood Associations, Walking Beat Police Officers, Federal, State and local partners the City of Fall River has always maintained a focus on assisting those dealing with the issue of substance abuse in our community, and prevention.

In *November of 2013*, the Administration, through the efforts of the Community Development Agency, the Office of Neighborhood Development & Outreach, the B.O.L.D. Coalition, the Fall River Police Department, Bristol County Sheriff's Office, Bristol County District Attorney's Office, and the City of Fall River's Health Department held a Drug Abuse Summit that over 100 residents, partnering agencies, and volunteers took part in. As a result the City of Fall River is looking to introduce a local Drug Court to the Fall River Court System, as well as a continued effort at preventing and reducing drug abuse in our community.

The City of Fall River, the Community Development Agency, the Office of Neighborhood Development & Outreach, Stanley Street Treatment and Rehabilitation, and the B.O.L.D. Coalition (Building our Lives Drug Free) has partnered recently on a 3-year grant aimed at reducing prescription drug abuse in the city of Fall River, prior to that they had administered a grant with SSTAR aimed at mental health, substance abuse and unemployment.

Brownfields Assessment:

In August of 2012 the EPA (Environmental Protection Agency) provided (2) Brownfields assessment grants, totaling \$400,000, to Fall River. One grant will be used to assess Hazardous Substance contaminated sites and the other will be used to assess Petroleum contaminated sites. The goal of these assessments is to lead to the clean up & sustainable redevelopment of Brownfields sites, thus improving the economy and quality of life in the City. The funding was part of more than \$17 million in EPA Brownfields investments across the six New England states announced by EPA.

As part of this effort, the Office of Neighborhood Development & Outreach has assisted with various aspects of the Grant and will help out with education and outreach to our neighborhood associations.

Student Involvement:

Internships are an excellent way to gain real world experience while at the same time applying lessons learned in the classroom. The City of Fall River, through the University of Massachusetts Dartmouth, Bristol Community College, and Roger William University has benefited from the School to Career partnership. Currently, the City of Fall River has been recognized as a Federal Work Study site, allowing students who are eligible for Work Study to be compensated through the University for Internships completed in the Office of Neighborhood Development & Outreach.



Local Radio Station 1480 WSAR:

As part of an ongoing endeavor to advertise the Community Development Agency's Housing and Outreach efforts as well as information pertaining to the Public Hearing Process, the Office of Neighborhood Development & Outreach utilizes these airwaves to get the message out to the listening audience.

Supporting the Arts:

The Office of Neighborhood Development & Outreach has worked extensively with the Administration to support the arts and the cultural economy in Fall River. As part of this ongoing effort, the Office of Neighborhood Development & Outreach, the Community Development Agency, Partners for a Healthy Community, Greater Fall River Re-Creation and many others have worked to assist the local farmers markets, and create the Downtown Farmers Market in our City. Operating now, since 2010 the Downtown Farmers' Market has become a great attraction for those who not only are looking to buy local produce, but to appreciate the arts and entertainment as well.

Currently the Office of Neighborhood Development & Outreach has partnered with the Office of Economic Development, the Community Development Agency and the Greater Fall River Art Association to reopen the Cherry & Webb Art Gallery in our City's Downtown. Throughout the year, public art projects are coordinated through the Office of Neighborhood Development & Outreach.



Storm Related Assistance:

Throughout the year the Office of Neighborhood Development & Outreach assist with the coordination of efforts when dealing with Emergency Situations. Constant contact is critical to identify neighborhood issues and/or concerns.



The Office of Neighborhood Development & Outreach coordinates a snow shoveling initiative to assist the elderly through Youth Build Fall River.

Through the Building Blocks Program, the City is preserving and enhancing public health and safety. Property owners are being held accountable for the condition of their property and citizens are taking an active role in the revitalization of their neighborhood.

Safer, cleaner and better neighborhoods are built street by street, block by block with active citizen participation.

2. Available Resources

Rental Housing Assistance Program (Section 8)

The Section 8 Voucher Program administered by the FRHA provides rent subsidies to low-income families and special needs households. Assistance is provided in the form of vouchers and seeks to eliminate barriers to mobility and enhance de-concentration efforts. The FRHA also offers a variety of self-sufficiency programs to Section 8 voucher recipients.

For the calendar year 2013, the FRHA anticipates to receive \$14,542,356 of Housing Assistance Payment funds and \$1,670,604 of Administration funds for the federal Section 8 Program.

The Commonwealth of Massachusetts' monthly rental housing assistance is estimated to be as follows:

Massachusetts Rental Voucher Program (MRVP)	\$4,302
Department of Mental Health (DMH)	\$6,805
Alternative Housing Voucher Program (AHVP)	\$7,289

Project Based Rental Assistance

The FRHA is hoping to utilize project based rental assistance to house residents displaced from the demolition of Watuppa Heights to meet the HIP requirement for replication.

Section 8 Voucher Homebuyers Program

The FRHA is developing a program that would allow Section 8 voucher holders to apply the value of their Section 8 housing vouchers toward the purchase of their own homes.

Needs of Public Housing

1. Public Housing Improvements

The FRHA has ownership of 2,363 units in 28 developments, including 1,129 elderly-disabled units in 11 developments and 1,234 family units in 12 developments. The FRHA also has 40 units for the handicapped in 5 developments.

With an average age of 50 years, the FRHA has a housing stock in need of considerable modernization and rehabilitation efforts to bring the units into standard condition. The FRHA has been and is committed to meet the ongoing needs for modernization in its Federally-Assisted Public Housing Developments. The FRHA is receiving \$2,180,000 from the HUD Capital Fund for its planned public housing



improvements during the Federal Fiscal Year October 1, 2013 to September 30, 2014 program year.

The following lists represent modernization projects undertaken by the FRHA during Calendar Year 2013.

Federal Modernization Efforts

- Sunset Hill Bathroom renovation project - This will be a multiyear phased project to replace the tubs and tub walls which have deteriorated with age.
Site Improvements – During 2013 a number of site improvements will be completed, including sidewalk replacement, stair and handrail replacement etc. the work is being done as part of a Federal REAC Improvement project.
Building Exterior Repairs - During 2013 a number of building exterior improvements will be completed, including masonry repair and re-grouting, the work is being done as part of a Federal REAC Improvement project.
- Heritage Heights Safety System Upgrades – Smoke detectors and CO detector replacement.
Site Improvements – During 2014 a number of site improvements will be completed, including sidewalk replacement, stair and handrail replacement etc. the work is being done as part of a Federal REAC Improvement project.
Building Exterior Repairs - During 2013 a number of building exterior improvements will be completed, including masonry repair and re-grouting, the work is being done as part of a Federal REAC Improvement project.
New Boilers – installed in all buildings.
- Father Diaferio Safety System Upgrades – Smoke detectors and CO detector replacement is planned.
Site Improvements – During 2013 a number of site improvements will be completed, including sidewalk replacement, stair and handrail replacement etc. the work is being done as part of a Federal REAC Improvement project.
Building Exterior Repairs - During 2013 a number of building exterior improvements were completed, including masonry repair and re-grouting, the work is being done as part of a Federal REAC Improvement project.
- Federal Elderly Flooring – A program to abate asbestos floor tile during vacancy turnover of our elder sites continued during this period. Approximately 14 apartments had the old tiles removed and new VCT tiles installed before new occupants moved in.
Safety System Upgrades – Smoke detectors CO detectors and sprinkler heads have been replaced..

Hot Water System – Installed new hot water system at Cottell Heights.
Emergency Generator – Emergency generator installed at Barresi Heights.

- Federal Family Flooring – The FRHA continued to install new VCT flooring at the Riley, Bennie Costa, North Rocliffe and Fordney developments on unit vacancy.
Bathroom Renovations – During the reporting period the FRHA renovated 20 bathrooms at the same four developments.
Safety System Upgrades – CO detector replacement is planned.
Site Improvements – During 2013 a number of site improvements will be completed, including sidewalk replacement, stair and handrail replacement etc. the work is being done as part of a Federal REAC Improvement project.
Building Exterior Repairs - During 2013 a number of building exterior improvements will be completed, including masonry repair and re-grouting, the work is being done as part of a Federal REAC Improvement project.
- Federalization During 2014 the FRHA will complete the Federalization process at the Pleasant View Apartments changing the funding source from the Commonwealth to Federal sources. Four buildings were demolished, two laundry buildings were constructed and basement upgrades will be started in March of 2014.

State Modernization Efforts

- Bishop Eid Accessibility improvements for sidewalks and common areas were completed.
Elevator Upgrade was completed.
Emergency Generator Installation is in design phase.
- Corky Row Modernization will include roof replacement, entry rehabilitation, site work, kitchen remodeling, new boilers and exterior repairs. Six buildings have already had boilers installed.
- Maple Gardens Security Cameras – The Commonwealth has approved a grant for the installation of a security camera system and Phase I installation will begin in the summer of 2013.

Housing Improvement Plan

In order to implement the requirements of Massachusetts General Laws Chapter 235 of the Acts of 2002 (“Act”) the city prepared a Housing Improvement Plan (HIP). The City of Fall River and the FRHA secured legislative approval that would demolish Watuppa Heights, a state-funded public housing complex. The FRHA has relocated all of the residents at this site and it stands vacated. Demolition was completed at the end of 2013.

The parties agree that the HIP will start with the development of 11 affordable, single-family homes and about 50 rental units, 24 of which shall be made available to households with incomes falling at or below 30% of the area's median family income in an effort to give priority to existing Watuppa Heights residents. Affordable homeownership will be encouraged.

2. Public Housing Resident Initiatives

Public housing resident participation was maximized 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 FRHA is in the process of negotiating a successor agreement. 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,
- 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,
- Boy Scout Troop at large family developments,
- 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/famer's market program for elderly residents
- Holiday food drives for needy residents

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.

Barriers to Affordable Housing

Fair Housing Choice

The City of Fall River is committed to furthering fair housing choice for all residents regardless of race, color, national origin, ancestry, religion, sex, disability, familial status, marital status, source of income, sexual orientation, age, military/veteran status, blindness, hearing impaired, receipt of public assistance or housing subsidy, and children, or any other arbitrary factor. The City recognizes that fair housing is a regional issue and attempts to collaborate with jurisdictions throughout the region to identify impediments to fair housing choice and solutions for mitigating such barriers.

The City is prepared to address removal or amelioration of any negative effects of public policies that could serve as barriers to affordable housing as soon as identified. The City is not aware of any public policies, court orders or HUD sanctions that could have such an effect.

Affirmatively Furthering Fair Housing

In furtherance of its commitment of non-discrimination and equal opportunity in housing, in accordance with the City of Fall River CDBG and HOME Program's Affirmative Marketing Policy and Procedures, the City has established procedures to affirmatively market CDBG and HOME-assisted housing containing five or more housing units.

The procedures provide that individuals of similar economic levels have available a like range of housing choices, regardless of race, color, religion, sex, age, handicap, familial status, or national origin.

Fall River's affirmative marketing goal is to assure that eligible individuals who normally might not apply for the available HOME-assisted housing because of race, ethnicity, or gender will be made aware of available housing, feel welcome to apply, and have the opportunity to available housing.

The Community Housing Resource Board, Inc. (CHRB) provides tenant and landlord counseling and fair housing literature to individuals and to groups such as homeless shelter residents, students and social service providers. CHRB also provides comprehensive fair housing services, which include advocacy, outreach, education and collaborations with other entities that further strengthen fair housing activities in the City. CHRB is the only agency of its kind in the area.

CHRB is also a certified Community Housing Development Organization (CHDO) that undertakes affordable housing activities and activities to assist the homeless and those at risk of becoming homeless.

Fall River Analysis of Impediments

CDA relied heavily on the recently completed 2010 Analysis of Impediments (AI) conducted by the Community Development Agency (CDA) to identify the barriers to affordable housing recognized in that report.

Five major impediments were found since the 2005 AI. Three impediments were recurring and continue to be addressed. Two new impediments were identified and are being addressed. Actions taken to minimize these impediments are highlighted below.

Impediment 1: Lack of affordable housing units and lack of affordable land for development.

Resolution 1: The City of Fall River will continue to promote a wide range of housing products to the residents, including offering low interest (1%) loans to rehabilitate and de-lead rental housing. The City will continue to strongly promote homeownership through the First Time Homebuyers Loan Program. The City will continue to aggressively work with the two certified Community Development Housing Organizations (CHDOs) to buy foreclosed and abandoned properties and make them affordable after rehabilitation.

The City will continue to partner with several state agencies to promote the Soft Second Loan Program, the Get The Lead Out Program, and the Buy Fall River Program. The City is currently working with a private developer on a low income tax credit project to develop 119 units of housing for people who are 55 years of age or older. Eleven of these units will be HOME assisted units. The units are targeted for occupancy in 2014.

The City will continue to use CDBG funds to demolish deteriorated properties and make the land available at an affordable price for development.

Impediment 2: Age of City of Fall River's housing stock.

Resolution 2: The City of Fall River will continue to promote the Homeownership and Rental Housing Rehabilitation Loan Programs. Rehabilitation loans are deferred for one year with an interest rate of 1%. If lead paint removal, asbestos removal, or handicap accessibility is involved, the borrower may receive \$7,500 per unit up to \$30,000 per building deferred until granted as long as the borrower remains in compliance with the loan and its housing restrictions. In conjunction, the HOME Program requires compliance with Energy Star Standards during substantial rehabilitation and new construction.

Impediment 3: Improvement of Public Housing.

Resolution 3: The Fall River Housing Authority (FRHA) has developed a long-term modernization strategy that has met mandated items of energy conservation, physical accessibility, lead-based paint testing, and code enforcement, and the scheduling of other work items in keeping with priorities as developed by the FRHA and its residents. In 2012, the Housing Authority will continue to make necessary physical improvements to maintain its public housing inventory.

Impediment 4: Lack of awareness on the part of renters and landlords of Fair Housing Initiatives.

Resolution 4: The Community Housing Resource Board (CHRB) is a nonprofit agency and certified CHDO with funding support from federal grant money. CHRB provides assistance to tenants and landlords with fair housing issues. Each client is provided with information regarding fair housing laws and given direction for assistance. Providers of assistance include the South Coastal Counties Legal Services (free legal advice), HUD or MCAD for complaints of discrimination, and the municipal Department of Minimum Housing Standards and the Board of Health for complaints of State Sanitary Code violations.

- CHRB distributes pamphlets regarding fair housing law and tenant/landlord relations, most available in English, Spanish, and Portuguese.
- CHRB publishes a “Fair Housing and Equal Opportunity Policy Statement” daily in *The Herald News*. Also, CHRB has created and has available for sale the *Property Management Manual*, a guide for landlords, property managers, tenant groups, real estate agencies, and community development agencies.
- Quarterly, CHRB publishes advertisements stating “The City of Fall River Supports U.S. Fair Housing Law” in *The Herald News*. CHRB publishes articles on different fair housing issues in *Footprints*, the publication of Fall River’s Council on Aging.
- CHRB, along with CDA and the City of Fall River, promotes April as Fair Housing Month with articles, advertisements, and the presentation of a proclamation and resolution to CHRB by the Mayor of Fall River.

Impediment 5: Poor credit histories of borrowers.

Resolution 5: The City of Fall River and CHRB partner with nonprofit organizations that run first time homebuyer classes to provide participants with resources that provide credit counseling.

CDA continues to take part 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 Fall River/New Bedford Housing Partnership has partnered with Money Management International to educate consumers in Fall River and New Bedford on financial literacy and credit worthiness. The goals of Money Management International are:

- Increase Financial Knowledge
- Create a personal action plan for success
- Take control of your debt.

In April 2013, local businesses in conjunction with the City of Fall River promoted the “Credit For Life” fair held at Fall River’s B.M.C Durfee High School. The fair offered students an interactive event where they could practice budgeting skills and financial

literacy based on circumstances they are likely to experience in real life. Placed in the position of a 25 year old adult, students were given access to booths staffed by local business community members representing housing, clothing, furniture, transportation, education, credit, insurance, savings and retirement, luxury, career counseling and credit counseling. Then the students were directed to make purchases and credit decisions.

Students gained first-hand experience that helped them realize that what they buy, how much they spend and how they use their credit often has long-term consequences. Some students were amazed at how much they might owe in student loans after college (depending on the careers and colleges they picked). Others were surprised to learn how much it actually costs to carry a large balance on a high interest credit card (and how many years it takes to pay off that debt if only the minimum due is paid monthly). Most were stunned by the amount of taxes and other deductions taken from a full-time worker's paycheck.

While the fair serves as a warning to students to plan wisely to avoid financial traps that can derail their goals and dreams, its primary mission is to give students the specific tools and information they need to succeed.

Minority Homeownership

Although the City of Fall River has seen increases in the minority populations between the 1990 and 2000 U.S. Censuses, the total population of races other than white is only 8.9%, and the Hispanic/Latino population (of any race) is 3.3%.

Minorities financially eligible for homeownership is an even smaller percentage and are difficult to outreach due to language and cultural barriers. According to the City of Fall River's Analysis of Impediments (May 2010), the number of minority mortgage applications (375) was 10% of the total mortgage applications (3,471) received by lenders. The total minority applications approved were 149 (39.7%), the total denied was 138 (36.8%) and the total applications withdrawn were 88 (23.5%). These statistics show that 226 (60.3%) of the applications were either denied or withdrawn. Minority applicants filed 560 applications in 2006. In 2007 only 375 applications were filed (a decrease of 33%). The denial rate for minority applicants exceeded that of whites by about 10%.

Minority homebuyers will require substantial down payment/closing cost assistance to achieve the dream of owning a home of their own. It is anticipated that at least one minority household will be assisted in becoming homeowners during the 2012-2013 planning period.

HOME Program

1. Other Forms of Investment for Homebuyers

The City of Fall River in conjunction with the Community Development Agency is constantly looking for additional resources to address the affordable housing needs of its residents. The

Community Development Agency has developed relationships with many local banks, which provide primary financing to our housing programs. Other forms of investments the city will look to utilize include, but are not limited to:

- CHDO Proceeds
- CDBG
- MassHousing Home Buyer Programs
- Soft Second Loan Program

2. Recapture/Resale

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

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

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

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

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

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

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

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

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

marketing of affordable units(s) apply and are fully detailed in the City's Resale Provision as described here:

1. OWNER OCCUPANCY

The Premises shall be occupied and used as the principal residence of the relevant owner of record ("Owner") and, shall not be leased, refinanced, encumbered (voluntary or otherwise) or mortgaged without the prior written consent of the Lender. Any rents, profits or proceeds from a transaction described in the preceding sentence which have not received the prior written consent of the Lender shall be paid to the Lender. Each Owner shall keep his, her or their Premises insured against fire and such other casualties as are customarily insured against under a standard homeowner casualty insurance policy.

2. RESALE AND TRANSFER RESTRICTIONS

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

3. RESPONSE TO SALE NOTICE

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

The Lender shall determine the Maximum Resale Price, which is the maximum consideration for which the Owner's interest in the Premises or any portion thereof may be sold, conveyed, transferred or otherwise disposed of. The "Maximum Resale Price" for the Premises as of a given date shall be the lesser of (A) the written appraised value of the Premises as determined by a qualified appraiser in good standing with the relevant licensing agency, or agencies, and

otherwise reasonably accepted to Lender and ; (B) the sum of : (i) the consideration paid for the Premises as specified in the Deed to the Owner increased three percent (3%) per annum, compounded annually, plus (ii) the actual cost of capital improvements made to the Premises by the Owner from time to time subject to the limitation that credit for capital improvements shall not exceed one percent (1%) per year of the consideration paid for the Premises by the Owner on a cumulative basis and that such credit shall be reduced over time to reflect depreciation of such capital improvements over their depreciable life, plus (iii) the amount incurred by the Owner for the services of a real estate agent, up to an amount not greater than seven percent (7%) of the sum of the Maximum Resale Price and provided that such expenses are documented to the satisfaction of Lender.

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

4. OWNERS MARKETING OF AFFORDABLE UNIT

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

5. ELIGIBLE PURCHASER DETERMINATION

Upon receipt of a Prospective Buyer Notice that indicates the Owner believes the Prospective Buyer is an Eligible Purchaser, the Lender shall contact the Prospective Buyer within thirty (30) days and request submission of such evidence as the Lender may require to determine whether the Prospective Buyer is an Eligible Purchaser, as well as information on the Prospective Buyer's

first mortgage financing, if available. The Lender shall respond to a Prospective Buyer Notice within thirty (30) days after receipt of all information requested from the Prospective Buyer. If the Lender determines that the Prospective Buyer is an Eligible Purchaser and that the Prospective Buyer's mortgage financing meets the requirements set out in Section 26 below the Lender shall furnish to the Owner a Compliance Certificate. If the Lender determines the Prospective Buyer is an Eligible Purchaser but the Prospective Buyer has not yet received a commitment for mortgage financing or has received a commitment that does not meet the requirements set out in Section 26 below the Lender shall furnish to the Owner an Eligible Purchaser Certificate. If the Lender determines that the Prospective Buyer is not an Eligible Purchaser, the Lender shall so notify the Owner (a "Negative Eligibility Determination").

6. CONVEYANCE TO PROPECTIVE BUYER

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

7. COMPLIANCE AND NONCOMPLIANCE PAYMENT CERTIFICATES

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

8. CERTIFICATES GENERALLY

Upon written application and upon submission of such evidence as the Lender may require, the Lender shall furnish to any Owner a certificate stating whether a person or household qualifies as an Eligible Purchaser (an "Eligible Purchaser Certificate"). Upon written application and upon submission of such evidence as the Lender may require, the Lender shall furnish to any Owner, mortgagee or person having a security interest in the Premises, a Maximum Resale Price Certificate. An Eligible Purchaser Certificate, a Maximum Resale Price Certificate and a Compliance Certificate shall be valid for the period stated in the certificate, which period shall be no less than ninety (90) days. A mortgagee of the Premises may conclusively rely upon a Maximum Resale Price Certificate issued by the Lender, provided that such Maximum Resale Price is not exceeded by the consideration for the Premises stated in the recorded deed to the Owner and further provided that such Maximum Resale Certificate is recorded in the Registry of Deeds. This Section shall not limit the right of persons to rely upon certificates of the Lender described elsewhere in this AHR.

9. NONCOMPLIANCE PAYMENTS

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

10. OWNER COMPLIANCE

Each Owner shall furnish such information about the Premises as the Lender may request from time to time, as to the identity of the Owner and the Owner's Family, the identity of any mortgagee or other person having an interest in the Premises, the consideration paid for the Premises, the condition of the Premises, the identity of the occupants of the Premises and any

other information which the Lender deems relevant, all for the purpose of assuring compliance with this AHR. The Lender shall have access to inspect the Premises at reasonable times and on reasonable notice.

Within ten (10) days of the closing of the conveyance of the Premises from an existing Owner to a new Owner, the new Owner shall deliver to the Lender a true and certified copy of the deed of the Premises and the mortgage of the Premises in favor of the Lender, both as recorded, together with information as to the place of recording thereof in the public records. Failure of the new Owner to comply with the first sentence of this paragraph shall not affect the validity of such conveyance or the applicability of this AHR to the new Owner.

11. MISCELLANEOUS

- A. Waiver. Nothing contained herein shall limit the rights of the Lender to release or waive, from time to time, in whole or in part, any of the rights, covenants, agreements or restrictions contained herein with respect to the Premises. No waiver shall be effective against any party unless in writing and executed by such party.
- B. Third-Party Beneficiaries. The covenant as to Maximum Resale Price may be enforced by any Owner and/or prospective purchaser of the Premises.
- C. Captions Not Binding. The Captions are used only as a matter of convenience and are not to be considered a part of this AHR or to be used in determining the intent of the parties to it.
- D. Severability. If any provision of this AHR or the application thereof to any person or circumstance is held to be invalid or unenforceable by any decision of any court of competent jurisdiction, such decision shall not impair or otherwise affect any other provision of this AHR, or the application of such provisions to persons or circumstances other than those as to which it is held invalid or unenforceable.
- E. Counterparts. This AHR may be executed in any number of counterparts, each of which when so executed and delivered shall be deemed an original, but such counterparts shall together constitute but one and the same instrument.
- F. Other Assurances. Each Owner agrees from time to time, as may be reasonably required by the Lender, to provide a written statement, signed and, if requested, acknowledged, setting forth the occupancy of the Premises and information concerning the resale of such Premises.

- G. Governing Law. This AHR shall be construed and governed in accordance with the laws of The Commonwealth of Massachusetts.
- H. Successors and Assigns. The provisions of the AHR, as amended, is binding on Borrower, each Owner and each of their successors, heirs and assigns.

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

3. Refinancing

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

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

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

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

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

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

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

For example an increased affordability level may be achieved:

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

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

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

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

**APPLICATION FOR
FEDERAL ASSISTANCE**

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED May 7, 2014	Applicant Identifier HOME Investment Partnership Program	
<input type="checkbox"/> Construction	<input type="checkbox"/> Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier	
<input checked="" type="checkbox"/> Non-Construction	<input checked="" type="checkbox"/> Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier	
5. APPLICANT INFORMATION				
Legal Name: City of Fall River		Organizational Unit: Department: Community Development Agency		
Organizational DUNS: 075716456		Division:		
Address: Street: One Government Center		Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Fall River		Prefix: Mr.	First Name: Michael	
County: Bristol		Middle Name P		
State: Massachusetts	Zip Code 02722	Last Name Dion		
Country: United States of America		Suffix:		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 04-6001387		Phone Number (give area code) 508-679-0131		Fax Number (give area code) 508-679-0752
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		7. TYPE OF APPLICANT: (See back of form for Application Types) C. Municipal Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): HOME Investment Partnership Program		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Fall River, Massachusetts		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: HOME Program - undertake activities eligible under 24 CFR 92.205 that address housing needs identified in the City of Fall River's Consolidated Plan		
13. PROPOSED PROJECT Start Date: 07/01/2014		14. CONGRESSIONAL DISTRICTS OF: a. Applicant Massachusetts 4 & 9		
Ending Date: 06/30/2015		b. Project Massachusetts 4 & 9		
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$ 764,066 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$ ⁰⁰	DATE:		
c. State	\$ ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$ ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$ 85,959 ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$ ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
g. TOTAL	\$ 850,025 ⁰⁰			
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 William	Middle Name A.		
Last Name Flanagan	Suffix			
b. Title Mayor	c. Telephone Number (give area code) 508-324-2600			
d. Signature of Authorized Representative <i>W. A. Flanagan</i>	e. Date Signed May 7, 2014			

Standard Form 424
No. 15 Estimated Funding (HOME)

a.	Federal		\$ 764,066
	Entitlement Grant	\$ 764,066	
e.	Other		\$ 85,959
	Other Rehabilitation	\$ 59,132	
	Acquisition	\$ 12,500	
	CHDO	\$ 14,327	
g.	TOTAL		=====
			\$ 850,025

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
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0028	HOME PROGRAM		CDBG 0 ESG 0
HOME-23-1	Housing	570.202	HOME \$ 573,050 HOME (Unencumbered)\$ 659,000 HOPWA 0
	Maintain the amount of decent, safe, and sanitary affordable housing and the supply of rental housing affordable to lower-income households, support development of affordable housing for special needs populations, and expand opportunities for home ownership.	10 Households (General)	TOTAL \$1,232,050
	Program objectives include maintenance of the supply of affordable housing through homeowner and rental housing rehabilitation, rental housing acquisition, and first-time homebuyer assistance, and continuation of rental assistance resources to benefit eligible LMI persons. The estimated allocation of HOME funds: \$452,397 for Rehabilitation (#14B) and \$100,000 for Acquisition (#14G).		Total Other Funding \$ 0

Help the Homeless? No Start Date: 7/01/14
 Help those with HIV or AIDS? No Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Community-wide

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
-------------------------	--	--	-----------------

0029	COMMUNITY HSG DEVELOPMENT ORGANIZATION		CDBG 0 ESG 0
HOME-23-2	Housing	570.202	HOME \$ 114,610 HOME (Unencumbered)\$ 0 HOPWA 0
	Maintain the amount of decent, safe, and sanitary housing and the supply of rental housing affordable to lower-income households, support development of affordable housing for special needs populations, and expand opportunities for homeownership.	3 Households (General)	TOTAL \$ 114,610
	15% of the HOME Program fund allocation will be set-aside for local CHDOs for investment in housing to be developed, sponsored, or owned by CHDOs.		Total Other Funding \$ 0

Help the Homeless? No Start Date: 7/01/14
 Help those with HIV or AIDS? No Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Community-wide

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0030	HOME PROGRAM ADMINISTRATION	21H HOME Admin/Planning Costs of PJ (subject to 10% cap)	CDBG 0 ESG 0 HOME \$ 76,406 HOPWA 0
HOME-23-3	Planning & Administration	1 Person (General)	TOTAL \$ 76,406
	Perform planning and administrative functions; serve the fair housing and equal housing opportunity needs of the city residents.		Total Other Funding 0
	Community Development Agency		

Help the Homeless? No Start Date: 7/01/14
 Help those with HIV or AIDS? No Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Addresses

One Government Center, Fall River, MA 02722

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction’s consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

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

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

W. A. Flanagan
Signature/Authorized Official

May 7, 2014
Date

Mayor
Title

Specific Homeless Prevention Elements

The community and supportive service programs included in this Annual Action Plan seek to implement the following Consolidated Plan goals:

- 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.

Program Descriptions

Emergency Solutions Grant (ESG)

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. Shelter and other services are provided to homeless families and individuals of subpopulations such as domestic violence, substance abusers and the mentally ill.

Standards for Administering ESG

The ESG Committee and ESG subrecipients collaborated to develop written standards based on the new ESG provisions and regulations and current ESG program policies.

Standard policies and procedures were written for:

- Evaluating individuals' and families' eligibility for assistance;
- Coordination among emergency shelter providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers and mainstream service and housing providers;
- Determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance;
- Determining the share of rent and utilities costs that each program participant must pay while receiving homelessness prevention and rapid re-housing funds;
- Determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will adjust over time; and
- Determining the type, amount and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing that each participant may receive, such as the maximum amount of assistance, the maximum number of months the program

participant receives assistance, or the maximum number of times the program participant may receive assistance.

The ESG Written Standards will be finalized when the interim rule is published as final.

Centralized or Coordinated Assessment

The Fall River Continuum of Care (CoC) is implementing a Coordinated Assessment System. All homeless programs will be responsible to participate in Coordinated Assessment and are expected to strategize to serve the most vulnerable population first, including the chronically homeless with multiple/severe disabilities. A vulnerability index score will be used to rank the clients.

Coordinated Assessment would streamline the process of assisting the homeless by reducing the amount of time people spend moving from program to program before finding the right match. Catholic Social Services has taken the lead to implement the Coordinated Assessment Center. All homeless programs are expected to participate in Coordinated Assessment.

Clients would be prioritized by the length of homelessness, number of disabilities/medical issues, and high service needs to maintain stability in housing. Unsheltered families with children ineligible for other assistance will also take precedence. Through Coordinated Assessment, the hardest-to-serve, most vulnerable clients will be made a priority in spite of their barriers.

Process for Making Sub-Awards

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 9, 2013 at the offices of CDA at One Government Center, Fall River, Massachusetts. Priority will 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.

The City currently distributes ESG funds directly to the following homeless service providers:

- Steppingstone, Inc.'s First Step Inn (men's shelter and women's shelter);
- Steppingstone, Inc.'s shelter for men and women in recovery;
- The Women's Center's Our Sisters' Place; and
- Catholic Social Services (CSS) for homeless prevention and rapid re-housing services for individuals and families who are homeless or at risk of homelessness.

Performance Standards for Evaluation

The City of Fall River Community Development Agency formed a subcommittee in order to consult with the Continuum of Care on performance standards for evaluation. The ESG Committee developed performance standards based on ESG subrecipients program goals and objectives.

Performance measures including the following:

Emergency Shelter Operations and Outreach Services

1. Increase the number of housing placements
2. Reduce length of stay in emergency shelter
3. Reduce rates of recidivism
4. Reduce number seeking emergency shelter placement
5. Increase the number of shelter clients securing employment
6. Increase number of clients connected to mainstream resources

Prevention Services

1. Increase the number of housing retentions
2. Reduce number of emergency shelter entries
3. Reduce the number of first-time homeless
4. Increase number of clients connected to mainstream resources
5. Increase in skills (i.e., budgeting, life skills, etc.)
6. Increase in income (i.e., connected to education/training/employment)

Rapid Re-Housing Services

1. Increase the number of housing placements
2. Reduce number of emergency shelter entries
3. Reduce length of stay in emergency shelter
4. Reduce the number of first-time homeless
5. Increase number of clients connected to mainstream resources
6. Increase in skills (i.e., budgeting, life skills, etc.)
7. Increase in income (i.e., connected to education/training/employment)

Consultation with Continuum of Care

The City of Fall River Community Development Agency formed a subcommittee in order to consult with the Continuum of Care on:

- determining how to allocate ESG funds for eligible activities;
- developing the performance standards for activities funded under ESG; and
- developing funding, policies, and procedures for the operation and administration of the HMIS.

The CoC members were invited to join the ESG Committee through an announcement at a Fall River Homeless Service Providers Coalition (HSPC) and through an e-mail to the HSPC listserv.

Anyone could participate whether they were planning a proposal for the new round of ESG funding.

The ESG Committee determined that the ESG funding should be allocated 65% toward rapid re-housing, 35% toward prevention.

The decision for more rapid re-housing services came from a number of factors:

- Emergency shelters are at capacity, the State of Massachusetts is housing families in motels, and the emergency overflow shelter for homeless individuals during the winter months has been at capacity and turning people away.
- The Fall River CoC, in transitioning to the Crisis Response System, is aspiring to move the homeless out of shelter and motels and into more permanent situations, freeing up much sought after shelter beds and emptying the motels. In effect, the CoC is looking to generate shorter and/or fewer shelter stays.
- The Fall River CoC also feels there are other opportunities to receive prevention assistance, such as RAFT Program, Flex Funds, Emergency Assistance, and Utilities Assistance provided by CAP agencies and other programs.

The development of HMIS policies and procedures and the plan for the funding, operation and administration of HMIS had been in place before the formation of the ESG Committee. 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. HMIS is coordinated across the CoC by the Community Development Agency, the grantee. The Fall River CoC also retains part-time personnel to assist all agencies with data entry issues and data clean-up.

Emergency Shelters

Steppingstone, Inc./Men's and Women's Programs

Steppingstone, Inc. Men's Program located at 466 North Main Street provides 8 beds for homeless men, and the Women's Program at 522 North Main Street provides 8 beds for homeless women. The programs provide shelter, counseling, and other support services to homeless substance abusers.



ESG-28-2

Steppingstone – Single Men's and Single Women's Programs

Objective

- Suitable Living Environment

Outcome

- Availability/Accessibility

Common Indicators

- Number of persons, households, businesses, units or beds assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicator

- Public Facility

Performance Measures

- Number of households served by household type
- Number of persons served by special need category
- Number of persons served by income level
- Number of persons served by race and ethnicity
- Number of bednights used
- Average length of stay
- Number denied admittance
 - Percentage of those that are Fall River residents
- Number discharged
 - Percentage of those discharged to permanent housing
- Expenditures by funding source

Goal

- To serve 50 men and/or women annually

The Women's Center/Our Sisters' Place

ESG funding supports the staffing, utility, and operational costs of Our Sisters' Place, which services battered women and their children. The facility, situated at an undisclosed location, houses up to 5 families and individuals, including single females and mothers with their children.

ESG-28-4

Our Sisters' Place – Battered Women's Shelter

Objective

- Suitable Living Environment

Outcome

- Availability/Accessibility

Common Indicators

- Number of persons, households, businesses, units or beds assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicator

- Public Facility

Performance Measures

- Number of households served by household type
- Number of persons served by special need category
- Number of persons served by income level
- Number of persons served by race and ethnicity
- Number of bednights used

- Average length of stay
- Number denied admittance
 - Percentage of those that are Fall River residents
- Number discharged
 - Percentage of those discharged to permanent housing
- Expenditures by funding source

Goal

- To serve 25 families and/or single females annually

Steppingstone, Inc./First Step Inn

Steppingstone, Inc. has the responsibility of operating the emergency shelter for single men and the emergency shelter for single women (collectively called First Step Inn). First Step Inn, located at 175 North Main Street, provides 8 beds for homeless men and 6 beds for homeless women, as well as overflow beds during the coldest winter months. In October 2012, the emergency shelter bolstered its number of beds to 12 beds for men and 8 beds for women.

First Step Inn provides the relevant supportive services to their clients to transition them out of homelessness and toward dependency. The program has two case managers, one housing advocate (housing placement), and a worker to provide housing stabilization. Catholic Social Services is ESG funding (state and local) to rapidly re-house the single men and women.

Steppingstone is still looking to increase the capacity of the First Step Inn to accommodate even more individuals.

ESG-28-5

First Step Inn – Single Men’s Shelter

Objective

- Suitable Living Environment

Outcome

- Availability/Accessibility

Common Indicators

- Number of persons, households, businesses, units or beds assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicator

- Public Facility

Performance Measures

- Number of households served by household type
- Number of persons served by special need category
- Number of persons served by income level
- Number of persons served by race and ethnicity
- Number of bednights used
- Average length of stay



- Number denied admittance
 - Percentage of those that are Fall River residents
- Number discharged
 - Percentage of those discharged to permanent housing
- Expenditures by funding source

Goal

- To serve 150 men annually

ESG-28-6

First Step Inn – Single Women’s Shelter

Objective

- Suitable Living Environment

Outcome

- Availability/Accessibility

Common Indicators

- Number of persons, households, businesses, units or beds assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicator

- Public Facility

Performance Measures

- Number of households served by household type
- Number of persons served by special need category
- Number of persons served by income level
- Number of persons served by race and ethnicity
- Number of bednights used
- Average length of stay
- Number denied admittance
 - Percentage of those that are Fall River residents
- Number discharged
 - Percentage of those discharged to permanent housing
- Expenditures by funding source

Goal

- To serve 100 women annually

Homeless Prevention and Rapid Re-Housing

Catholic Social Services

Catholic Social Services (CSS) has the responsibility of operating the homelessness prevention and rapid re-housing services made available through the Emergency Solutions Grant. Catholic Social Services is located at 1600 Bay Street, Fall River, MA. CSS will provide homelessness prevention and rapid re-housing assistance to residents of the city.

ESG-28-7

Homelessness Prevention and Rapid Re-Housing

Objective

- Decent Housing

Outcome

- Affordability

Common Indicators

- Number of persons, households assisted
- Income levels of persons or households
- Race and ethnicity data

Specific Indicator

- Public Service

Performance Measures – Prevention Services

- Increased number of housing retentions
- Reduced number of emergency shelter entries
- Increased number of clients connected to mainstream resources
- Increase in skills/income

Performance Measures – Rapid Re-Housing

- Increased number of housing placements
- Reduced length of stay in emergency shelter
- Reduced number of emergency shelter entries
- Increased number of clients connected to mainstream resources
- Increase in skills/income

Goal

- To serve 9 households annually with Rapid Re-Housing Assistance
- To serve 5 households annually with Rapid Homeless Prevention Assistance

Continuum of Care (CoC)

Fall River's Continuum of Care consists of a close-knit network of social service providers, business partners, community leaders, political partners and City administrators, all working for the common goal of creating an array of effective, coordinated services, along with safe, decent and affordable housing that will guide the homeless from instability to independence.

Emergency Shelters

The City of Fall River currently has 141 year-round emergency shelter beds, which includes 38 beds for individuals and 23 family units (103 family beds). The ESG subrecipient shelters are described in the section above, and the three family shelters funded by the Department of Housing and Community Development (DHCD) include:

- Catholic Social Services HOUSE program provides scattered-site units for 3 homeless families;
- Community Care Services' FOCUS program provides scattered-site apartments for 10 homeless families; and
- Southeast Regional Network's Fall River Family Center provides 7 units of shelter in a congregate setting.

There are several overflow beds available. First Step Inn provides one bed in the men's section and one bed in the women's section on very cold winter nights, when a referral is made from a service provider or when there is some other emergency (fire, police matter).

Also, Steppingstone, the City and the faith-based community have a process to provide 15 overflow shelter beds 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. A case manager provides assessment, direction and advice for the overflow guests. The volunteer effort is well-coordinated by the church leaders.

It has been realized that the overflow situation is only a temporary solution: the demand has outweighed the supply and volunteers burn out resulting in closing the overflow beds earlier in the season every year.

The Mayor's Task Force to End Homelessness has located a new site to relocate its operations with room to accommodate the overflow shelter on-site. The building can also accommodate tenants who will provide wrap-around services to the guests. The property has yet to be purchased, pending financing.

The City's emergency shelters continue to address the high priority family and individual needs of the homeless population. One hundred percent of Fall River's emergency shelters are reporting in the Homeless Management Information System (HMIS), as Our Sisters' Place, the domestic violence shelter, is not currently mandated to report in HMIS due to privacy and confidentiality concerns.

Transitional Housing

Fall River's Continuum of Care has 115 year-round transitional housing beds: 55 beds for individuals and 24 family units (approximately 60 family beds). The LOFT Program, Salvation Army's Gentle Arms, Fall River Housing Authority's LHATHP, and Steppingstone's Transition House and Men's, Women's and Graduate Programs all operate transitional housing programs in Fall River.

The Women's Center's LOFT Program (Living Opportunities for Families in Transition) provides 9 units of scattered site transitional housing for homeless families and intensive supportive services and case management for the families in transition to permanent housing. LOFT did not apply for renewal under the Continuum of Care grant and will expire on May 31, 2014.

FRHA's LHATHP provides short-term housing and case management for 10 families with children.

Gentle Arms provides housing and parenting education for 5 teenage moms with up to 2 children each.

Transition House, operated by Steppingstone, Inc., enables 10 homeless persons with disabilities to be housed in a congregate housing setting and provides its clients with supportive services.

Steppingstone's other programs provide 45 units in a congregate living setting for individuals with substance abuse issues.

Sixty-six percent of Fall River's transitional housing programs are reporting in HMIS. While all of the mandated McKinney-Vento programs are participating, the non-mandated LHATHP and Gentle Arms programs have yet to sign on to report in HMIS.

Permanent Supportive Housing

Fall River's current inventory of permanent supportive housing beds is 161 year-round beds, 75 beds for individuals and 30 family units (approximately 86 family beds), comprised of Steppingstone's Next Step Home Program and Stone Residence; Catholic Social Services' A Loving Home, A New Home, Second Chances and Francis House; and Justice Resource Institute's Thresholds.

Next Step Home Program provides scattered-site housing for 26 formerly homeless individuals and 14 formerly homeless families with substance abuse, mental health, domestic violence and HIV/AIDS issues.

Stone Residence provides 22 SRO units of permanent supportive housing for chronically homeless, disabled individuals.

A Loving Home consists of scattered-site apartments for 17 homeless individuals (12 chronically homeless), and A New Home provides scattered-site permanent housing for seven families. Second Chances provides permanent supportive housing for 2 individuals with veterans preference and 3 families, 1 with veterans preference. Francis House is permanent supportive housing in a congregate setting for eight male youths aged 18-24.

Thresholds provides six clustered two-bedroom apartments for homeless families.

One hundred percent of Fall River's permanent supportive housing beds are reporting in HMIS.

Other Homeless Housing

Other beds under Fall River's CoC include crisis centers where those with mental health issues and/or substance abuse issues cycle in and out of institutions. Such organizations include Corrigan Mental Health Center and Stanley Street Treatment and Resources (SSTAR).

Supportive Services and Subpopulations

With assistance through the Continuum of Care grant, two projects continued to provide services to homeless individuals and families. One hundred percent of the McKinney-Vento funded supportive service programs are reporting in HMIS.

Project New Beginnings, a project of Steppingstone, Inc., provides outpatient substance abuse assessment, counseling and follow-up services for homeless individuals and families.

Although categorized as a transitional housing program under HUD, Steppingstone's CHAOS program continues to provide supportive services for up to 50 homeless persons in NSHP and Transition House, including chronic substance abusers, persons living with HIV/AIDS, mental health clients and victims of domestic violence.

Each of the proposed activities is consistent with needs identified at Public Hearings and at meetings among service providers and with objectives and priorities established in the *City of Fall River Consolidated Plan*. There are many more services and programs throughout the City working in the Continuum to eradicate homelessness.

Goals and Action Steps for Reducing and Ending Homelessness

Outreach and Assessment

There is a very concerted outreach effort between DHCD, DTA, emergency shelter providers and other homeless providers in Massachusetts so that families do not end up on the street. Many providers use hotel/motel vouchers to house homeless families, and although this has become excessive across the State of Massachusetts, Fall River has few families housed in motels. There are case managers to work directly with the homeless families in hotels/motels. Through DHCD's HomeBASE, Emergency Assistance eligible families can receive either Household Assistance to help the family stay in place or relocate or Rental Assistance to provide an ongoing monthly rental subsidy. Families who are eligible for HomeBASE and are in need of immediate shelter are placed in temporary accommodations while waiting to use other HomeBASE benefits.

The Fall River CoC outreaches to the street population by trying to gain their trust by providing them with a bed, utilizing overflow beds when necessary. Essential services, such as engagement, case management, emergency health and mental health services, transportation and services for special needs populations, address the immediate needs of unsheltered homeless persons.

The faith-based community, Steppingstone, and state and city officials and employees have been instrumental in assisting to open several temporary overflow shelter sites during the coldest winter months. The overflow typically serves hard-to reach street homeless and provides an opportunity to make a connection to services. There are coordination efforts to provide overflow guests with proper assessments and needed services to get them off the streets.

Outreach workers from various social service agencies station themselves at food pantries and soup kitchens. Homeless resource pamphlets are distributed at various agencies, food pantries and soup kitchens. Street outreach teams made up of agency staff and former homeless individuals provide a basis for trust with the unsheltered homeless, providing them gift cards, survival kits, and advice during Point-in-Time counts. The Fall River Police Department has been involved in the semi-annual survey and homeless issues and has developed great working relationships with service providers. The Fire Department's Office of Emergency Management has also become educated on services available to the homeless. The Building Code Department has been educated on who to call when homeless are found in condemned buildings. Fall River

held its fourth annual Project Homeless Connect, providing free meals, goods and services to many of the hard-to-reach, distrusting street homeless.

Addressing Emergency Shelter and Transitional Housing Needs of Homeless Persons

The Fall River CoC has the following homeless strategy goals in place to address the needs of the homeless in emergency shelter and transitional housing:

- Increase percentage of participants in all CoC-funded projects that are employed at program exit to at least 20% or more by expanding adult basic education programs, identifying, creating and developing partnerships with job trainers and outreaching to private industry for employment opportunities.
- Decrease the number of homeless households with children.
- End chronic homelessness by 2015, veterans homelessness by 2015, and family, youth and children homelessness by 2020.
- Conduct surveys of the homeless bi-annually (January and July) to track and analyze the effects of our efforts.

Assisting Homeless Individuals and Families Make the Transition to Permanent Housing and Independent Living

The Fall River CoC has the following homeless strategy goals in place to help the homeless transition to permanent housing and independent living:

- Create new permanent housing beds for chronically homeless persons.
- Maintain the number of participants obtaining mainstream benefits at 96%
- Increase percentage of homeless persons staying in permanent housing over six months to at least 80% by improving and increasing access to mainstream resources, and supporting and promoting tenancy preservation and retention services.
- Increase percentage of participants in all CoC-funded projects that are employed at program exit to at least 20% or more by expanding adult basic education programs, identifying, creating and developing partnerships with job trainers and outreaching to private industry for employment opportunities.

Helping Low-Income Persons Avoid Homelessness (especially those with extremely low incomes)

In order to prevent low-income households from becoming homeless, the City has designated 35% of the new ESG funding for prevention and rapid re-housing, and the CoC has set the following goals:

- Increase the number of housing retentions;
- Reduce number of emergency shelter entries;
- Reduce the number of first-time homeless;
- Increase number of clients connected to mainstream resources;
- Increase in skills (i.e., budgeting, life skills, etc.); and
- Increase in income (i.e., connected to education/training/employment).

Other prevention assistance includes HomeBASE, HUD VASH Vouchers, RAFT Program, Flex Funds, Emergency Assistance, and Utilities Assistance provided by CAP agencies and other programs. The state has made available additional MRVP rental vouchers, and South Shore Housing will make available funds for workforce development for HomeBASE families.

1. Sources of Funds

Emergency Solutions Grant Program (ESG)

Our Sisters' Place, First Step Inn, Steppingstone's Men's and Women's Programs, and Catholic Social Services Homeless Prevention and Rapid Re-Housing supported in part with ESG Program funding, continued to service their respective homeless populations. The continued availability of Fall River's shelter programs, along with their supportive services, are priorities within the City's efforts in addressing chronic and other homelessness and its causes. The City of Fall River is going to receive \$214,196 in ESG funding. Funding will be allocated as demonstrated in the following chart.

	Year 28 ESG	Match Funds	Totals
Steppingstone	\$ 20,000	\$ 20,000	\$ 40,000
Our Sisters' Place	\$ 71,400	\$ 71,400	\$ 142,800
Single Male Shelter	\$ 22,600	\$ 22,600	\$ 45,200
Single Female Shelter	\$ 11,903	\$ 11,903	\$ 23,806
Homelessness Prevention	\$ 72,229	\$ 72,229	\$ 144,458
Program Administration	\$ 16,064	\$ 16,064	\$ 32,128
	\$ 214,196	\$ 214,196	\$ 428,392

Year 27 ESG Allocation



McKinney-Vento

The City of Fall River and its social service providers collaborate annually to complete and submit the SuperNOFA grant application for funds for housing and services for the homeless.

The City of Fall River was awarded funding as follows:

2012 Fall River CoC MA 515

Grantee	Sponsor	Program Name	Type	Term	Funding Amt.
City of Fall River	City of Fall River	HMIS	HMIS	1	32,663.00
City of Fall River	Catholic Social Services	A Loving Home	PH	1	190,226.00
City of Fall River	Catholic Social Services	A New Home	PH	1	142,740.00
City of Fall River	Cit of Fall River	Planning	Planning	1	24,098.00
City of Fall River	The Women's Center	LOFT	TH	1	166,611.00
City of Fall River	Steppingstone, Inc.	CHAOS	TH	1	335,359.00
City of Fall River	Steppingstone, Inc.	Stone Residence	PH	1	369,276.00
City of Fall River	Catholic Social Services	Francis House	PH	1	169,419.00
City of Fall River	Justice Resource Inst.	Opening Doors II	PH	1	68,437.00
City of Fall River	Steppingstone, Inc.	Project New Beginnings	SSO	1	38,520.00
City of Fall River	Steppingstone, Inc.	Next Step Home Program	PH	1	433,478.00
					\$1,970,827.00

Other Resources

Other financial resources for the homeless include:

- Emergency Assistance Reform: Massachusetts instituted Emergency Assistance Reform in order to better serve homeless families. Currently shelters are at capacity and many times affordable housing is not immediately available; therefore, families are being placed in motels/hotels at distressing rates.
- HomeBASE: The premise of HomeBASE is to avoid housing families in motels and to divert them away from shelter and rapidly re-house them. Administered by the Department of Housing and Community Development, EA-eligible families can receive either Household Assistance to help the family stay in place or relocate or Rental Assistance to move them out of shelter/motels and provide an ongoing monthly rental subsidy.
- Workforce Development Funds: The Fireman Foundation, South Shore Housing and SER-Jobs are collaborating to provide workforce development to regional HomeBASE families.
- HUD Veterans Affairs Supportive Housing Vouchers: HUD VASH vouchers are available through Providence, RI's Veteran's Department, Fall River's Veterans Agent, and the Department of Veterans Affairs.

- ESG – Rapid Re-Housing and Homeless Prevention services: Catholic Social Services received ESG-RRHP funding from the city and the state and is collaborating with Steppingstone to move clients from the First Step Inn emergency shelter to permanent housing, as well as moving their own clients and the families in motels into permanent housing.
- Residential Assistance for Families in Transition: The RAFT program is a state-funded homelessness prevention program that gives short-term financial assistance to low-income families who are homeless or at risk of becoming homeless.
- Massachusetts Rental Voucher Program: Massachusetts provides rental assistance through the MRVP. State funded "mobile" vouchers can be used anywhere in Massachusetts, but "project-based" vouchers are only available in specific apartments.
- Substance Abuse and Mental Health Services Administration: SAMHSA works to improve the quality and availability of substance abuse prevention, alcohol and drug addiction treatment, and mental health services. Steppingstone's First Step Inn and Stone Residence use SAMSHA funding to assist their clients.
- Housing Opportunities for People with AIDS: HOPWA funding allows Project Aware at SSTAR to provide integrated medical case management for those living with HIV/AIDS. Our Prevention and Integrated Counseling, Screening, and Referral (PICSR-T) site offers comprehensive services addressing an individual's risk for HIV, viral hepatitis and sexually transmitted infections(STI) along with STI treatment and referral to Partner Services. Project Aware provides services to those in the Next Step Home Program. (Funded through Providence, RI.)
- Community Development Block Grant Program: CDBG funds are used to serve low to moderate-income FR residents. Programs include: Public Facilities & Infrastructure Improvements – Streets and Water Improvements, Jobs for Fall River; Public Services – CD Re-Creation, Homeowner Rehabilitation, Child Development Program, Senior Drop-in Centers, Walking Beat Police, Immigration Services, Demolition, Family Advocacy and Community Education Center, Parks and Playground Improvements.
- HOME Investment Partnerships Program: HOME funds are provided to rehabilitate units for low to moderate-income tenants at below fair market rent. Recipients include homeowners, private developers, Community Housing Development Organizations, and non-profits providing safe, decent, affordable housing.
- Neighborhood Stabilization Program: Fall River uses NSP funding to purchase vacant abandoned properties in low-income areas of the city. The properties are rehabilitated and made available to families that are at 50% or below Area Median Income.
- United Way: The Greater Fall River United Way provides funding for many homeless service providers and provides funding to Fall River's annual Project Homeless Connect event.
- Department of Public Health: funds services for formerly homeless living with HIV/AIDS in the Next Step Home Program.
- Fall River Public School Department: Massachusetts communities are required by state law to continually fund the transportation costs for homeless children to be bused to their original district to attend school, if they do not choose to attend school in the community where they have been placed in emergency housing. The cost is split with the community where the child is bused to.

- Faith-Based Organizations/Congregations: Catholic Charities and other churches assist with emergency gift cards, some household items, food and utility payments.

2. Homelessness Strategy

The City of Fall River and the Continuum of Care have the following homeless strategy goals in place in conjunction with the annual CoC application:

- Create new permanent housing beds for chronically homeless persons.
- Maintain the number of participants obtaining mainstream benefits at 96%.
- Increase percentage of homeless persons staying in permanent housing over six months to at least 80% by improving and increasing access to mainstream resources, and supporting and promoting tenancy preservation and retention services.
- Increase percentage of participants in all CoC-funded projects that are employed at program exit to at least 20% or more by expanding adult basic education programs, identifying, creating and developing partnerships with job trainers and outreaching to private industry for employment opportunities.
- Decrease the number of homeless households with children.
- End chronic homelessness by 2015, veterans homelessness by 2015, and family, youth and children homelessness by 2020.
- Ensure that the CoC has a functional HMIS system providing accurate emergency shelter, transitional housing and permanent supportive housing bed coverage. HMIS must also assist in tracking and getting an accurate, unduplicated count and produce useful data reports to support policy-making.
- Conduct surveys of the homeless bi-annually (January and July) to track and analyze the effects of our efforts.

Obstacles to meeting the needs of the homeless, along with some of the progress recently made, include:

- The current Emergency Assistance (EA) system, which underwent reform by the state and the Department of Housing and Community Development, has shifted its emphasis from shelter toward prevention, diversion and rapid re-housing. Unfortunately, the demand was much greater than had been expected and many families have been stalled in motels/hotels and emergency shelter.
- The stringent definition of homelessness used in McKinney-Vento programs funded through the SuperNOFA lacks consistency with other definitions of homelessness, although the HEARTH Act of 2009, as it is being enacted, is moving toward aligning the definitions;
- Discharge planning, in particular the lack of suitable options/resources available to support those being discharged from area institutions and housing options for the formerly incarcerated, is a challenge. Both the male and female transitional programs for former inmates closed several years ago. Program RENEW (ReEntry Network Empowering Women) began in January 2011 and assists women re-entering the community after a period of incarceration;
- There is a growing need for programs that can accommodate unaccompanied youth, a difficult population to identify and serve. There is also an identified need to shelter/house elderly individuals. Catholic Social Services has opened Francis House, permanent supportive housing in a congregate setting for eight male youths aged 18-24.

- Fall River's unemployment rate is 12.7%, above the state rate of 7.0%. Unemployment has been in double digits since December 2008, with a low of 11.5% and a high of 18.3%, providing a poor job market, especially for those with low skills. Currently, many employable clients are enrolled in educational/job training programs, waiting for improvement in the job market/economy. The Fireman Foundation, South Shore Housing and SER-Jobs are collaborating to provide workforce development to regional HomeBASE families. The South Coast Regional Network to End Homelessness is communicating with regional Workforce Investment Boards, Career Centers and SER-Jobs for Progress regarding replicating the program for other homeless clients. Unemployable clients receive mainstream benefits.

In spring 2008, a regional effort was initiated between the Fall River, New Bedford and Taunton/Attleboro continuums. The result is the South Coast Regional Network to End Homelessness. The initiative began when the Massachusetts Interagency Council on Housing and Homelessness (ICHH) presented an opportunity to obtain pilot funding for regional networks to end homelessness. Although the SOCO Network did not obtain funding through the original RFR, the network was awarded \$400,000 through a private foundation. The network continues to meet and communicate with ICHH and DHCD to realize its regional strategy, and pursue any available funding to sustain the network and assist the region's homeless and at-risk of homelessness population.

Plans of the regional network include:

- Continue the work of the committees of the network – Family Services, Unaccompanied Youth (with the school homeless liaisons), Individual Services, Data Monitoring, Steering Committee and the Leadership Council;
- Assist to increase self-sufficiency of HomeBASE clients through education and workforce development across the network.
- Advocate for Emergency Assistance (EA) Reform; and
- Continue to solicit funding.

The current economic and housing crises are contributing to more homeless, which includes diverse subpopulations not before seen in such large numbers previously in Fall River, such as working families, elderly and unaccompanied youth. These subpopulations seem to be emerging from urgent and emergency situations. The Fall River Homeless Service Providers Coalition, the Mayor's Task Force to End Homelessness and the South Coast Regional Network to End Homelessness are working with state agencies, local providers and other local stakeholders to generate additional resources to aid in producing solutions.

3. Chronic Homelessness Strategy

The City of Fall River and the Continuum of Care, in conjunction with the annual CoC application, have the following goals in place to end chronic homelessness:

- Create new permanent housing beds for chronically homeless persons.
- Outreach to street population and provide them with housing and services by providing them with a bed, utilizing overflow beds if necessary, and moving them to an appropriate institution or transitional/permanent supportive/permanent housing based on assessment.

Essential services, such as engagement, case management, emergency health and mental health services address the immediate needs of the chronically homeless; and

- End chronic homelessness by 2015.

As described in the Homelessness Strategy in the above section, discharge planning largely contributes to the problem of chronic homelessness. Also, the distrust of those with chronic substance abuse and/or mental health issues are key factors hindering that population from obtaining and maintaining a more stable way of living. These barriers to ending chronic homelessness have been addressed, and Fall River continues to progress in implementation of programs to overcome those barriers. This strategy is described in more detail in the following section.

Strategic Ten-Year Plan to End Chronic Homelessness

In December 2004, the Mayor's Task Force to End Homelessness, made up of governmental department heads, service providers, consumers and business leaders, was formed to develop a strategic plan to end the cycle of homelessness experienced by individuals with disabilities who have been homeless for more than one year or who have had four or more episodes of homelessness in the past three years. Due to changing economic situations, the Task Force has broadened to acknowledge all homeless individuals and families, as well as those underhoused and at risk of homelessness.

In June 2006, the Ten-Year Plan to End Homelessness was completed and approved by the City Administration. As a direct result of the plan, the following strategies have been pursued:

- The Fall River District Court Probation Department, along with the Bristol County Sheriff's Department, has continued with its initiative to better track offenders who serve split sentences (jail time followed by probation) so that they do not become homeless upon or soon after release.
- The potential to establish a Housing First model program in Fall River to provide permanent supportive housing to the chronically homeless with substance abuse and mental health issues is being explored. A subcommittee has met with staff of Massachusetts Housing and Shelter Alliance (MHSA) to discuss alternative funding resources in order to institute a Housing First program in Fall River. The Task Force has been communicating with area legislators to support HousingFirst.
- Also based on the Housing First model, in December 2008, the Fall River Housing Authority (FRHA) began a transitional housing program for homeless families at scattered-site units in Fall River.

An update to the original plan is underway.

4. Homelessness Prevention Strategy

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. ESG funds are available for shelter operations, rapid re-housing and prevention. 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 15, 2014 at the offices of CDA at One Government Center, Fall River, Massachusetts. 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.

For the ESG annual RFFs, CDA is following its usual citizen participation process including announcement of a scheduled public hearing, a published advertisement and the development of a timetable. CDA has also publicized its availability of technical resources.

The Commonwealth of Massachusetts does not allow state-funded institutions to discharge to the streets or to emergency shelters. Some City programs have their own formal, written procedures in place, while others follow the State's written policies. Hospital, prison, residential substance abuse treatment facilities and other state-funded institution staff work with case management and housing search personnel to place discharged clients in the appropriate form of housing.

The Katie Brown Educational Program (KBEP) provides educational sessions on seeking alternative ways of communicating and preventing relationship violence to local students in grades 5-12.

Community Care Services, a division of Justice Resource Institute, provides housing search within its own programs, as does the Housing Search Specialist at First Step Inn. The Department of Transitional Assistance (DTA) provides up to \$1,000 to households who receive public assistance and who have been in emergency shelter or domestic violence shelter for 60 days or more. The relocation benefit is for securing permanent housing.

The Tenancy Preservation Program utilizes state ESG funds to mediate between landlords and tenants to preserve the tenancy when the tenant is in immediate danger of eviction due to mental health and/or substance abuse issues. The Community Housing Resource Board, Inc. provides advice, literature and direction to both tenants and landlords regarding eviction and other tenancy issues.

The City of Fall River, through CDA, utilizes the federal housing programs (i.e., HOME, CDBG and CHDO funding) to develop and maintain safe, decent, sanitary, affordable housing and to expand homeownership opportunities for low and moderate-income City residents by making available rehabilitated units, including deledged and handicap accessible units, and homeownership units and promoting CHDO activities.

The Fall River Housing Authority has set the following goals to improve public housing:

- Reduce public housing vacancies at Cardinal Medeiros Towers;
- Continue efforts to improve public housing management;
- Increase customer satisfaction via asset management;
- Continue implementation of asset based management;
- Renovate or modernize public housing units;
- Provide voucher mobility counseling;

- Conduct outreach efforts to potential voucher landlords;
- Implement voucher homeownership program;
- Implement public housing or other homeownership programs at a state site;
- Continue public housing security improvements;
- Continue to designate developments or buildings for particular resident groups (elderly, persons with disabilities);
- Increase the number and percentage of employed persons in assisted families;
- Provide or attract supportive services to improve assistance recipients' employability;
- Continue to assure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability;
- Continue measures providing suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status and disability; and
- Continue affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

As listed below, there are also many agencies that provide assistance with mortgage, rent and utilities, education/job training, counseling/advocacy, healthcare and mental healthcare, and legal aid to low to moderate-income families who are homeless or at risk of homelessness:

- Mortgage assistance is provided by Catholic Social Services and the Community Development Agency.
- Rental assistance is provided by Catholic Social Services, Department of Transitional Assistance, Department of Housing and Community Development, Fall River Housing Authority, and The Women's Center to those who are at-risk of homelessness. Project Aware of SSTAR offers rental start-up funds to families and individuals with HIV/AIDS.
- Utilities assistance is provided by Catholic Social Services, Citizens for Citizens, Department of Transitional Assistance, Department of Housing and Community Development, The Women's Center, Salvation Army and Steppingstone, Inc.
- Education, job training assistance, employment search and/or jobs for low-income persons are provided by the Workforce Investment Board, Fall River Career Center, Office of Economic Development, SER-Jobs (South East Regional) and Bristol County Training Consortium (BCTC).
- Counseling and advocacy services are provided by American Red Cross, Catholic Social Services, Corrigan Mental Health Center, Department of Children and Families, Department of Transitional Assistance, Fall River Child and Family Services, Fall River Housing Authority, Family Service Association, Ferry Street Ministries, Justice Resource Institute, Old Colony Y, The Women's Center, St. Anne's Parish Nurses, Salvation Army, Stanley Street Treatment and Resources, Steppingstone, Inc., Veterans' Outreach Program, Project Assert, Habit Management, the City's Veterans Agent, Seven Hills Behavioral Health, and Eliot Community Human Services.

- Healthcare and mental healthcare services are provided by HealthFirst, SSTAR, Project Assert, St. Anne's Hospital, Charlton Memorial Hospital, Corrigan Mental Health Center, Eliot Community Human Services, National Alliance for the Mentally Ill, Department of Mental Health, Department of Mental Retardation, Seven Hills Behavioral Health, and People, Inc.
- Legal Assistance is provided by Catholic Social Services and South Coastal Counties Legal Services.

Many agencies also provide free transportation to their clients, whether through free taxi vouchers, free bus passes, rides by social workers or agency-owned vans. There are several food pantries, soup kitchens and second-hand clothing and furniture stores located in Fall River.

5. Discharge Coordination Policy

The State of Massachusetts, through the Department of Transitional Assistance, is trying to establish strategies on how to handle the major issues of discharge planning. Currently, Massachusetts' healthcare, mental healthcare, foster care and correctional institutions have implemented protocols to prevent discharge into homelessness.

While Discharge Planning Policy's protocols are in place in many of the institutions, the coordination of these protocols is not. Procedures for tracking individuals discharged from public institutions must be implemented before any meaningful "Policy" can be evaluated. Bridging the gap between discharging institutions and the local communities impacted by these discharges must be recognized, the needs identified, and solutions implemented before we can honestly state that we have realized a meaningful Discharge Planning Policy. The ability to monitor the clients discharged from these institutions is the key to effecting real progress.

As a direct result of the discharge planning subcommittee of the Mayor's Task Force to End Chronic Homelessness, the Fall River District Court Probation Department, along with the Bristol County Sheriff's Department, has an initiative to better track offenders who serve split sentences (jail time followed by probation). A Probation Officer meets with the inmates twice a month 30-60 days before being released to assess their housing needs and other requirements that need to be met upon release.

There are barriers that threaten the success of discharge planning. For example, some institutions are unknowingly discharging people to the street. The clients provide the discharge planners with permanent address information that they are using with the resident's permission, but have no intention to ever actually reside there. The resident does not realize the impact of this, and the client, relieved to be discharged, also does not realize the consequences of his actions. Both the male and female transitional programs for former inmates closed several years ago. Program RENEW (ReEntry Network Empowering Women) began in January 2011 and assists women re-entering the community after a period of incarceration.

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED May 7, 2014	Applicant Identifier Emergency Solutions Grant Program
<input type="checkbox"/> Construction	<input type="checkbox"/> Construction	3. DATE RECEIVED BY STATE	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input checked="" type="checkbox"/> Non-Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Fall River	Organizational Unit: Department: Community Development Agency
Organizational DUNS: 075716456	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	Suffix:
Country: United States of America	Email: mdion@fallriverma.org

6. EMPLOYER IDENTIFICATION NUMBER (EIN):
04-6001387

7. TYPE OF APPLICANT: (See back of form for Application Types) C. Municipal Other (specify)
--

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)

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:
14-231

TITLE (Name of Program):
Emergency Solutions Grant Program

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
ESG Program - assist centers servicing homeless families, women suffering from domestic violence, persons recovering from alcohol/drug abuse, single females and males.

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
City of Fall River, Massachusetts

13. PROPOSED PROJECT

Start Date: 07/01/2014	Ending Date: 06/30/2015
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14. CONGRESSIONAL DISTRICTS OF:
a. Applicant Massachusetts 4 & 9
b. Project Massachusetts 4 & 9

15. ESTIMATED FUNDING:

a. Federal	\$	214,196 ⁰⁰
b. Applicant	\$	⁰⁰
c. State	\$	91,400 ⁰⁰
d. Local	\$	122,796 ⁰⁰
e. Other	\$	⁰⁰
f. Program Income	\$	⁰⁰
g. TOTAL	\$	428,392 ⁰⁰

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
a. Yes. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
DATE:
b. No. PROGRAM IS NOT COVERED BY E. O. 12372
 OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
 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 William	Middle Name A.
Last Name Flanagan		Suffix
b. Title Mayor		c. Telephone Number (give area code) 508-324-2800
d. Signature of Authorized Representative <i>W. A. Flanagan</i>		e. Date Signed May 7, 2014

Standard Form 424
No. 15 Estimated Funding (ESG)

a.	Federal		\$214,196
	Entitlement	\$ 214,196	
c.	State		\$ 91,400
	Department of Public Health	\$ 20,000	
	Department of Child and Families	\$ 71,400	
d.	Local		\$ 122,796
	Fundraising	\$ 34,503	
	Administration	\$ 16,064	
	Other	\$ 72,229	
			<hr/> <hr/>
g.	TOTAL		\$428,392

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
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0022	STEPPINGSTONE		CDBG 0 ESG \$20,000 HOME 0 HOPWA 0
ESG-28-2	Homeless & HIV/AIDS	570.201(c)	
	Maintain suitable living environment by providing support for those caregivers meeting shelter and other needs of homeless persons, including victims of domestic abuse, alcohol/drug abuse, and those living with HIV/AIDS.	50 People (General)	TOTAL \$20,000
	Steppingstone, Inc. – With an objective of maintaining the availability of shelter and support services daily for 16 homeless persons overcoming addiction to alcohol and other drugs. HESG funds will assist with the drug screening program, insurance, and utilities.		Other Funding Matching Funds \$20,000 Total Other Funding \$20,000

Help the Homeless? Yes Start Date: 7/01/14
 Help those with HIV or AIDS? Yes Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Addresses

466 North Main Street, Fall River, Massachusetts 02720
 522 North Main Street, Fall River, Massachusetts 02720

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0024	OUR SISTERS' PLACE		CDBG 0 ESG \$71,400
ESG-28-4	Homeless & HIV/AIDS	570.201(c)	HOME 0 HOPWA 0
	Maintain suitable living environment by providing support for those caregivers meeting shelter and other needs of homeless persons, including victims of domestic abuse, alcohol/drug abuse, and those living with HIV/AIDS.	25 Households (General)	TOTAL \$71,400
	New Bedford Women's Center -- HESG funds will assist with crisis intervention worker staffing and rent, maintenance, and utility costs for the facility servicing five homeless female victims of domestic violence and their children each month, addressing a priority need.		Other Funding \$71,400 Matching Funds \$71,400 Total Other Funding \$71,400

Help the Homeless? Yes Start Date: 7/01/14
 Help those with HIV or AIDS? Yes Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Suppressed

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0025	SINGLE MALE SHELTER		CDBG 0 \$22,600
ESG-28-5	Homeless & HIV/AIDS	570.201(c)	HOME 0 HOPWA 0
	Maintain suitable living environment by providing support for those caregivers meeting shelter and other needs of homeless persons, including victims of domestic abuse, alcohol/drug abuse, and those living with HIV/AIDS.	150 People (General)	TOTAL \$22,600
	Provide shelter for homeless single males under contract with Steppingstone, Inc.		Other Funding Matching Funds \$22,600 Total Other Funding \$22,600

Help the Homeless? Yes Start Date: 7/01/14
 Help those with HIV or AIDS? Yes Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Address

177 North Main Street, Fall River, Massachusetts 02720

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0026	SINGLE FEMALE SHELTER		CDBG 0 ESG \$11,903
ESG-28-6	Homeless & HIV/AIDS	570.201(c)	HOME 0 HOPWA 0
	Provide decent housing and affordability by providing 100 People (General) support for those caregivers meeting shelter and other needs of homeless persons, including victims of domestic abuse, alcohol/drug abuse, and those living with HIV/AIDS.		TOTAL \$11,903
	Provide shelter for homeless single females under contract with Steppingstone, Inc.		Other Funding \$11,903 Matching Funds \$11,903 Total Other Funding \$11,903

Help the Homeless? Yes Start Date: 7/01/14
 Help those with HIV or AIDS? Yes Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Address

177 North Main Street, Fall River, Massachusetts 02720

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0027	ESG PROGRAM ADMINISTRATION		CDBG 0 ESG \$16,064 HOME 0 HOPWA 0
ESG-28-7	Planning & Administration	570.206(c)	
	Perform planning and administrative functions; serve the fair housing and equal housing opportunity needs of the city residents.	1 Person (General)	TOTAL \$16,064
	Community Development Agency		Other Funding \$16,064 Matching Funds \$16,064 Total Other Funding
Help the Homeless? Help those with HIV or AIDS?	No No	Start Date: 7/01/14 Completion Date: 6/30/15	
Eligibility: Subrecipient: Location(s):	Subrecipient Private 570.500 (c) Addresses		

One Government Center, Fall River, Massachusetts 02722

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0028	HOMELESSNESS PREVENTION – RENTAL ASSISTANCE		CDBG 0 ESG \$25,280
ESG-28-8	Homeless	570.201(c)	HOME 0 HOPWA 0
	Provide decent housing that is affordable by providing homelessness prevention and rapid re-housing to homeless individuals and families.	5 Households	TOTAL \$25,280
	Provide homelessness prevention and rapid re-housing services by Catholic Social Services.		Other Funding \$25,280 Matching Funds \$25,280 Total Other Funding \$25,280

Help the Homeless? Yes Start Date: 7/01/14
 Help those with HIV or AIDS? Yes Completion Date: 6/30/15

Eligibility:
 Subrecipient: Addresses
 Location(s):

1600 Bay Street, Fall River, MA 02724

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0029	RAPID RE-HOUSING -- RENTAL ASSISTANCE		CDBG 0
ESG-28-9	Homeless	570.201(c)	ESG \$46,949 HOME 0 HOPWA 0
	Provide decent housing that is affordable by providing homelessness prevention and rapid re-housing to homeless individuals and families.	9 Households	TOTAL \$46,949
	Provide homelessness prevention and rapid re-housing services by Catholic Social Services.		Other Funding \$46,949 Matching Funds \$46,949 Total Other Funding \$46,949

Help the Homeless? Yes Start Date: 7/01/14
 Help those with HIV or AIDS? Yes Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Private 570.500 (c)
 Location(s): Addresses

1600 Bay Street, Fall River, MA 02724

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major Rehabilitation/Conversion – If an emergency shelter’s rehabilitation costs exceed 75% of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75% of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

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

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

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

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

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

Homeless Persons Involvement -- To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families constructing, renovating, maintaining, and operating facilities assisted under the ESG

program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

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

W. A. Flanagan
Signature/Authorized Official

May 7, 2014
Date

Mayor

HOPWA Certifications

The HOPWA grantee certifies that:

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

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

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility;
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

W. A. Flanagan
Signature/Authorized Official

May 7, 2014
Date

Mayor

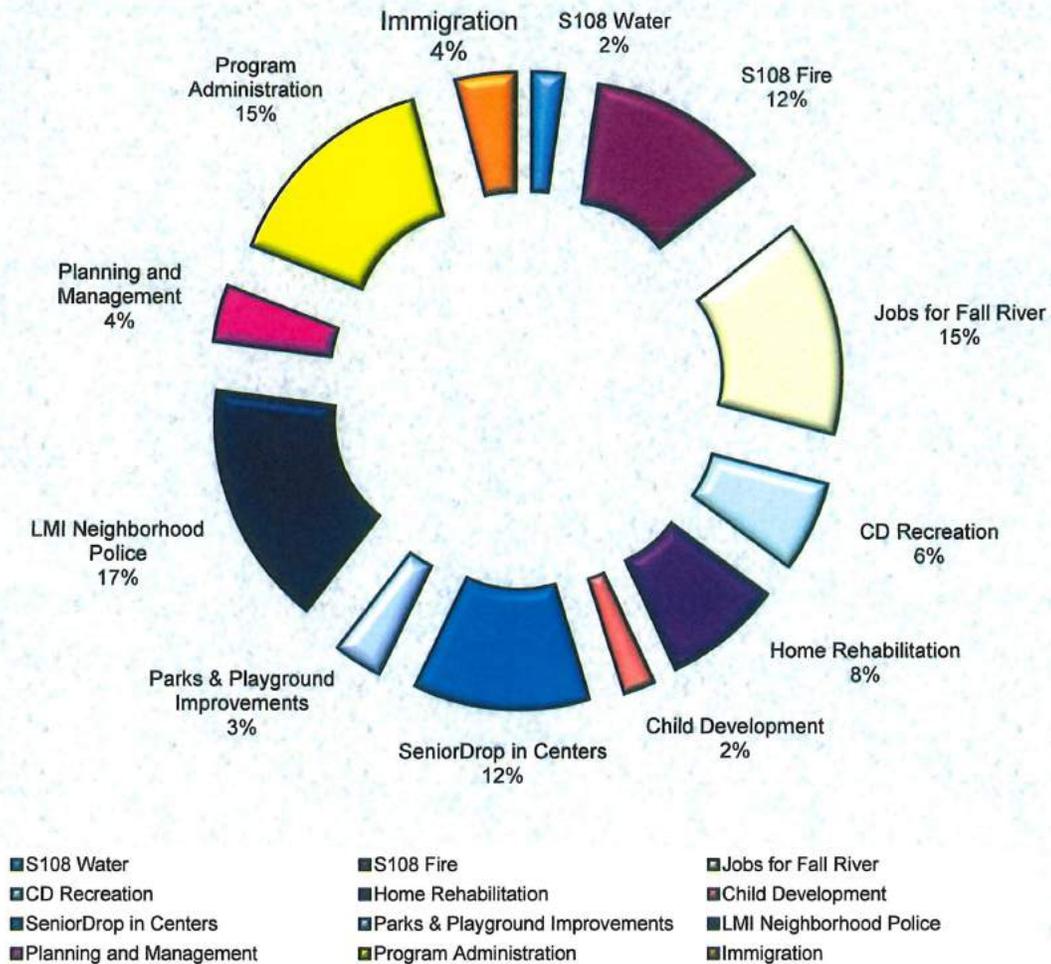
COMMUNITY DEVELOPMENT

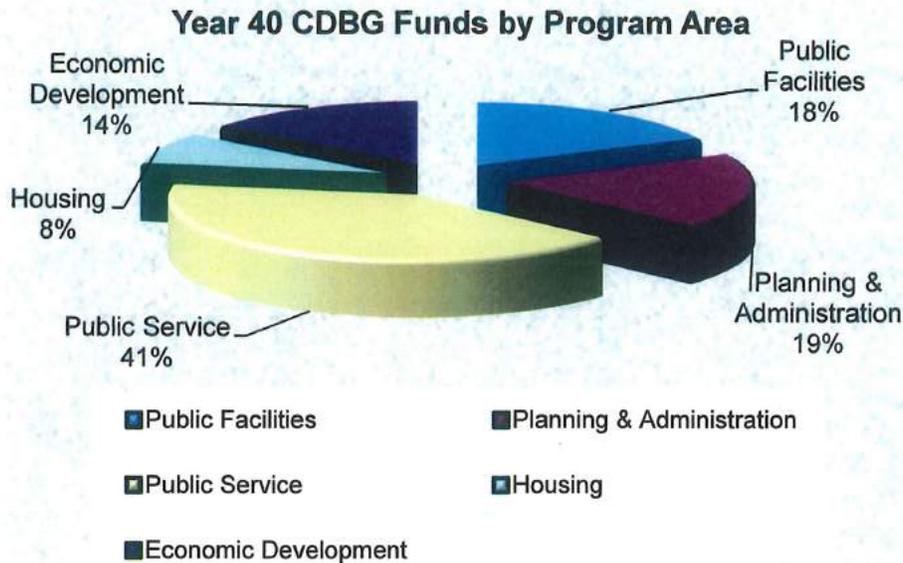
Non-Housing Community Development Needs

The City of Fall River is going to receive \$2,622,477 in CDBG funds for Fiscal Year 2014. The improvements to public and community facilities included in this five-year strategy seek to implement the following Consolidated Plan goal:

- Revitalize low and moderate-income neighborhoods to create healthy and sustainable communities.

Year 40 CDBG Funding Allocations





Program Descriptions

Public Facilities and Infrastructure Improvements

CDBG funds are used for the following types of facilities and improvements. Specific allocations are determined on an annual basis pertaining to need:

- Street improvements;
- Special needs group facilities;
- Neighborhood facilities; and/or
- Infrastructure improvements to meet health and safety needs.

Section 108 Loan Guarantee – The HUD Section 108 Program provides loan guarantees to CDBG entitlement jurisdictions to pursue economic development and large capital improvement projects. The jurisdiction must pledge its future CDBG allocations for repayment of loan. The City used Section 108 loans to pursue major improvements projects, including fire safety apparatus and fire equipment. A portion of the City’s CDBG allocation will be used to repay these loans. The City may also pursue additional Section 108 loans in the future to finance other public improvement projects.

Office of Economic Development – administers **Jobs for Fall River, Inc. (JOBS)**, which 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 Fall River Office of Economic Development (FROED), 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.

FROED, 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 the HUD Section 108 Loan Guarantee and EDI Programs administered by FROED, also is available for meeting economic development objectives.

Using CDBG funds, FROED 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. FROED contracts with a number of small business service providers and nonprofit agencies to administer these various programs:

- **Business Retention, Attraction, and Creation:** Through its contractors, the City offers business assistance and retention efforts in older neighborhood commercial districts, one-on-one business counseling and mentoring, capacity building, specialized assistance regarding governmental regulations, loan counseling, and packaging assistance.

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, FROED continues to provide staff support to the Fall River Redevelopment Authority for ongoing assistance regarding the Commerce Park, Central Waterfront, Southcoast Bio Park.

CD-40-5

Office of Economic Development—

Economic Development

Objective

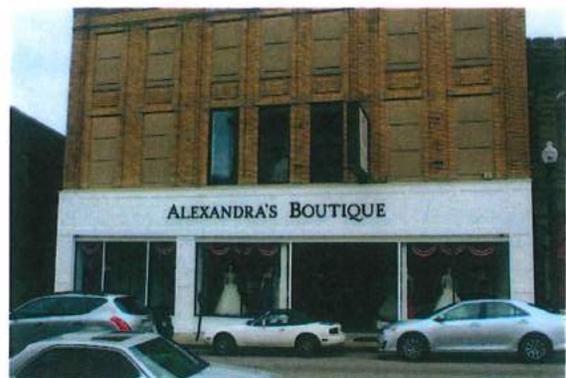
- Creating Economic Opportunities

Outcome

- Availability/accessibility

Common Indicators

- Amount of money leveraged
- Number of businesses assisted



Specific Indicators

- Commercial façade treatments or business building rehabilitation
- Jobs created
- Jobs retained
- Business assistance

Performance Measures

- Create new jobs
- Job longevity
- Number of small business loans
- Total dollar amount of small business loans

Geographic Location

- Citywide

Funding Source

- CDBG

Goals

- Assist 20 businesses with low-interest loans
- Create 75 jobs

Public Services

CDBG public service dollars will be used to provide supportive services for low and moderate-income persons and persons with special needs, including, but not limited to:

- Senior services
- Youth services
- Recreational services
- Education services
- Public services
- Childcare services
- Walking Beat Police
- Immigration services

CD Recreation – Youth Services - CD Recreation, located at 72 Bank Street, hosted 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.

CD-40-7

CD Recreation—Public Service - Limited Clientele

Objective

- Suitable Living Environment

Outcome

- Sustainability

Common Indicators

- Number of persons assisted
- Income levels of persons or households

Specific Indicator

- Public Service

Performance Measures

- Increased educational development of program participants

- Social well-being of participants before and after attending classes/programs
- Educational attainment (report cards, absentee rates, testing)
- Nutritional level (“Lunch in the Parks”)

Geographic Location

- Citywide

Funding Sources

- CDBG
- Department of Education
- Reimbursement Fees

Goals

- To enroll 600 participants in 12 programs
- To undertake 10 special programs and activities to benefit approximately 10,000 persons



CD Homeowner Rehabilitation – Housing – Improved living conditions for lower-income households are a priority objective of the CDBG Program. 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 comes 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.

CD-40-8

CD Homeowner Rehabilitation Program—Housing

Objective

- Decent Housing

Outcomes

- Sustainability

Common Indicator

- Number of households assisted

Specific Indicators

- Rental units rehabilitated
- Owner-occupied units rehabilitated

Performance Measures

- Number of units rehabilitated
- Amount of funding/unit rehabilitated

Geographic Location

- Citywide (Low and Moderate-Income Clientele Benefit)

Funding Source

- Loan repayment

Goals

- Number of units completed will be recorded under another activity (includes HOME-funded units)

Child Development Program – Child Care Services – CDBG funds continued to 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 Children and Families. The Child Development Center is located at 450 Locust Street and is sponsored by the Fall River Public Schools.

CD-40-10

Child Development Program—Public Service - Limited Clientele

Objective

- Suitable Living Environment

Outcome

- Sustainability

Common Indicators

- Number of persons assisted
- Income levels of persons or households
- Race, ethnicity and disability data

Specific Indicator

- Public Service

Performance Measures

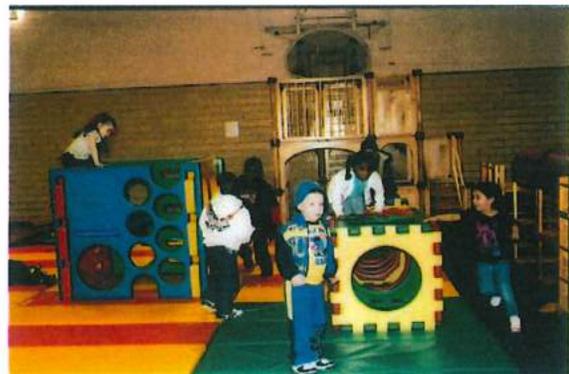
- Reduction in parent absenteeism from work
- Increase in hourly wage among program participants
- Number of parents returning to the workforce
- Number of parents obtaining educational goals
- Number of parents that improve employability by obtaining respite services

Geographic Location

- Citywide

Funding Sources

- CDBG
- Department of Education



- Office of Child Care Services
- Reimbursement Fees
- United States Department of Agriculture

Goals

- To serve 180 students

Senior Drop-In Centers – Senior Services – Nutritional, social, recreational, and counseling programs for lower-income senior citizens at the Flint Senior Drop-In Center at 1423 Pleasant Street along with financial assistance for the Niagara-Maplewood Senior Drop-In Center at 550 Tucker Street and the North End Senior Drop-In Center at 101 President Avenue continued to address a high priority need for the City’s eligible senior population.

CD-40-11

Senior Drop-In Centers—Public Service - Limited Clientele

Objective

- Suitable Living Environment

Outcome

- Accessibility/Availability

Common Indicators

- Number of persons assisted
- Income levels of persons or households

Specific Indicator

- Public Service

Performance Measures

- Number of existing users
- Number of new users
- Number of participants using facilities for recreation
- Number of participants attending special events for educational purposes
- Recreational activities of participants before attending drop-in centers
- Social well-being of participants before and after attending drop-in centers

Geographic Location

- Citywide

Funding Source

- CDBG

Goals

- To serve 38,000 seniors
- To serve 680 unduplicated persons annually



Parks and Playground Improvements – Public Facilities – The Fall River Park Department will create and upgrade parks, playgrounds, ballfields and recreational facilities servicing lower-income residents and neighborhoods.

CD-40-14

Parks and Playgrounds – Public Facilities – Area Benefit

Objective

- Suitable Living Environment

Outcome

- Sustainability

Common Indicator

- Number of persons/households assisted

Specific Indicator

- Public Service

Performance Measures

- Number of targeted areas

Geographic Location

- Citywide

Funding Source

- CDBG (reprogrammed funds)

Goals

- TBD



LMI Neighborhood Police Program – Public Safety – The LMI Neighborhood Police Program identifies, services, and targets designated high-crime areas with walking beat and cruiser patrols.

CD-40-15

LMI Neighborhood Police Program—Public Service - Area Benefit

Objective

- Suitable Living Environment

Outcome

- Sustainability

Common Indicator

- Number of persons/households assisted

Specific Indicator

- Public Service

Performance Measures

- Number of special projects
- Number of targeted areas

Geographic Location

- Citywide

Funding Source

- CDBG

Goals

- To serve 50,048 residents



Immigration Services – Neighborhood services – The Immigration Services Department provides the community’s low to moderate-income non-English-speaking or English as a second language residents with immigration, naturalization and translation services.

CD-40-29

Immigration Services—Public Service - Area Benefit

Objective

- Suitable Living Environment

Outcome

- Availability/Accessibility

Common Indicator

- Number of persons assisted
- Income levels of persons

Specific Indicator

- Public Service

Performance Measure

- Number of low-income people served by race/ethnicity

Geographic Location

- Citywide

Funding Sources

- CDBG

Goals

- To serve 350 people

Demolition – Infrastructure –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 then be demolished.

CD-40-34

Demolition

Objective

- Suitable Living Environment

Outcome

- Sustainability

Common Indicator

- Number of structures demolished

Specific Indicator

- Targeted revitalization

Performance Measure

- Number of abandoned and dilapidated demolished

Geographic Location

- Citywide

Funding Source

- Loan repayment

Goals

- TBD



Anti-Poverty Strategy

Based on 2010 Census data one in five people in Fall River live below the poverty line, and the city's per-capita income trails the state average by 33%. Fall River's poverty rate is 21.3% which is more than double the state average. 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 Office of Economic Development (OED) follows 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.

The City has many programs to combat poverty but because of limited funding and factors beyond the control of the City (regional and national economic recession) the City is unlikely to have a significant impact on reducing the number of people living in poverty.

Ultimately, Fall River has a median household income of \$29,014, 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.

Reduce the Number of People Living in Poverty

The City 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.

**APPLICATION FOR
FEDERAL ASSISTANCE**

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED May 7, 2014	3. DATE RECEIVED BY STATE	Applicant Identifier Community Development Block Grant Program
<input type="checkbox"/> Pre-application <input checked="" type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		4. DATE RECEIVED BY FEDERAL AGENCY		State Application Identifier
5. APPLICANT INFORMATION				
Legal Name: City of Fall River		Organizational Unit: Department: Community Development Agency		
Organizational DUNS: 075716456		Division:		
Address: Street: One Government Center		Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: Fall River		Prefix: Mr.	First Name: Michael	
County: Bristol		Middle Name P		
State: Massachusetts		Last Name Dion		
Zip Code 02722	Suffix:			
Country: United States of America		Email: mdion@fallriverma.org		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 04-6001387		Phone Number (give area code) 508-679-0131	Fax Number (give area code) 508-679-0752	
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> 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) C. Municipal Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Community Development Block Grant Program		9. NAME OF FEDERAL AGENCY: U.S. Department of Housing and Urban Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): City of Fall River, Massachusetts		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: CDBG Program - undertake activities eligible in accordance with the Housing and Community Development Act of 1974 as amended.		
13. PROPOSED PROJECT Start Date: 07/01/2014		14. CONGRESSIONAL DISTRICTS OF: a. Applicant Massachusetts 4 & 9		
Ending Date: 06/30/2015		b. Project Massachusetts 4 & 9		
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$ 2,622,477 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$ ⁰⁰	DATE:		
c. State	\$ 1,662,235 ⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$ ⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$ 137,405 ⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$ 10,000 ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
g. TOTAL	\$ 4,432,117 ⁰⁰			
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 William	Middle Name A.		
Last Name Flanagan		Suffix		
b. Title Mayor		c. Telephone Number (give area code) 508-324-2600		
d. Signature of Authorized Representative <i>W. A. Flanagan</i>		e. Date Signed May 7, 2014		

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Standard Form 424 (Rev.9-2003)
Prescribed by OMB Circular A-102

Standard Form 424
No. 15 Estimated Funding (CDBG)

a.	Federal Entitlement	\$2,622,477	\$2,622,477
c.	State		\$1,662,235
	Department of Early Education & Care	\$1,468,235	
	Department of Agriculture	\$ 137,000	
	Department of Education	\$ 57,000	
e.	Other		\$ 57,405
	Anticipated Reimbursements & Fees	\$ 57,405	
f.	Program Income	\$ 10,000	\$ 10,000
g.	Reprogrammed CDBG	\$ 80,000	\$ 80,000
h.	TOTAL		<u><u>\$4,432,117</u></u>

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0001	WATER SYSTEM S108 IMPROVEMENTS	19F Repayments of Section 108 Loan Principal	CDBG \$56,981 ESG 0 HOME 0 HOPWA 0
CD-40-2	Infrastructure Maintain a suitable living environment and effect infrastructure improvements by addressing needs within the network of streets and the water distribution system.	N/A	TOTAL \$56,981 Total Other Funding 0

Fall River Water Department - Section 108 Loan Guarantee Program obligation.

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(1) - Low/Mod Area
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Community-wide

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0002	FIRE EQUIPMENT & FACILITIES UPGRADING	19F Repayments of Section 108 Loan Principal	CDBG \$322,893 ESG 0 HOME 0 HOPWA 0
CD-40-3	Public Facilities	N/A	TOTAL \$322,893
	Maintain a suitable living environment and enhance firefighting and fire prevention capabilities, servicing lower-income neighborhoods.		Total Other Funding 0

Fall River Fire Department -- Section 108 Loan Guarantee Program obligations.

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(1) - Low/Mod Area
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Community-wide

**U.S. Department of Housing & Urban Development
 CPD Consolidated Plan
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
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0003	OFFICE OF ECONOMIC DEVELOPMENT	18A ED Direct Financial Assistance to For-profits	CDBG \$380,435 ESG 0 HOME 0 HOPWA 0
CD-40-5	Economic Development	570.203(b)	
	Expand economic opportunities by providing assistance to businesses and industries expanding or locating in Fall River as a means of creating and retaining employment opportunities, a majority of which are to be made available to lower-income persons.	20 Businesses & 75 Jobs	TOTAL \$380,435
			Other Funding \$ 0 Loan Repayments \$ 0 Total Other Funding \$ 0

Jobs For Fall River, Inc. -- 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 are to be made available to lower-income persons; FROED will continue to coordinate and administer revitalization of Commerce Park (former municipal airport area) as a slums and blight elimination activity. Goal: provide 20 businesses with low-interest loans and create 75 jobs.

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(4) - Low/Mod Jobs
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Addresses
 One Government Center, Fall River, Massachusetts 02722

**U.S. Department of Housing & Urban Development
CPD Consolidated Plan
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
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0004	CD RECREATION PROGRAM	05D Youth Services	CDBG \$160,000 ESG 0
CD-40-7	Youth Programs	570.201(e)	HOME 0 HOPWA 0
	Maintain a suitable living environment by offering a full schedule of recreational activities and programs for lower-income persons of all ages, targeting primarily youth; provide comprehensive child care and development opportunities for 3 and 4-year-old children of lower-income families.	600 People (General)	TOTAL \$160,000
	Greater Fall River re-Creation Committee, Inc. - in response to a priority need, a full schedule of activities will continue to be offered for lower-income residents of all ages; activities also are made available at public housing developments and parks/playgrounds located in or servicing lower-income neighborhoods. Goal: 600 people enrolled in 12 programs; 10 special programs or activities servicing 10,000 people.		Other Funding \$ 87,000 Miscellaneous Income \$ 87,000 Total Other Funding \$ 87,000

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(2) - Low/Mod Limited Clientele
 Subrecipient: Subrecipient Public 570.500 (c)
 Location(s): Addresses

72 Bank Street, Fall River, Massachusetts 02720

**U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
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0005	CD HOME REHABILITATION PROGRAM	14H Rehabilitation Administration	CDBG \$209,124 ESG 0
CD-40-8	Housing	570.202	HOME 0 HOPWA 0
	Maintain the amount of decent, safe, and sanitary housing and the supply of rental housing affordable to lower-income households, support development of affordable housing for special need populations, and expand opportunities for homeownership.	1 Person (General)	TOTAL \$209,124
	Improved living conditions for lower-income households are a priority objective of the CDBG Program. 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 comes 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.		Other Funding \$ 10,000 Total Other Funding \$ 10,000

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(3) - Low/Mod Housing
 Subrecipient: Other...
 Location(s): Community-wide

**U.S. Department of Housing & Urban Development
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0006	CHILD DEVELOPMENT CENTER	05L Child Care Services	CDBG \$ 56,000 ESG 0
CD-40-10	Public Services	570.201(e) 180 Youth	HOME 0 HOPWA 0
	Maintain a suitable living environment and expand economic opportunities, with lower-income persons or households the principal beneficiaries, by making library services conveniently accessible, providing comprehensive and affordable health and dental services, increasing police exposure during evening hours, assisting the refugee/newcomer communities in establishing independence, providing adult basic education, offering neighborhood services, and providing comprehensive child care and development opportunities for pre-school children of lower-income families.		TOTAL \$ 56,000
			Other Funding Miscellaneous Income \$1,631,990 Total Other Funding \$1,631,990

Fall River Public Schools – meet the high priority need for child care for lower-income families by providing comprehensive child care and development services for three to five-year-old children of parent(s) working or seeking educational advancement, or meet regulations of the Massachusetts Department of Children and Families. Goal: enroll 180 students.

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(2) - Low/Mod Limited Clientele
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Addresses
 450 Locust Street, Fall River, Massachusetts 02720

**U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
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0007	SENIOR DROP-IN CENTERS	05A Senior Services	CDBG \$314,231 ESG 0
CD-40-11	Senior Programs Maintain a suitable living environment by having operational senior centers with health, nutritional, social, recreational and counseling services and programs.	570.201(e) 680 Elderly	HOME 0 HOPWA 0 TOTAL \$314,231
	Fall River Council on Aging – Continue to provide neighborhood senior centers with health, nutritional, recreational, financial assistance and counseling programs and activities for lower-income senior citizens, addressing the high priority need for senior services.		Total Other Funding \$ 650

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(2) - Low/Mod Limited Clientele Presumed Benefit
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Addresses

1423 Pleasant Street, Fall River, Massachusetts 02723
 550 Tucker Street, Fall River, Massachusetts 02721
 101 President Avenue, Fall River, Massachusetts 02720

**U.S. Department of Housing & Urban Development
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0008	PARKS AND PLAYGROUND IMPROVEMENTS	03F Parks, Recreational Facilities	CDBG \$ 87,159 CDBG (Reprogrammed) \$ 80,000
CD-40-14	Infrastructure	570.201(c)	TBD 0 ESG 0 HOME 0 HOPWA 0
	Address needs for upgrading of parks, playgrounds, and ballfields with all activities located in or servicing low-income neighborhoods.	TBD - Public Facilities	TOTAL \$167,159
	Fall River Park Department will address a priority need, concentrating on creating and upgrading parks, playgrounds, ballfields and recreational facilities servicing lower-income residents and neighborhoods.		Total Other Funding 0

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(1) - Low/Mod Area
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): CTs & BGs

CT: 6402	BG: 2	County: 25005
CT: 6402	BG: 3	County: 25005
CT: 6402	BG: 4	County: 25005
CT: 6402	BG: 6	County: 25005
CT: 6402	BG: 7	County: 25005
CT: 6403	BG: 1	County: 25005
CT: 6403	BG: 2	County: 25005
CT: 6404	BG: 1	County: 25005
CT: 6404	BG: 2	County: 25005
CT: 6405	BG: 3	County: 25005
CT: 6405	BG: 4	County: 25005
CT: 6405	BG: 6	County: 25005
CT: 6406	BG: 1	County: 25005
CT: 6406	BG: 2	County: 25005
CT: 6406	BG: 4	County: 25005

CT: 6406	BG: 5	County: 25005
CT: 6407	BG: 2	County: 25005
CT: 6407	BG: 3	County: 25005
CT: 6408	BG: 1	County: 25005
CT: 6408	BG: 4	County: 25005
CT: 6409	BG: 3	County: 25005
CT: 6409	BG: 5	County: 25005
CT: 6409	BG: 6	County: 25005
CT: 6409	BG: 7	County: 25005
CT: 6409	BG: 8	County: 25005
CT: 6411	BG: 1	County: 25005
CT: 6412	BG: 1	County: 25005
CT: 6412	BG: 4	County: 25005
CT: 6413	BG: 2	County: 25005
CT: 6413	BG: 3	County: 25005

CT: 6413	BG: 4	County: 25005
CT: 6413	BG: 6	County: 25005
CT: 6413	BG: 7	County: 25005
CT: 6415	BG: 2	County: 25005
CT: 6415	BG: 3	County: 25005
CT: 6417	BG: 2	County: 25005
CT: 6418	BG: 1	County: 25005
CT: 6418	BG: 2	County: 25005
CT: 6419	BG: 2	County: 25005
CT: 6419	BG: 3	County: 25005
CT: 6420	BG: 1	County: 25005
CT: 6420	BG: 2	County: 25005
CT: 6422	BG: 4	County: 25005

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0009	LMI NEIGHBORHOOD POLICE PROGRAM	05 Public Services (General)	CDBG ESG HOME HOPWA
CD-40-15	Public Services Maintain a suitable living environment, with lower-income persons or households the principal beneficiaries, by making library services conveniently accessible, providing comprehensive and affordable health and dental services, increasing police exposure during evening hours, assisting the refugee/newcomer communities in establishing independence, providing adult basic education, offering neighborhood services, and providing comprehensive child care and development opportunities for pre-school children of lower-income families.	570.201(e) 50,048 People (General)	TOTAL Total Other Funding
			\$433,000 0 0 0 \$433,000 0

Fall River Police Department – To identify and service designated high-crime areas.

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(1) - Low/Mod Area
 Subrecipient: Subrecipient Public 570.500(c)

LMI Police Area 1	CT: 6412	BG: 3	County: 25005
	CT: 6412	BG: 4	County: 25005
	CT: 6417	BG: 5	County: 25005
	CT: 6418	BG: 1	County: 25005
	CT: 6418	BG: 3	County: 25005
	CT: 6419	BG: 1	County: 25005
	CT: 6419	BG: 2	County: 25005
	CT: 6419	BG: 3	County: 25005
	CT: 6420	BG: 1	County: 25005
	CT: 6420	BG: 2	County: 25005
	CT: 6420	BG: 3	County: 25005
	CT: 6420	BG: 4	County: 25005
	CT: 6421	BG: 1	County: 25005
	CT: 6421	BG: 2	County: 25005
	CT: 6422	BG: 2	County: 25005
	CT: 6422	BG: 4	County: 25005

LMI Police Area 3	CT: 6401	BG: 1	County: 25005
	CT: 6401	BG: 2	County: 25005
	CT: 6401	BG: 4	County: 25005
	CT: 6406	BG: 1	County: 25005
	CT: 6406	BG: 2	County: 25005
	CT: 6406	BG: 4	County: 25005
	CT: 6406	BG: 5	County: 25005
	CT: 6407	BG: 1	County: 25005
	CT: 6407	BG: 3	County: 25005
	CT: 6408	BG: 1	County: 25005
	CT: 6408	BG: 2	County: 25005
	CT: 6408	BG: 4	County: 25005
	CT: 6412	BG: 3	County: 25005

LMI Police Area 2	CT: 6412	BG: 1	County: 25005
	CT: 6412	BG: 3	County: 25005
	CT: 6413	BG: 1	County: 25005
	CT: 6413	BG: 2	County: 25005
	CT: 6413	BG: 3	County: 25005
	CT: 6413	BG: 4	County: 25005
	CT: 6413	BG: 6	County: 25005

LMI Police Area 4	CT: 6401	BG: 4	County: 25005
	CT: 6402	BG: 1	County: 25005
	CT: 6402	BG: 2	County: 25005
	CT: 6402	BG: 3	County: 25005
	CT: 6402	BG: 4	County: 25005
	CT: 6402	BG: 6	County: 25005
	CT: 6402	BG: 7	County: 25005

CT:	6413	BG:	7	County:	25005
CT:	6414	BG:	1	County:	25005
CT:	6414	BG:	2	County:	25005
CT:	6414	BG:	3	County:	25005
CT:	6415	BG:	1	County:	25005
CT:	6415	BG:	2	County:	25005
CT:	6416	BG:	2	County:	25005
CT:	6416	BG:	3	County:	25005
CT:	6417	BG:	2	County:	25005
CT:	6424	BG:	1	County:	25005

CT:	6403	BG:	1	County:	25005
CT:	6403	BG:	2	County:	25005
CT:	6403	BG:	3	County:	25005
CT:	6404	BG:	1	County:	25005
CT:	6404	BG:	2	County:	25005
CT:	6404	BG:	3	County:	25005
CT:	6405	BG:	1	County:	25005
CT:	6405	BG:	2	County:	25005
CT:	6405	BG:	3	County:	25005
CT:	6405	BG:	4	County:	25005
CT:	6405	BG:	6	County:	25005
CT:	6409	BG:	1	County:	25005
CT:	6409	BG:	2	County:	25005
CT:	6409	BG:	3	County:	25005
CT:	6409	BG:	4	County:	25005
CT:	6409	BG:	5	County:	25005
CT:	6409	BG:	6	County:	25005
CT:	6409	BG:	7	County:	25005
CT:	6409	BG:	8	County:	25005
CT:	6410	BG:	1	County:	25005
CT:	6410	BG:	2	County:	25005
CT:	6410	BG:	3	County:	25005
CT:	6411	BG:	1	County:	25005

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0010	PLANNING AND MANAGEMENT	20 Planning	CDBG \$ 100,000 ESG 0
CD-40-21	Planning & Administration	570.205	HOME 0 HOPWA 0
	Perform planning and administrative functions; serve the fair housing and equal housing opportunity needs of the city residents.	1 Person (General)	TOTAL \$100,000
	Community Development Agency		Total Other Funding 0

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: Subrecipient Public 570.500(c)
 Subrecipient: Addresses
 Location(s):

One Government Center, Fall River, Massachusetts 02722

**U.S. Department of Housing & Urban Development
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Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources
0011	PROGRAM ADMINISTRATION	21A Program Administration	CDBG \$394,363 ESG 0
CD-40-22	Planning & Administration	570.206	HOME 0 HOPWA 0
	Perform planning and administrative functions; serve the fair housing and equal housing opportunity needs of the city residents.	1 Person (General)	TOTAL \$394,363
	Community Development Agency		Total Other Funding \$ 0

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility:
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Addresses

One Government Center, Fall River, Massachusetts 02722

**U.S. Department of Housing & Urban Development
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0012	IMMIGRATION SERVICES	05 Public Service (General)	CDBG ESG
CD-40-29	Public Services	570.201(e)	HOME HOPWA
	Maintain a suitable living environment, with lower-income persons or households the principal beneficiaries, by making library services conveniently accessible, providing comprehensive and affordable health and dental services, increasing police exposure during evening hours, assisting the refugee/newcomer communities in establishing independence, providing adult basic education, offering neighborhood services, and providing comprehensive child care and development opportunities for pre-school children of lower-income families.	350 People (General)	TOTAL
	Provide the community's low to moderate-income non-English-speaking or English as a second language residents with immigration, naturalization and translation services.		Total Other Funding \$ 0

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility:
 Subrecipient: 570.208(a)(1) – Low/Mod Area
 Location(s): Subrecipient Public 570.500(c)
 Addresses

One Government Center, Fall River, Massachusetts 02722

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0013	DEMOLITION	04 Clearance Activities	CDBG \$ 0 ESG 0
CD-40-34	Infrastructure	570.201(d)	HOME 0 HOPWA 0
	Maintain a suitable living environment with the clearance, demolition and removal of buildings and improvements, including movement of structures to other sites.	TBD	TOTAL \$ 0
	To raze abandoned and dilapidated structures that have blighting influences on low to moderate-income neighborhoods in the City of Fall River and have been declared to be fire hazards, structurally unsound, beyond rehabilitation, a subject of arson and vandalism, and a general hazard to public health and safety.		Other Funding \$ 0 Income 0 Total Other Funding \$ 0

Help the Homeless? No. Start Date: 7/01/14
 Help those with HIV or AIDS? No. Completion Date: 6/30/15

Eligibility: 570.208(a)(1) - Low/Mod Area
 Subrecipient: Subrecipient Public 570.500(c)
 Location(s): Address

One Government Center, Fall River, Massachusetts 02722

Certifications

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

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under Section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME Programs.

Drug Free Workplace – It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about —
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:

- a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

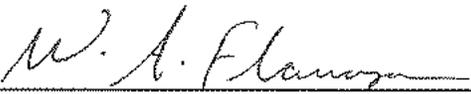
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

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

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



 Signature/Authorized Official

May 7, 2014

 Date

Mayor

Specific CDBG Certifications

The Entitlement Community certifies that:

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

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

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

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s), (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70% of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned

and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

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

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

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

W. A. Flanagan
Signature/Authorized Official

May 7, 2014
Date

Mayor

***Optional Certification
CDBG***

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

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

W. A. Flanagan
Signature/Authorized Official

May 7, 2014
Date

Mayor

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-Homeless Special Needs

Certain segments of the population may have difficulty finding decent, affordable housing due to their special needs. They may also have additional needs for community facilities and services. These “special needs” populations include the elderly, persons with disabilities, female heads of households, large households, persons with drug and/or alcohol addiction, at-risk youth and persons with AIDS and related diseases.

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.

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. Therefore, persons with disabilities are more vulnerable and are considered a group with special housing needs. Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and social, educational, and medical support to address developmental and mental impairments.

To be considered physically disabled, a person must have an illness or impairment that impedes his or her ability to function independently. 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. The location of housing for persons with disabilities is also important because many need access to a variety of social and specialized services.

The definition of developmental disability relates to a person's score on standardized intelligence tests. Persons with an IQ below 70 are typically defined as developmentally disabled.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are 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. Several facilities in Bristol County provide services,

independent living options as well as residential care for developmentally disabled persons.

Severe mental illness includes the diagnoses of psychosis (e.g. schizophrenia) and the major schizo-affective disorders (e.g. bipolar, major depression). To qualify as chronic, the illness must have existed for at least one year. According to national estimates, approximately 1% of the adult population meets the definition of severe mental illness based on diagnosis, duration, and disability.

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. Currently, few permanent affordable housing complexes with supportive services exist.

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. Low-income workers, especially female heads of household with children, have unique travel patterns that may prevent them from obtaining work far from home. Women in general are disproportionately responsible for household-supporting activities such as trips to the grocery store or to accompany young children to and from schools.

According to the 2010 Census, households headed by women with children under 18 years of age comprised approximately 11.4% (4,401 households) of all households in Fall River. Female heads of households comprised a disproportionate number of families that are living in poverty, as 37.6% of female heads of households live in poverty.

Persons with HIV Infection and AIDS

For persons living with HIV/AIDS, access to safe and affordable housing is as important to their general health and well-being as access to quality health care. For many, the persistent shortage of stable housing is the primary barrier to consistent medical care and treatment.

According to statistics compiled by the Massachusetts Department of Public Health (DPH), there are 225 individuals identified as living with HIV or AIDS in Fall River as of December 31, 2011.

Persons with Alcohol/Other Drug Abuse

AODA is defined as excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism estimates the number

of men with drinking problems (moderate or severe abuse) at 12.4% of the adult male population, and the number of women with similar problems at 4.7%. Abusers of alcohol and other drugs have special housing needs during treatment and recovery. Group quarters typically provide appropriate settings for treatment and recovery. Affordable rental units provide housing during the transition to a responsible lifestyle.

At-Risk Youth

Homeless youth has become an increasing concern in Fall River. The School Department has been documenting statistics regarding the number of children and youth enrolled in the Fall River School system, and is tracking them by their “Primary Night Time Residence”. 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. The program began taking applications in February 2013.

1. Priorities and Specific Objectives

The strategy of new construction, which also includes substandard rehabilitation, addresses a priority need of non-homeless persons with special requirements. Although this group is small in size, its needs cannot always be met through the standard housing market. Some members of this group, physically disabled and persons with AIDS and related diseases, require costly physical adaptations to residences in order to live independent lives.

Such other members as severely mentally ill, developmentally disabled, or frail elderly need housing developments that provide extra space for support staff to work or even to live. Special efforts are required to build or convert structures that will meet these needs.

2. Federal, State and Local Resources

To address the special needs housing of the non-homeless, the City of Fall River has the following resources:

- **Federal**—Home Investment Partnerships Program, Community Development Block Grant, National Alliance for the Mentally Ill
- **State**—Department of Housing and Community Development, Department of Public Health, Department of Mental Health, Department of Transitional Assistance, Department of Children and Families, Department of Youth Services
- **Local**—Corrigan Mental Health Center, People, Inc., Southeast Center for Independent Living, Salvation Army, Stanley Street Treatment and Resources, HealthFirst, Bristol Elders, Town House Clubhouse

OTHER NARRATIVE

Displacement/Relocation (HOME Program)

The City has adopted and is following the Fall River Residential Anti-displacement and Relocation Assistance Plan and contractually requires that subrecipients of CDBG and HOME Program funds be in compliance in order to qualify for assistance.

APPENDICES

Appendix to Certifications

Instructions concerning lobbying and drug-free workplace requirements:

A. Lobbying Certification

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

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place Name	Street	City	County	State	Zip
Office of Economic Development	1 Gov't Center	Fall River	Bristol	MA	02722
CD Recreation	72 Bank St.	Fall River	Bristol	MA	02720
Community Development Agency	1 Gov't Center	Fall River	Bristol	MA	02720
Child Development Center	450 Locust St.	Fall River	Bristol	MA	02720
Council on Aging	1 Gov't Center	Fall River	Bristol	MA	02722
Flint Senior Drop-in Center	1423 Pleasant St.	Fall River	Bristol	MA	02723
Niagara-Maplewood Senior Center	550 Tucker St.	Fall River	Bristol	MA	02721
North End Senior Drop-in Center	101 President Ave.	Fall River	Bristol	MA	02720
Fall River Police Department	685 Pleasant St.	Fall River	Bristol	MA	02723
Immigration Department	1 Gov't Center	Fall River	Bristol	MA	02722

Check _____ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Funding Sources

Entitlement Grant

CDBG	\$2,622,477	
ESG	\$ 214,196	
HOME	\$ 764,066	
Total		\$3,600,739

Prior Years' Program Income (not previously programmed or reported)

CDBG	\$0	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$0

Reprogrammed Prior Years' Funds

CDBG	\$0	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$0

Total Estimated Program Income	\$ 10,000	
Total		\$ 10,000

Section 108 Loan Guarantee Fund		\$0
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Total Funding Sources		\$3,610,739
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Other Funds

Senior Drop-In Centers	\$ 650	
CD Recreation Program	\$ 87,000	
Child Development Program	\$1,631,990	
ESG Matching Funds	\$ 214,196	
HOME Matching Funds	\$ 88,959	
Total		<u>\$ 2,022,795</u>

Submitted Proposed Project Totals		<u>\$ 5,633,534</u>
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Un-submitted Proposed Project Totals		\$0
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**Continuum of Care Gaps Analysis
January 2014**

Individuals		Estimated Need	Current Inventory	Unmet Need	Relative Priority
Beds/Units	Emergency Shelter	150	38	112	H
	Transitional Housing	53	55	-	H
	Permanent Supportive Housing	75	78	-	H
	Total	278	171	107	
Estimated Supportive Service Slots	Job Training	139	86	53	H
	Case Management	278	171	107	H
	Substance Abuse Treatment	222	137	85	H
	Mental Health Care	222	137	85	H
	Housing Placement	232	78	154	H
	Life Skills Training	195	120	75	M
	Other - Transportation	264	162	102	M
Estimated Subpopulations	Chronic Substance Abusers	222	137	85	H
	Seriously Mentally Ill	222	137	85	H
	Veterans	56	34	22	H
	Persons with HIV/AIDS	28	17	11	M
	Youth	46	8	38	H
	Other – Domestic Violence	111	68	43	M

Families with Children		Estimated Need	Current Inventory	Unmet Need	Relative Priority
Beds/Units	Emergency Shelter	30	39	0	H
	Transitional Housing	24	24	0	H
	Permanent Supportive Housing	30	30	0	H
	Total	84	93	0	
Estimated Supportive Service Slots	Job Training	42	47	0	M
	Case Management	84	93	0	H
	Substance Abuse Treatment	25	28	0	M
	Mental Health Care	34	37	0	M
	Housing Placement	78	30	48	H
	Life Skills Training	42	47	0	M
	Other - Transportation	80	88	0	M
Estimated Subpopulations	Chronic Substance Abusers	25	28	0	M
	Seriously Mentally Ill	34	37	0	M
	Veterans	8	9	0	M
	Persons with HIV/AIDS	3	3	0	L
	Youth	10	5	5	H
	Other – Domestic Violence	50	356	0	H

Table 1B
Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Need
Elderly	Medium	\$0
Frail Elderly	Low	\$0
Severe Mental Illness	Medium	\$0
Developmentally Disabled	Low	\$0
Physically Disabled	Low	\$0
Persons w/ Alcohol/Other Drug Addictions	Medium	\$0
Persons w/HIV/AIDS	Low	\$0
Victims of Domestic Violence	Medium	\$0
TOTAL		\$0

Table 1C Summary of Specific Objectives
Grantee Name: City of Fall River

Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 1.1	To maintain availability of shelter and supportive services for battered single women and battered women and their children at Our Sisters' Place	ESG	2010	Number of families and/or single females	25		%
			2011		25		%
			2012		25		%
			2013		25		%
			2014		25		%
			MULTI-YEAR GOAL			125	
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for single men and women at Steppingstone Inc.	ESG	2010	Number of persons served	50		%
			2011		50		%
			2012		50		%
			2013		50		%
			2014		50		%
			MULTI-YEAR GOAL			250	
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for single women at First Step Inn	ESG	2010	Number of persons served	100		%
			2011		100		%
			2012		100		%
			2013		100		%
			2014		100		%
			MULTI-YEAR GOAL			500	
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for single men at First Step Inn	ESG	2010	Number of persons served	150		%
			2011		150		%
			2012		150		%
			2013		150		%
			2014		150		%
			MULTI-YEAR GOAL			750	
Affordability of Decent Housing (DH-2)							
SL 1.1	To provide homelessness prevention and rapid re-housing services at Catholic Social Services	ESG	2010	Number of households served	0		%
			2011		0		%
			2012		100		%
			2013		14		%
			2014		14		%
			MULTI-YEAR GOAL			128	

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	1,904
		31-50%	M	600
		51-80%	L	130
	Large Related	0-30%	M	360
		31-50%	L	200
		51-80%	L	55
	Elderly	0-30%	H	2,200
		31-50%	M	560
		51-80%	L	94
	All Other	0-30%	H	1,418
		31-50%	M	520
		51-80%	L	172
Owner	Small Related	0-30%	L	203
		31-50%	L	235
		51-80%	M	514
	Large Related	0-30%	L	75
		31-50%	L	65
		51-80%	L	100
	Elderly	0-30%	M	789
		31-50%	L	289
		51-80%	L	114
	All Other	0-30%	L	160
		31-50%	L	105
		51-80%	L	115
Non-Homeless Special Needs	Elderly	0-80%	L	N/A
	Frail Elderly	0-80%	L	N/A
	Severe Mental Illness	0-80%	L	N/A
	Physical Disability	0-80%	L	N/A
	Developmental Disability	0-80%	L	N/A
	Alcohol/Drug Abuse	0-80%	L	N/A
	HIV/AIDS	0-80%	L	N/A
	Victims of Domestic Violence	0-80%	L	N/A

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters						
0 - 30 of MFI	54	13	14	9	9	9
31 - 50% of MFI	20	7	7	2	2	2
51 - 80% of MFI	8	2	3	1	1	1
Owners						
0 - 30 of MFI	0	0	0	0	0	0
31 - 50 of MFI	9	1	2	2	2	2
51 - 80% of MFI	53	13	13	9	9	9
Homeless*						
Individuals						
Families						
Non-Homeless Special Needs						
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability						
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total	144	36	39	23	23	23
Total Section 215	144	36	39	23	23	23
215 Renter	82	22	24	12	12	12
215 Owner	62	14	15	11	11	11

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units						
Homeownership assistance						
HOME						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units	82	23	23	12	12	12
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	13	5	5	1	1	1
Homeownership assistance	50	10	10	10	10	10
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

**Table 2B
Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property						
Disposition						
Clearance and Demolition						
Clearance of Contaminated Sites						
Code Enforcement						
Public Facility (General)						
Senior Centers						
Handicapped Centers						
Homeless Facilities						
Youth Centers						
Neighborhood Facilities						
Child Care Centers						
Health Facilities						
Mental Health Facilities						
Parks and/or Recreation Facilities	Medium	2	\$22,212	10	2	
Parking Facilities						
Tree Planting						
Fire Stations/Equipment						
Abused/Neglected Children Facilities						
Asbestos Removal						
Non-Residential Historic Preservation						
Infrastructure (General)						
Water/Sewer Improvements						
Street Improvements						
Sidewalks						
Solid Waste Disposal Improvements						
Flood Drainage Improvements						
Public Services (General)						
Senior Services	High	680	\$314,231	3,200	680	
Handicapped Services						
Legal Services						
Youth Services	High	600	\$160,000	4,900	600	
Child Care Services	High	180	\$56,000	900	180	
Transportation Services						
Substance Abuse Services						
Employment/Training Services						
Health Services						
Lead Hazard Screening						
Crime Awareness						
Fair Housing Activities						
Tenant Landlord Counseling						
Other Services – Walking Beat Police	High	50,048	\$433,000	143,953	50,048	
Immigration Services	High	350	\$108,291	1,984	350	
Economic Development (General)						
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
C/I Building Acq/Const/Rehab						
Other C/I						
ED Assistance to For-Profit	High	75	\$380,435	230	75	
ED Technical Assistance						
Micro-enterprise Assistance						
Other – Repay of S108 Loan			\$379,874			

Table 2C Summary of Specific Objectives
Grantee Name: City of Fall River

Affordability of Decent Housing (DH-2)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 2.1	To support homeowner rehabilitation	HOME	2010	Rental Units	5		%
			2011		5		%
			2012		1		%
			2013		1		%
			2014		1		%
			MULTI-YEAR GOAL				13
Affordability of Decent Housing (DH-2)							
DH 2.1	To support investor rehabilitation	HOME	2010	Rental Units	20		%
			2011		20		%
			2012		9		%
			2013		9		%
			2014		9		%
			MULTI-YEAR GOAL				67
Affordability of Decent Housing (DH-2)							
DH 2.1	To support first time homebuyers by providing downpayment and closing cost assistance	HOME	2010	Rental Units	10		%
			2011		10		%
			2012		10		%
			2013		10		%
			2014		10		%
			MULTI-YEAR GOAL				50
Affordability of Decent Housing (DH-2)							
DH 2.1	To support CHDO activities	HOME	2010	Rental Units	3		%
			2011		3		%
			2012		3		%
			2013		3		%
			2014		3		%
			MULTI-YEAR GOAL				15
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	To provide activities and special programs to youth (CD Recreation)	CDBG	2010	Number of people served	1,500		%
			2011		1,500		%
			2012		700		%
			2013		600		%
			2014		600		%
			MULTI-YEAR GOAL				4,900

Table 2C Summary of Specific Objectives
Grantee Name: City of Fall River

Sustainability of Suitable Living Environment (SL-3)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 3.1	To provide childcare (Child Development Program)	CDBG	2010	Number of children served	180		%
			2011		180		%
			2012		180		%
			2013		180		%
			2014		180		%
			MULTI-YEAR GOAL				900
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To provide activities and special programs to seniors (Flint/Niagara/North End Senior Centers)	CDBG	2010	Number of seniors served	500		%
			2011		680		%
			2012		680		%
			2013		680		%
			2014		680		%
			MULTI-YEAR GOAL				3,220
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	To provide public safety (Walking Beat Police)	CDBG	2010	Number of people served	14,619		%
			2011		14,619		%
			2012		14,619		%
			2013		50,048		%
			2014		50,048		%
			MULTI-YEAR GOAL				143,953
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To provide immigration services (Immigration Program)	CDBG	2010	Number of people served	750		%
			2011		750		%
			2012		428		%
			2013		350		%
			2014		350		%
			MULTI-YEAR GOAL				2,628
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	To support the upgrade and improvements of neighborhood parks and playgrounds (Parks & Playgrounds Improvements)	CDBG	2010	Number of parks improved	2		%
			2011		2		%
			2012		2		%
			2013		TBD		%
			2014		TBD		%
			MULTI-YEAR GOAL				

Table 2C Summary of Specific Objectives

Grantee Name: City of Fall River

Availability/Accessibility of Economic Opportunity (EO-1)							
EO	To provide financial support to businesses for job creation (Jobs for Fall River Inc.)	CDBG	2010	Number of jobs created	20		%
I.1			2011		20		%
			2012		40		%
			2013		75		%
			2014		75		%
			MULTI-YEAR GOAL			230	

Table 3A Summary of Annual Objectives
Grantee Name: City of Fall River

Affordability of Decent Housing (DH-2)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 2.1	To support homeowner rehabilitation	HOME	2010	Rental Units	5		%
			2011		5		%
			2012		1		%
			2013		1		%
			2014		1		%
			MULTI-YEAR GOAL			13	
Affordability of Decent Housing (DH-2)							
DH 2.1	To support investor rehabilitation	HOME	2010	Rental Units	20		%
			2011		20		%
			2012		9		%
			2013		9		%
			2014		9		%
			MULTI-YEAR GOAL			67	
Affordability of Decent Housing (DH-2)							
DH 2.1	To support first time homebuyers by providing downpayment and closing cost assistance	HOME	2010	Rental Units	10		%
			2011		10		%
			2012		10		%
			2013		10		%
			2014		10		%
			MULTI-YEAR GOAL			50	
Affordability of Decent Housing (DH-2)							
DH 2.1	To support CHDO activities	HOME	2010	Rental Units	3		%
			2011		3		%
			2012		3		%
			2013		3		%
			2014		3		%
			MULTI-YEAR GOAL			15	
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	To provide activities and special programs to youth (CD Recreation)	CDBG	2010	Number of people served	1,500		%
			2011		1,500		%
			2012		700		%
			2013		600		%
			2014		600		%
			MULTI-YEAR GOAL			4,900	

Table 3A Summary of Annual Objectives
Grantee Name: City of Fall River

Sustainability of Suitable Living Environment (SL-3)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 3.1	To provide childcare (Child Development Program)	CDBG	2010	Number of children served	180		%
			2011		180		%
			2012		180		%
			2013		180		%
			2014		180		%
			MULTI-YEAR GOAL				900
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To provide activities and special programs to seniors (Flint, Niagara and North End Senior Centers)	CDBG	2010	Number of seniors served	500		%
			2011		680		%
			2012		680		%
			2013		680		%
			2014		680		%
			MULTI-YEAR GOAL				3,200
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	To provide public safety (Walking Beat Police)	CDBG	2010	Number of people served	14,619		%
			2011		14,619		%
			2012		14,619		%
			2013		50,048		%
			2014		50,048		%
			MULTI-YEAR GOAL				143,953
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To provide immigration services (Immigration Program)	CDBG	2010	Number of people served	750		%
			2011		750		%
			2012		428		%
			2013		350		%
			2014		350		%
			MULTI-YEAR GOAL				2,628
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	To support the upgrade and improvements of neighborhood parks and playgrounds (Parks & Playgrounds Improvements)	CDBG	2010	Number of parks improved	2		%
			2011		2		%
			2012		2		%
			2013		TBD		%
			2014		TBD		%
			MULTI-YEAR GOAL				TBD

Table 3A Summary of Annual Objectives

Grantee Name: City of Fall River

Availability/Accessibility of Economic Opportunity (EO-1)							
EO 1.1	To provide financial support to businesses for job creation (Jobs for Fall River Inc.)	CDBG	2010	Number of jobs created	20		%
			2011		20		%
			2012		40		%
			2013		75		%
			2014		75		%
			MULTI-YEAR GOAL				230
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for battered single women and battered women and their children at Our Sisters' Place	ESG	2010	Number of families and/or single females	25		%
			2011		25		%
			2012		25		%
			2013		25		%
			2014		25		%
			MULTI-YEAR GOAL				125
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for single men and women at Steppingstone Inc.	ESG	2010	Number of persons served	50		%
			2011		50		%
			2012		50		%
			2013		50		%
			2014		50		%
			MULTI-YEAR GOAL				250
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for single women at First Step Inn	ESG	2010	Number of persons served	100		%
			2011		100		%
			2012		100		%
			2013		100		%
			2014		100		%
			MULTI-YEAR GOAL				500
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	To maintain availability of shelter and supportive services for single men at First Step Inn	ESG	2010	Number of persons served	150		%
			2011		150		%
			2012		150		%
			2013		150		%
			2014		150		%
			MULTI-YEAR GOAL				750
Affordability of Decent Housing (DH-2)							
SL 1.1	To provide homelessness prevention and rapid re-housing services at Catholic Social Services	ESG	2010	Number of households served	0		%
			2011		0		%
			2012		100		%
			2013		14		%
			2014		14		%
			MULTI-YEAR GOAL				128

Table 3B
ANNUAL AFFORDABLE HOUSING COMPLETION GOALS

Grantee Name: City of Fall River Program Year: 2010 – 2015	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	12		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	1		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	10		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	12		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	11		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	23		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* The total amounts for "Combined Total Sec. 215 Goals" and "Total Sec. 215 Beneficiary Goals" should be the same number.