

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

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

2015

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



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**Analysis of Impediments to Fair Housing Choice
Fall River, Massachusetts**

I. Introduction and Executive Summary of the Analysis

In 1995 the U.S. Department of Housing and Urban Development (HUD) announced that entitlement communities—those communities that receive direct federal funding from the Community Development Block Grant, CD HOME Investment Partnership Program and Emergency Solutions Grant Program—conduct a study of existing barriers to housing choice. The required study is referred to as the *Analysis of Impediments to Fair Housing Choice (AI)* and is part of the entitlement community's consolidated planning process.

The Fair Housing Act of 1968 required that all HUD programs be administered in a manner that will “affirmatively further fair housing”. Fair Housing Planning consists of three components:

1. Conducting an Analysis of Impediments to Fair Housing Choice;
2. Identifying actions to eliminate any identified impediments; and
3. Maintaining Affirmatively Furthering Fair Housing records.

The *AI* is a comprehensive review of the City of Fall River’s housing, economic and transportation conditions. It also reviews public and private sector policies that ensure housing choices and opportunities for all persons in the city. This *AI* has been completed to meet requirements of the Housing and Community Development Act and to be in compliance with the Consolidated Plan rule published in the Federal Register on January 25, 1995 (24 CFR 91.225). The *AI* was developed to accompany the FY 2015-2019 Consolidated Plan.

A. Who Conducted the AI

The Fall River Community Development Agency (CDA) conducted the *AI* on behalf of the City of Fall River in accordance with regulation 24 CFR 570.601(b) and to affirmatively further fair housing.

B. Participants

In preparing the *AI*, CDA used existing reports, studies and plans, including the following: the most recent *City of Fall River Consolidated Plan*, the *Comprehensive Housing Affordability Strategy*, Community Reinvestment Act reports from local lending institutions and 2010 U.S. Census and American Community Survey data.

CDA conducted interviews with and received assistance from the staffs of the Fall River Community Housing Resource Board (CHRB), Fall River Housing Authority (FRHA), Fall River Office of Economic Development (FROED), Fall River Disability Commission, Fall River Affordable Housing Corporation (FRAHC) and the CDA Office of Immigration and Naturalization Assistance.

CDA also consulted with the following agencies/organizations: Southeastern Regional Transit Authority (SRTA), Southeastern Regional Planning and Economic Development District (SRPEDD), U.S. Department of Housing and Urban Development, Federal Deposit Insurance Corporation, Massachusetts Commission Against Discrimination (MCAD), Home Mortgage Data Reports (HMDA) from local lending institutions and the Massachusetts Division of Banks.

Using numerous service providers and governmental agencies, CDA distributed more than one thousand Fair Housing Surveys to city residents in an effort to gain a better understanding of fair housing issues that are of concern to them. Surveys were distributed to the following agencies and governmental departments:

- Fall River Mayor's Office;
- CDA Office of Immigration and Naturalization Assistance;
- Fall River Veterans Office;
- Fall River Council on Aging-Senior Drop-in Centers;
- Fall River Public Library Branches;
- Fall River Housing Authority;
- Fall River Community Housing Resource Board, Inc.;
- Fall River Affordable Housing Corporation;
- Fall River Community Development Agency;
- Greater Fall River Re-Creation Committee, Inc.;
- Childcare and Development Center;
- Citizens for Citizens, Inc.;
- People, Inc.;
- Steppingstone, Inc.;
- Catholic Social Services of Fall River, Inc.;
- Stanley Street Treatment and Resources, Inc., aka SSTAR;
- SER-Jobs For Progress, Inc.;
- Southeast Center for Independent Living;
- The Women's Center;
- HealthFirst Family Care Center;
- Coalition for Social Justice; and
- United Neighbors of Fall River.

The survey was also available on the City of Fall River website: www.fallriverma.org. Of the surveys distributed, 425 were completed.

C. Methodology Used

The methodology used by CDA in preparing the *AI* consisted of consulting and interviewing the staffs of local service agencies. CDA reviewed the 2010 U.S. Census data and American Community Survey data, examined public and private sector housing related policies, analyzed Home Mortgage Disclosure Act and Community Reinvestment Act Performance Evaluation Reports of local lending institutions and completed an assessment of housing discrimination complaints. The 2010 Analysis of Impediments was also reviewed. The City of Fall

River conducted a Fair Housing Survey with responses sought from public service providers, governmental entities, and individuals. The HUD Fair Housing Planning Guide was used as the framework for the development of this Analysis of Impediments. CDA prepared a draft report for public comment and conducted a public hearing on October 22, 2014, for individuals to submit comments on the proposed document.

D. How Funded

The development of the Analysis of Impediments was supported by Community Development Block Grant funding.

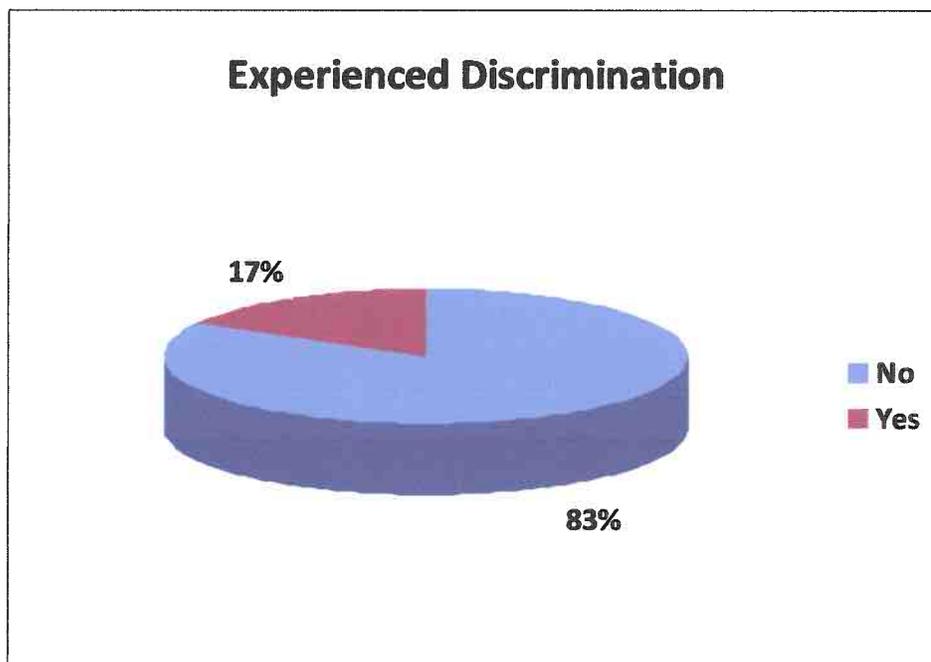
E. Conclusions

1. Fair Housing Survey Results

To gain better insight into circumstances where Fall River residents and non-residents may have experienced fair housing discrimination within the city, the City of Fall River created a comprehensive Fair Housing Survey and distributed it throughout the city. More than 1,000 surveys were delivered to public and private agencies and government buildings and were handed out to clients, program participants and others.

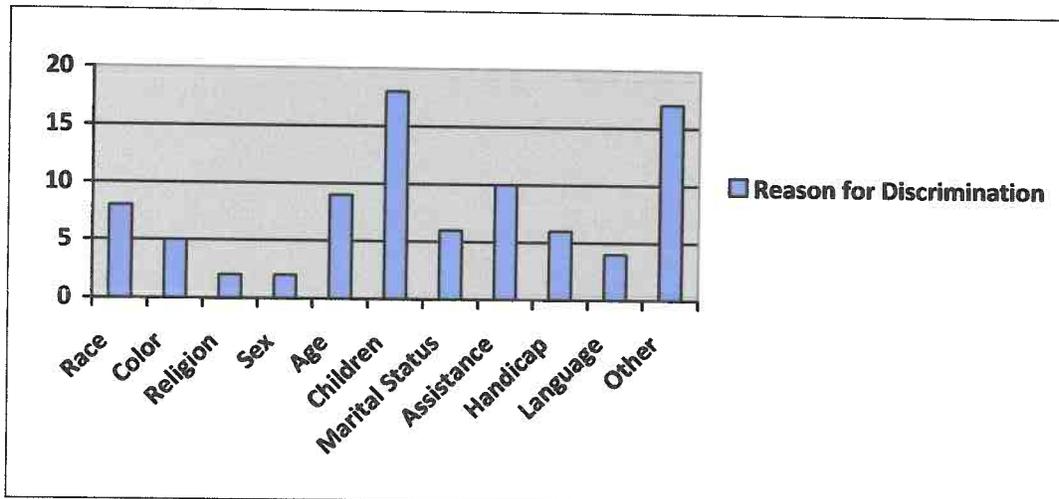
A total of 425 surveys were filled out online or in hard copy. Respondents were asked if they had ever experienced discrimination in obtaining housing in Fall River. The majority of the respondents indicated no experience with discrimination in obtaining housing. Out of the total number of respondents, 17% answered affirmatively when asked if they had experienced discrimination. (See Chart A.)

CHART A



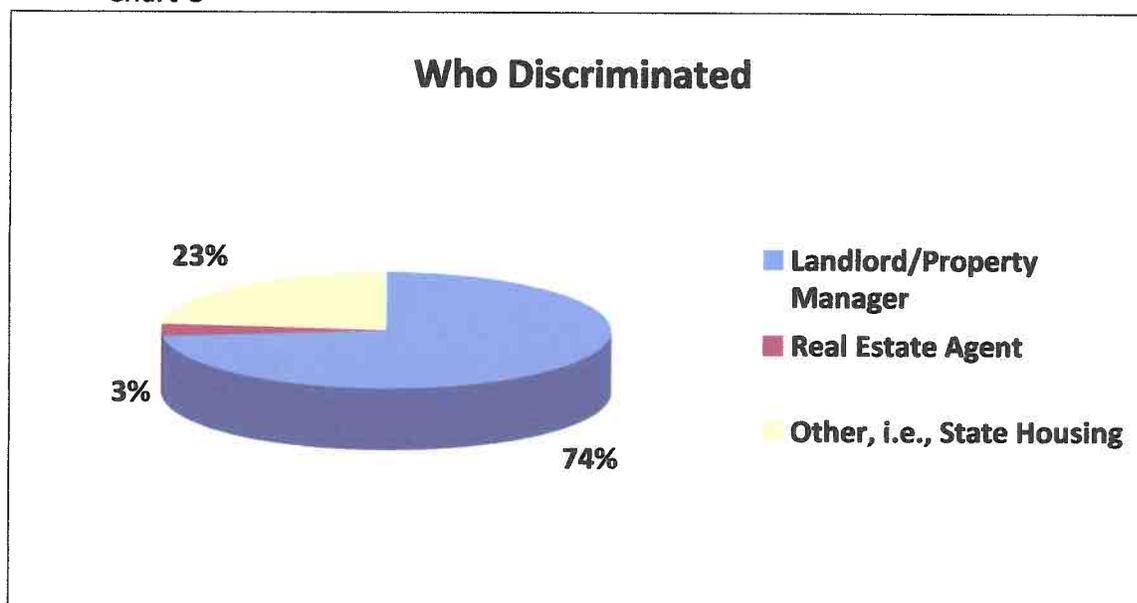
Of those who said they had experienced discrimination, 8 individuals said it was due to their "Race", 5 said "Skin Color" was the reason, 9 said due to their "Age", 6 stated "marital status" and 2 due to their "Sex". Of the total number of respondents, 18 indicated discrimination because they had "Children", 10 because they were receiving "Public Assistance", 6 due to a physical or mental "Handicap" and 4 due to their inability to speak "English". A number of respondents-17- indicated "Other" reasons for discrimination ranged from having pets, lack of rental history, prior criminal record, low income, etc. (See Chart B.)

CHART B



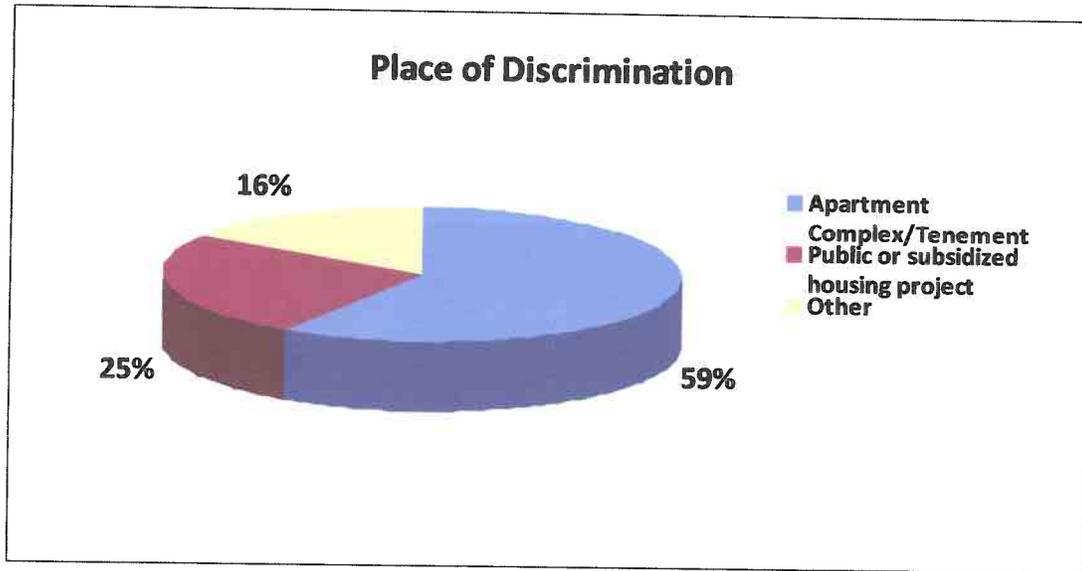
When asked who had discriminated, 74% of residents indicated that it was a "Landlord/Property Manager". Other respondents indicated a Real Estate Agent or Public Housing Agency as being the entity that discriminated against them. (See Chart C.)

Chart C



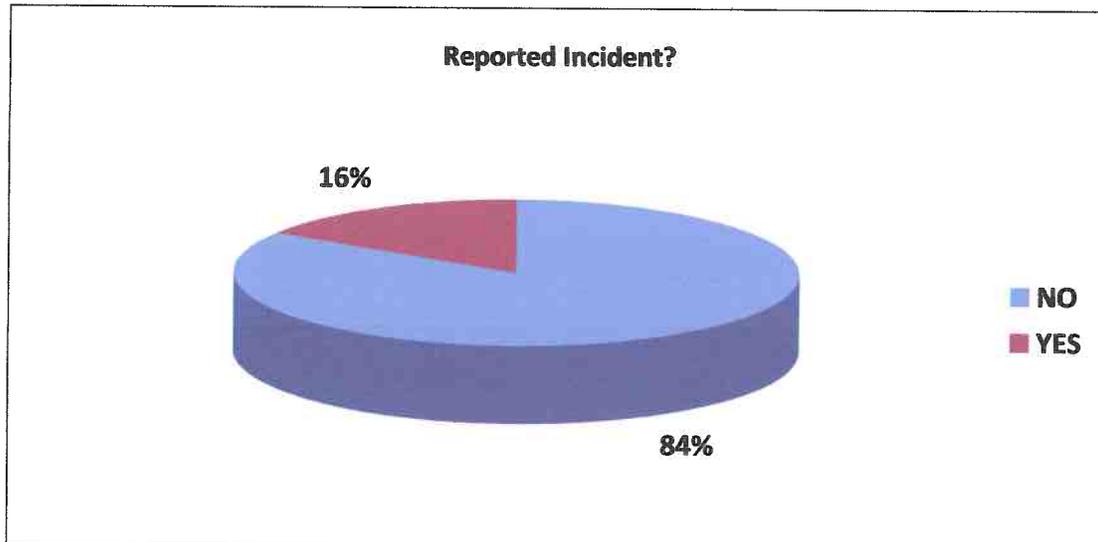
The survey results indicated that 59% of respondents experienced discrimination when seeking housing at an "Apartment Complex/Tenement". Of the total number of respondents, 25% reported discrimination when seeking housing at a "Public" or "Subsidized" housing project/development and 16% reported "Other". (See Chart D.)

Chart D



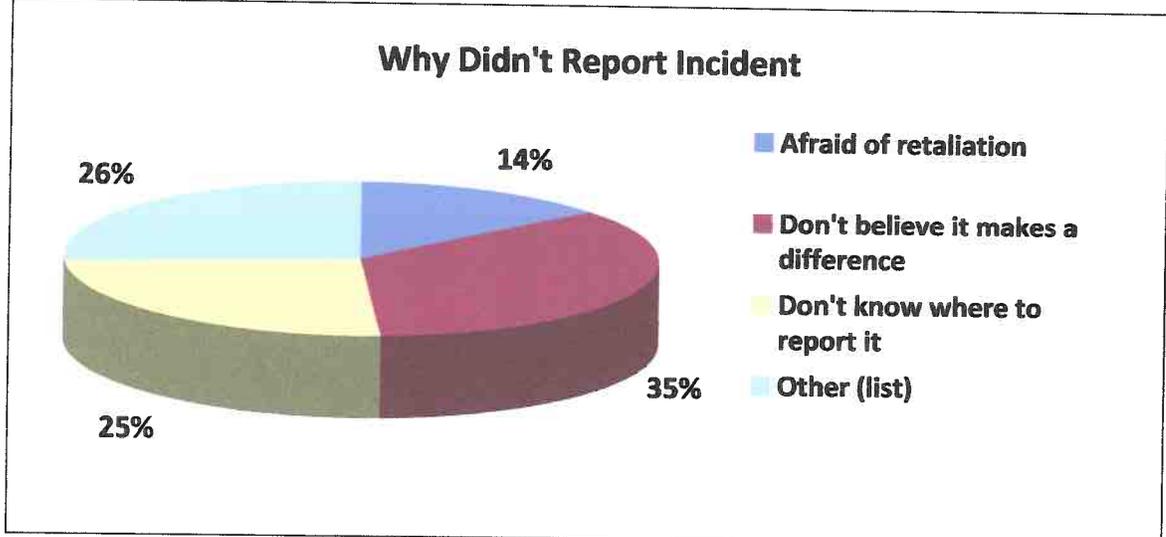
Of those respondents who felt they were discriminated against, only 16% had reported the incident. The majority of respondents, 84%, chose not to report the incident. (See Chart E.) Of those who did report discrimination, 22% reported the incident to the Massachusetts Commission Against Discrimination and 33% brought the matter to the attention of the HUD Office of Fair Housing and Equal Opportunity. Other respondents stated that they brought the matter to the court due to an eviction or brought it to the owner of the building.

Chart E



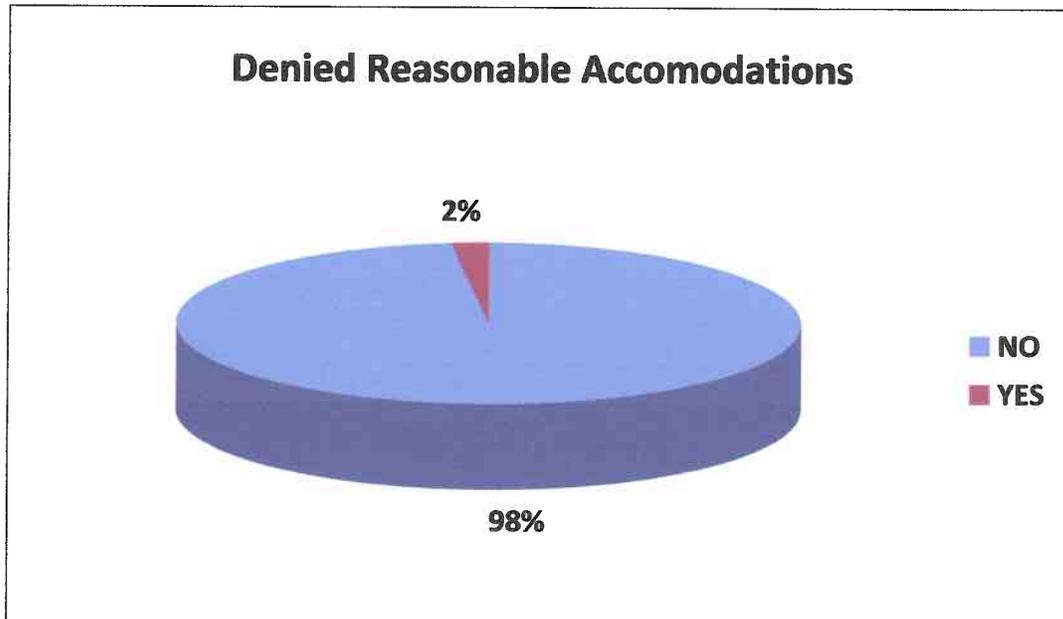
Respondents who chose not to report their experience with discrimination were asked why. Of the total number of respondents, 35% indicated that they believe reporting the incident “will not make any difference”, 25% said they did not know where to report the incident, 14% said they feared retaliation and 26% said they had “other” reasons. (See Chart F.)

Chart F



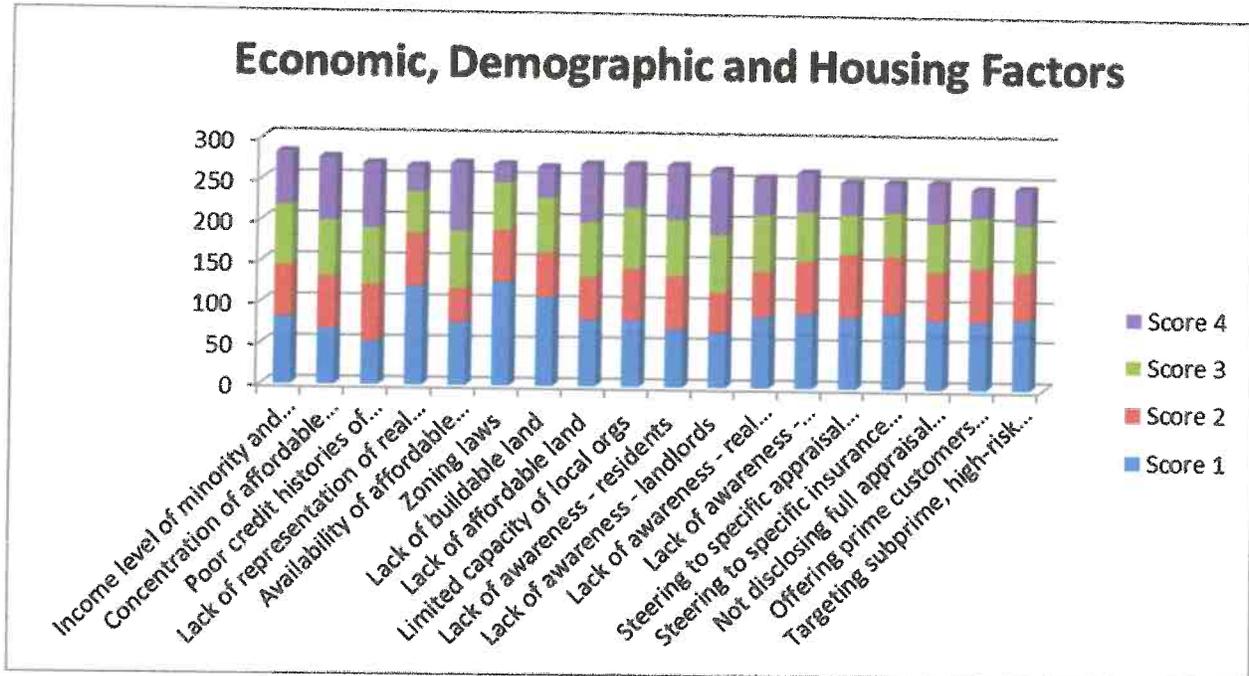
The survey also asked those disabled/handicapped if they had ever been denied “reasonable accommodations” (flexibility) in rules, policies, or practices to accommodate their disability. Only 2% of respondents said they had been denied a reasonable accommodation and of those so responding said they were denied adequate parking, a ground floor apartment and a handheld shower head for a disabled child. (See Chart G.)

Chart G



Respondents were asked to rank on a scale of one to four (“1” being no barrier and “4” being a serious barrier) certain Economic, Demographic and Housing Factors, Land Use/Zoning, Awareness Issues and Real Estate/Lending Activities that may be impediments to fair housing in Fall River. As seen in Chart H below, of the respondents who indicated serious impediments, most attributed them to a lack of affordable housing, poor credit histories of borrowers, lack of awareness by landlords and a concentration of affordable housing in certain areas.

Chart H



The Fair Housing survey solicited demographic data from respondents, finding that 74% were female compared to 26% male. Of the respondents, 41% are single, 27% married and 35% were married or single with children. Also, 67% of the respondents are White, 6% Black, 3% Asian, and 15% reported being an “other” race; 9% reported being Hispanic origin. Of the total number of respondents, 23% classified themselves as elderly, 11% reported that they are disabled and 5% were veterans. The respondents were spread evenly throughout the city in the following zip codes, 02720, 02721, 02723, and 02724. The zip code with the highest respondents was 02723 which is located at the east end of the city.

2. Impediments Found

During the compilation of this analysis it became evident that, although there is significant fair housing education and many programs in place to increase the chance for fair housing choice, there are some areas that have been identified as impediments. Those areas include the following:

- Lack of affordable housing units and lack of affordable land for development;
- Age of the city’s housing stock; 58% percent of the city’s housing stock was built prior to 1939 and according to the 2008-2012 American Community Survey, 85% of

housing units in Fall River were built before 1980. This data suggests a strong need for rehabilitation and lead paint removal in a large portion of Fall River's housing stock;

- Concentration of affordable housing in certain areas;
- Lack of awareness among landlords regarding fair housing; and
- Poor credit histories of borrowers.

3. **Actions to Address Impediments**

Lack of affordable housing units and lack of affordable land for development:

The City of Fall River will continue to promote a wide range of housing products to the residents, including offering low interest loans (1%) to rehabilitate and de-lead rental housing. The City will continue to strongly promote homeownership through the First Time Homebuyer Loan Program. Fall River 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. People, Incorporated is working with the City to establish a CHDO. The City has just completed the development of six units of affordable housing located at 886 Eastern Avenue with the Community Action for Better Housing (CABH), of which all six units are dedicated as affordable housing for veterans; two units are handicap accessible.

The City will continue to partner with several state agencies to promote the ONE Mortgage Program and the Get the Lead Out Program. In 2014, the City created the "Buy Fall River Now" program to serve as a "one-stop" home buyer program to assist homebuyers and investors who want to acquire or rehabilitate single or multi-family homes. The City is working with a private developer at 183 George Street to develop nine units of affordable housing. In addition, we are working with CHRB to rehabilitate four units of affordable housing on 228 Franklin Street. Fall River works closely with the Community Housing Resource Board and uses the MA Attorney General's Office (AGO) Receivership Program to acquire and rehabilitate foreclosed properties. The City is implementing its AGO Abandoned Housing Initiative and Distressed Properties Identification and Revitalization Grants while using public and private investment to purchase and rehabilitate foreclosed/abandoned properties both locally and throughout the region.

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

Age of the City of Fall River's housing stock:

The City of Fall River will continue to promote the Homeownership and Rental Housing Rehabilitation Loan Programs. Rehabilitation loans are deferred (interest and payment) for one year with an interest rate of 1%. If lead paint or asbestos removal is involved, the borrower may receive \$7,500 per unit and up to \$30,000 per building deferred until granted as long as the borrower remains in compliance with the loan and its housing restrictions. For handicap accessibility the borrower may receive up to \$15,000 deferred until granted as long as the

borrower remains in compliance for five years. In conjunction, the HOME Program requires compliance with Energy Star Standards during substantial rehabilitation and new construction.

Improvement of Public Housing:

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, code enforcement and the scheduling of other work items in keeping with priorities as developed by FRHA and its residents. In 2015, the Housing Authority will continue to make necessary physical improvements to maintain its public housing inventory. A listing of these improvements is available in Section II (Page 12) of this Analysis.

Concentration of affordable housing in certain areas:

The City of Fall River will continue to promote its rehabilitation loan products throughout all neighborhoods of the City. A market analysis will be used to ensure that additional units are needed in the proposed market area when planning to locate new affordable housing units.

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

The Community Housing Resource Board (CHRB) is a non-profit agency and certified CHDO with funding support from federal grants. 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 South Coastal Counties Legal Services, Inc., (free legal advice), HUD or MCAD for complaints of discrimination and the Municipal Board of Health for complaints of State Sanitary Code violations.

- CHRB distributes pamphlets regarding fair housing law and tenant/landlord relations.
- CHRB participates in various workshops and seminars that promote fair housing, i.e., landlord/tenant counseling seminars. The following workshops were held by the Community Development Agency in recent months:
 - On May 24, 2012, CDA held an Abandoned/Vacant Property Receivership Training Seminar. The Seminar was held in conjunction with the MA Attorney General's Office and MA Housing Partnership. The seminar was attended by about 50 developers, real estate agencies and non-profit organizations.
 - On July 24th and September 23rd, 2013, CDA held a series of Landlord Training Seminars to discuss issues with both landlords and tenants. Attendees included representatives of the Southeast Housing Court, Attorney General's Office and the local State Delegation.
 - On April 23, 2014, CDA's Office of Neighborhood Development and Outreach hosted a First Time Homebuyer Seminar to inform residents on the resources and services available to those interested in buying a home.
 - On November 20, 2014, CDA will hold a Landlord Training Seminar at Government Center.

- 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*. Bi-monthly, CHRB publishes articles on different fair housing issues in *Footprints*, the publication of Fall River’s Council on Aging.
- CHRB, along with the Community Development Agency 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.

Poor credit histories of borrowers:

The City of Fall River and CHRB will continue to conduct outreach to nonprofit organizations that run first time homebuyer classes to provide them with credit counseling resources. The Community Development Agency will continue 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. In addition, Money Management International, the largest nonprofit full-service credit counseling agency in the U.S., provides professional financial guidance, credit counseling, community-wide educational programs, debt management assistance and other free services to consumers via phone, internet and in-person sessions. The Fall River School Department also offers courses on financial literacy to junior and senior high school students.

II. Jurisdictional Background Data

A. Demographic Data

The City of Fall River is situated in the southeastern corner of Massachusetts, within Bristol County, on the Rhode Island state line. According to the 2010 U.S. Census the total population is 88,857. The total land mass in Fall River is 35.88 square miles with an urban density of 2,476 persons per square mile (compared to 840 per square mile statewide). Additionally, the City's populace of nearly 90,000 residents is heavily concentrated in approximately one third of its 41.28 total square mile area (land and water), partly due to the 13,600-acre Southeastern Massachusetts Bioserve which is permanently protected from development.

From 2000 to 2010, Fall River's population experienced a decline of 3.4%. That contrasted with a 2.5% growth in Bristol County and 3.1% population growth statewide.

TABLE 1
Population by Race/Ethnicity

Source: 2000 & 2010 U.S. Census

	2000	2000		2010	2010	% Change
	quantity	percentage		quantity	percentage	
Total population	91,938	100%		88,857	100%	-3.4%
White	83,815	91.20%		77,349	87.00%	-7.7%
Black/African American	2,283	2.50%		3,466	3.90%	51.8%
American Indian	172	0.02%		250	0.30%	45.3%
Asian/Pacific Islander	2,012	2.20%		2,305	2.60%	14.6%
Two or more races	2,345	2.60%		2,487	2.80%	6.1%
Others	1,311	1.40%		3,000	3.40%	128.8%
Hispanic Origin	3,040	3.30%		6,562	7.40%	115.9%

According to the 2010 U.S. Census, the City continues to show relatively small minority and ethnic populations despite a moderate increase when compared with 2000 census data.

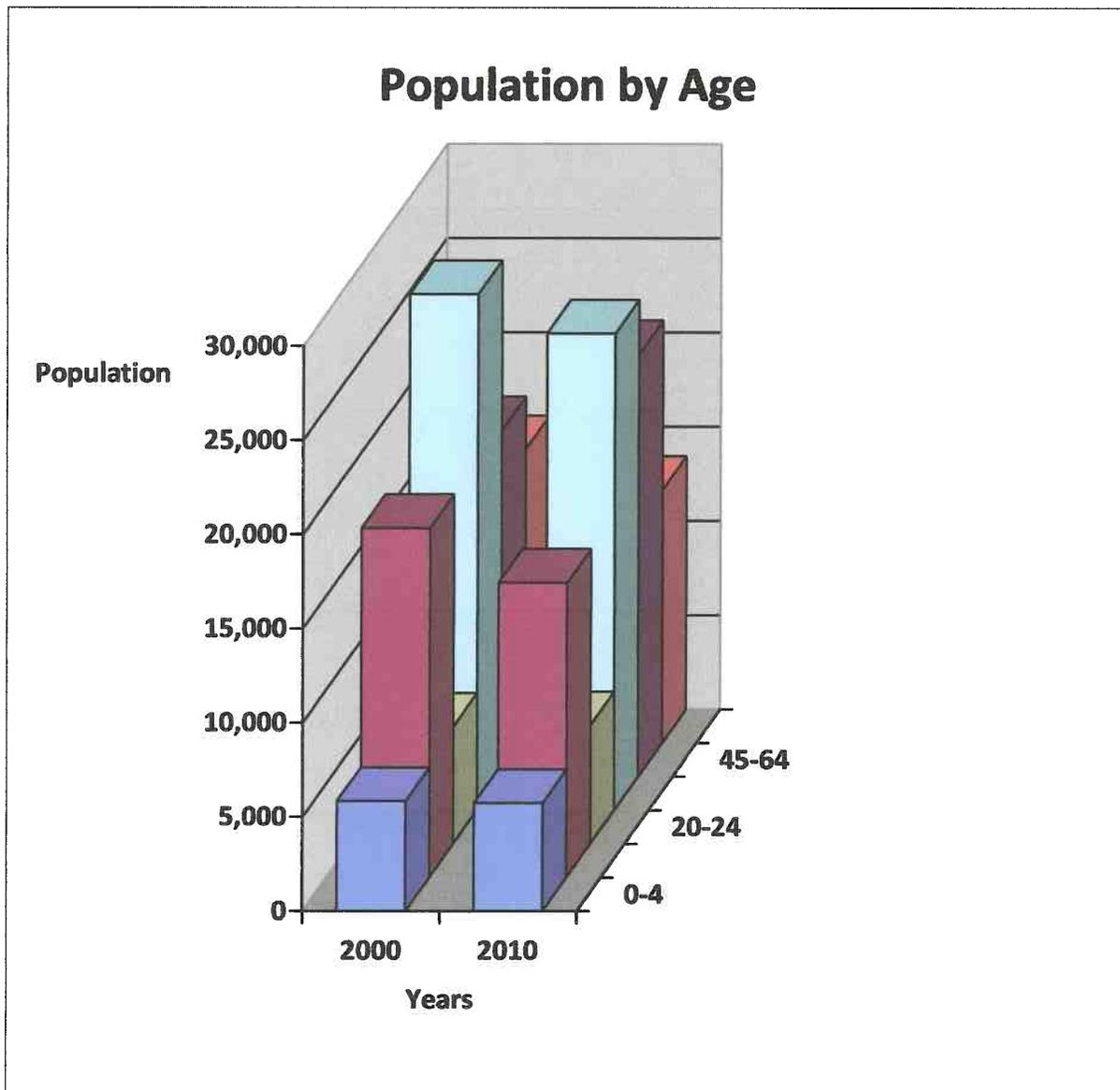
As evident in **Table 1**, the White population decreased by 7.7%, while the Black population increased by 51.8% and the American Indian population grew by 45.3% between 2000 and 2010. Table 1 also shows a significant increase in the Asian/Pacific Islander and Hispanic populations between these years.

Census 2010 data indicates strong growth in minority populations on a percentage basis. Although non-whites only account for 13% of the total city population, the minority population has increased by 41.67% since the 2000 Census.

According to **Map 1** in **Section IIE**, representatives of minority groups reside in all 25 Census Tracts in Fall River. **Map 1** also exhibits the actual distribution of those of low-to moderate-income residents (Source: 2010 U.S. Census).

TABLE 2
Population by Age
 Source: 2000 & 2010 U.S. Census

Age	2000	2010	% change Fall River	% change Mass.
0 -- 4	5,846	5,742	-1.78%	-7.60%
5 -- 19	18,546	15,651	-15.61%	-1.86%
20 -- 24	6,214	6,298	1.35%	17.66%
25 -- 44	27,383	25,299	-7.61%	-12.94%
45 -- 64	18,377	22,426	22.03%	27.90%
65+	15,572	13,441	-13.68%	4.95%



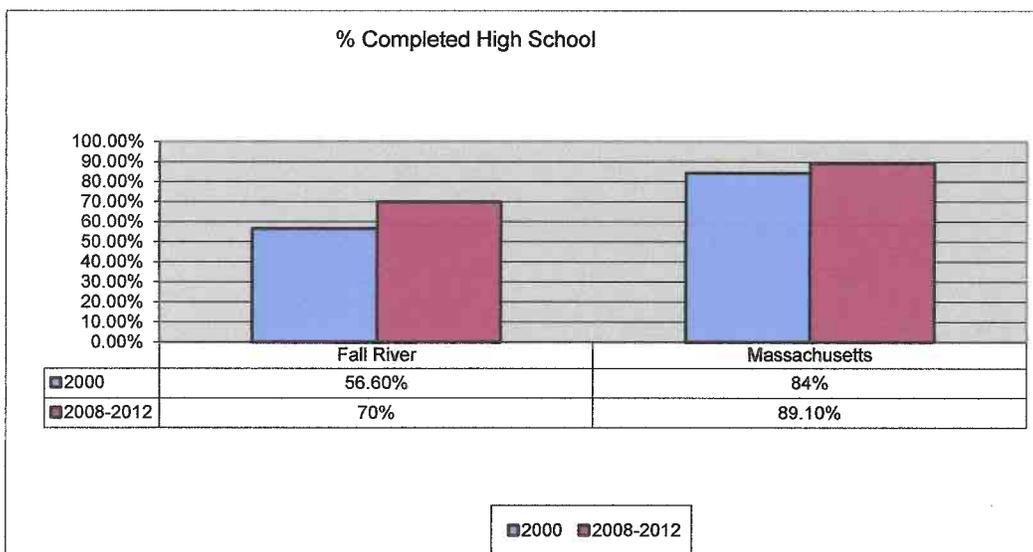
The City has defined areas of “racial/ethnic minority concentrations” as any census tract where the total percentage of minority persons is twice as large as the city total percentage of minority residents-13%. No census tract exceeds the established threshold of minorities. Other census tracts containing a higher concentration of minorities include 6411, 6413, and 6414, while the smallest minority-populated areas seem to be in the north and east sections of the city-census tracts 6425, 6416, 6423.

While the total city population remained relatively unchanged between the 2000 and 2010 census, it has grown older, which may also account for the higher percentage of residents who fall into the low-to moderate-income category (as noted in the upcoming Data section). According to **Table 2**, the over 45 year old age group showed an increase from 36.9% of Fall River’s total population in 2000 to 40.3% of the City’s total population in 2010. The second fastest growing age group was those between 45 and 64 years of age. The sharpest declines occurred between 5-19 years of age and 65+ years of age categories.

As illustrated by **Table 3**, while the educational attainment level has improved since 2000, the percentages of persons having completed high school and four years of college in recent years are well below county and state levels. There has been marked improvement in educational attainment in Fall River, especially the High School graduation rate along with an increase in college graduates. In the past, Fall River residents tended to place a greater priority on employment rather than educational attainment but it appears that this mindset is changing.

TABLE 3
Educational Attainment
Source: 2000 U.S. Census & 2008-2012 American Community Survey 5-Year Estimates

	% completed H.S.		% completed 4 yrs. College	
	2000	2008-2012	2000	2008-2012
Fall River	56.6	69.9	10.7	14.5
Massachusetts	84.4	89.1	33.2	39



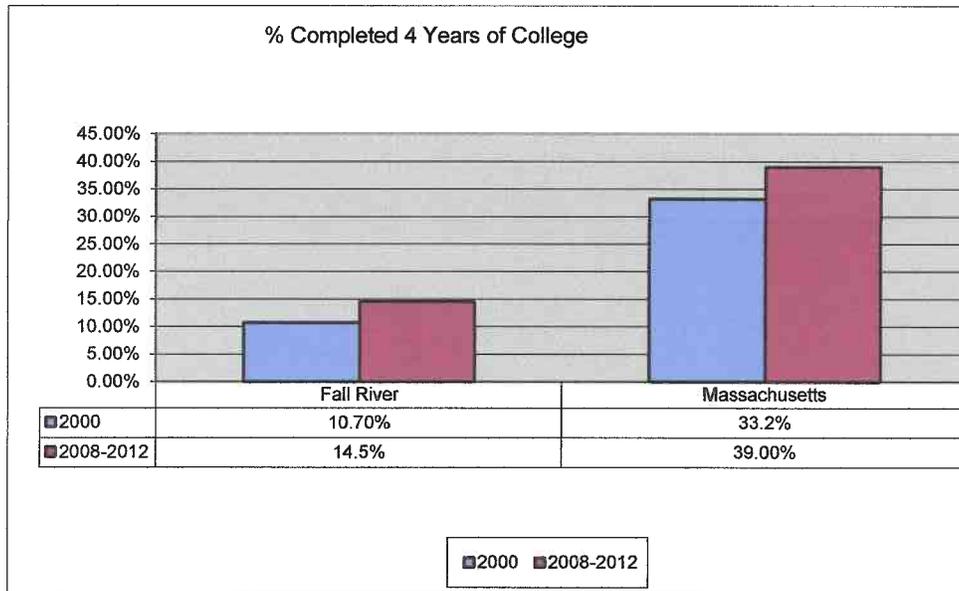


TABLE 4

Population by Income

Source: 2000 U.S. Census & 2008-2012 American Community Survey

	Fall River	Bristol County
Per Capita (\$)		
1999	\$ 16,118.00	\$ 20,978.00
2008-2012	\$ 21,189.00	\$ 28,744.00
Median Household (\$)		
1999	\$ 29,014.00	\$ 43,496.00
2008-2012	\$ 34,437.00	\$ 55,995.00
Median Family (\$)		
1999	\$ 37,671.00	\$ 53,733.00
2008-2012	\$ 43,960.00	\$ 71,863.00
Persons Below Poverty (%)		
1999	17.1%	10.0%
2008-2012	23.2%	12.0%

B. Income Data

Between 1999 and 2012, per capita income levels in the City of Fall River increased by 31.46% while per capita income in Bristol County increased 37%. At the same time, the consumer price index increased by approximately 33.3% (Source: U.S. Department of Labor Bureau of Labor Statistics). According to **Table 4**, Fall River experienced a much higher percentage of residents living below the poverty level in both 1999 and 2012 as compared to Bristol County. In fact, 23.2% of the City's residents lived below the poverty line in 2012, compared to 11% statewide and 12% for the County. Median household and family income figures for the City were also below the state and county levels.

TABLE 5
Households by Type

Source: 2010 U.S. Census

	Fall River		Bristol County		Massachusetts	
Total Households	38,457		213,010		2,547,075	
Family Households	22,391	58.2%	141,338	66.4%	1,603,591	63.0%
Married-couple family	13,329	34.7%	101,208	47.5%	1,178,690	46.3%
Female-no husband present	6,932	18.0%	29,755	14.0%	318,244	12.5%
With own children under 18 years	4,401	11.4%	16,983	8.0%	173,286	6.8%
Non-family Households	16,066	41.8%	71,672	33.6%	943,484	37.0%

According to **Table 5**, of the 38,457 Fall River households reported in the 2010 U.S. Census, there were 22,391 or 58.2% of family households and 16,066 or 41.8% of non-family households. According to Census data the number of family households decreased by 4.95%, while the non-family households increased by 5.69% from 2000 to 2010. The average household size of 2.27 persons was down from 2.32 in 2000 and 2.4 persons in 1990.

C. Employment Data

For more than a century, Fall River's economy had been based in the textile industry. In fact, from the 1870s until the 1920s Fall River was the largest center in the United States for the manufacture of cotton textiles. The City has slowly shifted from a manufacturing and textile-based economy to a service and trade-based economy with more persons now employed in the service field as evidenced in **Table 6**.

TABLE 6
Employment Data

Source: American Community Survey 1-Year Estimates by Year (Agriculture & Information Excluded)

Year	Construc- tion	Manufac- turing	Transport., Commun., Pub.Util.	Trade- Wholesale & Retail	Finance Insurance Real Est.	Serv.-Prof., Pub., Edu., Health, Food	Total
2007	2,985	6,578	1,857	5,705	2,533	18,617	38,275
2008	3,124	4,891	1,642	7,299	1,905	21,708	40,569
2009	3,156	4,747	1,218	7,005	918	21,687	38,731
2010	2,529	4,366	1,009	7,193	1,929	17,436	34,462
2011	2,135	4,240	1,459	5,693	1,999	22,061	37,587
2012	2,347	5,337	1,568	6,457	1,694	18,418	35,821
2013	2,451	4,212	664	5,563	2,454	19,160	34,504

According to the 2008-2012 American Community Survey, the top two major occupations in Fall River were sales and office (9,554 or 25.7%), followed closely by management, business, science, and arts (9,520 or 25.6%). Other major occupations include service (8,323 or 22.4%) and production, transportation, and material moving (5,975 or 16.1%).

Per industry categories, educational services, health care, and social assistance (9,801 or 26.4%) was ahead of retail trade (5,166 or 13.9%), manufacturing (4,724 or 12.7%), and professional, scientific, management, administrative, and waste management services (3,340 or 9.0%).

TABLE 7**Major Employers in Fall River**

Source: Fall River Office of Economic Development

ID(for map)	Employer	Production/Function	# Emps.	CT
A	City of Fall River	Government & School Department	3,178	6411
B	Southcoast Hospitals Group	Health care	2,396	6418
C	Saint Anne's Hospital	Health care	1347	6405
D	Lightolier	Lighting Fixtures	719	6425
E	Meditech	Medical Services	510	6408
F	PrimaCare, P.C.	Medical Services	418	6412
G	St. Paul Travelers	Insurance	417	6411
H	Catholic Memorial Home	Nursing Care Facilities	412	6422
I	Gold Medal Bakery, Inc.	Bakery Products	400	6403
J	People, Inc.	Health & Human Services	300	6411
K	American Dryer Corp.	Commercial Dryers	267	6425
L	Hanover Medical Associates	Medical Sources	250	6417
M	Starwood	Hotel Reservation Center	250	6417
N	Duro Textiles, LLC	Dyeing & Finishing of Fibers	240	6405
O	Anderson Logistics	Warehouse Distribution	100	6425

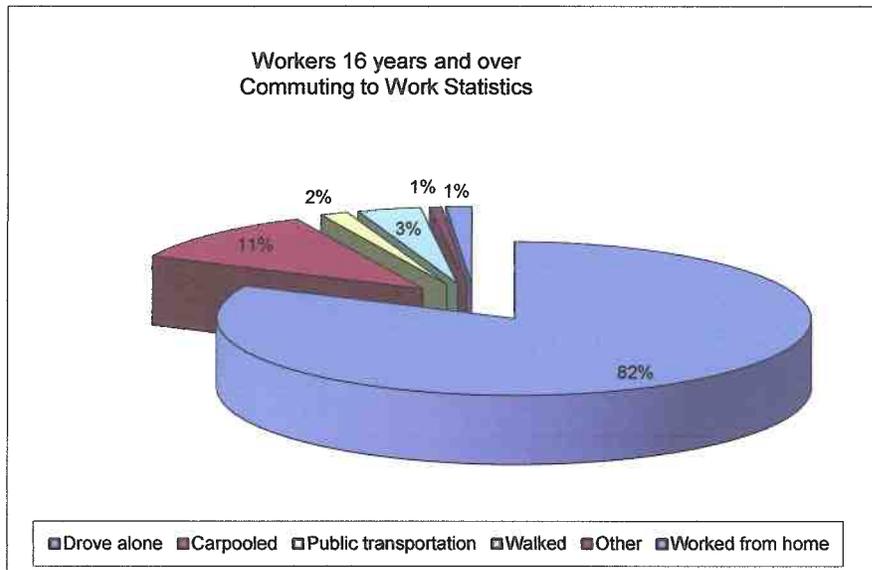
Table 7 indicates Fall River's major employers are of the manufacturing and service industries. As illustrated on **Map 2** in **Section IIE**, the major employers in Fall River are located throughout the city and are conveniently accessible via public transportation. Fall River is served by several state highways (Routes 6, 24 and 79), Interstate Highway I-195 and a network of thoroughfares and city streets. Primary intercity routes are commuter express bus routes.

According to the 2008-2012 American Community Survey, the total number of workers 16 years and over who commuted to work was 36,005. Of those commuting, 82% of workers drove alone and only 1.5% used public transportation (including taxicab). **Table 8** shows Fall River's methods of transportation and which ones are most used.

TABLE 8**Commuting to Work Statistics**

Source: 2008-2012 American Community Survey

Commute Status	# of Persons	%
Drove Alone	29,512	82%
Carpooled	3,990	11.1%
Public Transportation	536	1.5%
Walked	1,232	3.4%
Other Means	231	0.6%
Worked at home	504	1.4%
Total	36,005	100%



The average travel time for individuals in Fall River is 22.5 minutes. The data indicates that 29.1% of people in Fall River have a commute time of 30 minutes or more, indicating many of the households in the City are commuting to New Bedford, Providence and/or Boston.

The state has proposed commuter rail transportation for the Southeast region of Massachusetts. In September 2013, the U.S. Army Corps of Engineers released the Final Environmental Impact Statement for the South Coast Rail Project, and the Massachusetts Department of Transportation adopted the Corp’s document as the state-required Final Environmental Impact Report-with the Stoughton rail alternative as the preferred route. In June 2014, the state signed a 10-year contract for design, permitting and construction. The current estimated cost for the project is \$2.3 billion and completion of the project depends on future funding.

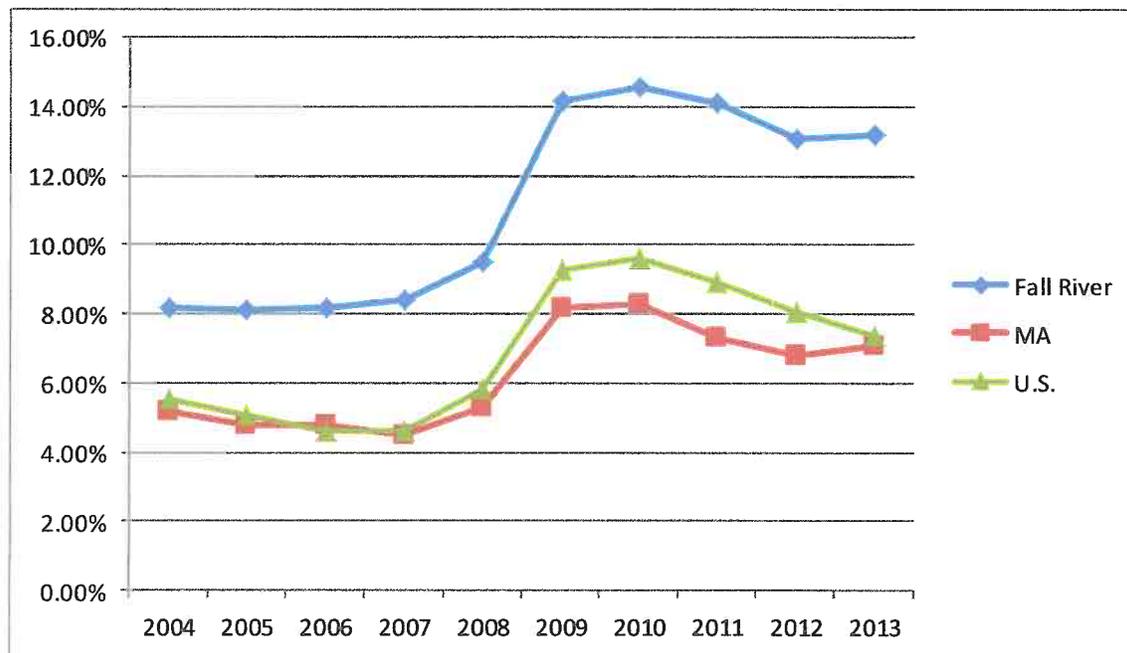
For those dependent on public transportation, the Southeastern Regional Transit Authority (SRTA) services Fall River, New Bedford, and eight neighboring suburban communities. SRTA’s Fall River division has fifteen routes that service the city and the towns of Swansea, Somerset, Westport, and Dartmouth. Bus service begins at 5:30 a.m. and ends at 6:30 p.m. Monday through Saturday. Evening service was added on nine routes in April 2013, which extends those routes until 8:30 p.m. The City of Fall River carried an average of 86,275 riders per month in FY-2014. With more than 9,000 bus stops in Fall River and New Bedford, most city residents live within 5 minutes of a bus stop. Looking at **Map 3 in Section IIE**, routes appear to be distributed at a reasonable distance in order to serve as much of the city as possible. SRTA charges \$1.50 per zone. Discounted fares are available for children under 6 years of age, 6 to 11 years of age, senior citizens, disabled and Medicare recipients.

TABLE 9

Fall River Unemployment Rates

Source: MA Executive Office of Labor and Workforce Development (City and State rates), U.S. Department of Labor, Bureau of Labor Statistics (National rates)

Year	Labor Force	Employment	Unemployment	Unemployment Rate	Statewide Rate	National Rate
2004	44,632	40,952	3,680	8.2	5.2	5.54
2005	44,506	40,902	3,604	8.1	4.8	5.08
2006	44,881	41,183	3,698	8.2	4.8	4.60
2007	44,774	41,030	3,744	8.4	4.5	4.61
2008	44,676	40,428	4,248	9.5	5.3	5.8
2009	44,889	38,526	6,363	14.2	8.2	9.28
2010	43,702	37,322	6,380	14.6	8.3	9.62
2011	43,705	37,528	6,177	14.1	7.3	8.93
2012	43,302	37,610	5,692	13.1	6.8	8.07
2013	43,273	37,566	5,707	13.2	7.1	7.35



As **Table 9** shows, Fall River’s unemployment rates have historically been much higher than the state and national averages.

From 2007 to 2008, total employment in the City of Fall River decreased. This trend continued into 2009. Unemployment in the city has been above that of the nation for over twenty years. The unemployment rate increased to 15.7% in March 2009. As of September 2014, there were 4,487 Fall River residents unemployed with a rate of 10.5%. The state’s unemployment rate for this time period-6.2%-compares more closely with that of the National rate-5.7% (MA Executive Office of Labor and Workforce Development). With unemployment

rates remaining in double-digits, the Fall River economy continues to be affected by the national recession, more so than other areas of the country.

D. Housing Profile

The 2008-2012 American Community Survey reported a total of 43,306 year-round housing units in Fall River, 9,799 single-family and 33,507 multi-family homes-77%; 2010 Census data indicates a rental vacancy rate of 9.7% for available rental units. Families with young children in need of three bedroom apartments continue to have a difficult time with availability. Lead paint issues in the older housing stock in Fall River remain a concern.

Privately owned housing

TABLE 10
Age of Fall River's Housing Stock

Year Built	Total HUs	%
2010 or later	21	0.00%
2000-2009	1,186	2.70%
1990-1999	2,067	4.80%
1980-1989	3,267	7.50%
1970-1979	3,270	7.60%
1960-1969	2,342	5.40%
1950-1959	2,990	6.90%
1940-1949	2,977	6.90%
Before 1939	25,186	58.20%

As **Table 10** illustrates, a majority of the city's housing stock was built prior to 1939. In fact, according to the 2008-2012 American Community Survey, 85% of housing units in Fall River were built before 1980. These are the units that are most likely to be affected by lead-based paint. This suggests a strong need for rehabilitation and continued lead-based paint removal in a large portion of Fall River's housing stock. This also suggests that improvements would be needed in the cases of those with mobility impairment disabilities.



As evident in the **Home Sales in Fall River, MA** graph above, the average sale price of a home and the number of home sales has increased slightly in Fall River between 2009 and 2014. The values of properties have lowered significantly due to the 2008/2009 global recession but have gradually begun to increase in recent years. According to information from The Warren Group the median family housing prices fell from \$190,000 in 2009 to \$152,550 in 2011, representing a 19.7% drop in housing values. However, home prices began to steadily increase in 2012 (\$166,250) and 2013 (\$185,000). While home sales have decreased significantly since 2001, they have remained relatively steady in recent years with 698 home sales in 2009 and 639 sales in 2013. The significant decrease in home sales in the last decade could be due to the tightening availability of credit and also Fall River’s chronically high unemployment rates. Land for future building is also not abundant in Fall River.

Fall River’s residential property tax rate of 12.58 cents per thousand dollars of valuation ranked 267 out of 335 cities and towns in the Commonwealth. Average single-family tax bills in Fall River were 51.8% lower than the state average. Real estate tax exemptions are available for homeowners 65 years old and older, widows/widowers, veterans whose disabilities are 10% or more war-connected and the legally blind.

Public housing

As shown in **Table 11** and **Map 4** in **Section IIE**, Fall River has an extensive supply of public housing, which is reasonably distributed throughout the City.

TABLE 11

Fall River Public Housing Complexes

Source: Department of Housing and Community Development

Development Name	Address	Number of Apts.
Barresi Heights	1863 Pleasant Street	149
Bates/Tower Apartments	57 Bates Street	61
Bennie Costa Plaza	506 Amity Street	60
George Cottell Heights	1685 Pleasant Street	71
Father V.F. Diaferio Village	249 Johnson Street	224
Edward F. Doolan Apartments	34 Mitchell Drive	152
Chor-Bishop Joseph Eid Apartments	33 Quequechan Street	54
Fordney Street Apartments	Fordney Street	36
Heritage Heights	100 Green Street	127
Raymond D. Holmes Apartments	140 Essex Street	100
Maple Gardens	Aetna Street	196
Cardinal Medeiros Towers	1197 Robeson Street	208
Nicholas Mitchell Heights	2100 South Main Street	104
North Rocliffe Apartments	54 North Rocliffe Street	35
Oak Village	1177 Locust Street	30
James A. O'Brien, Jr. Apartments	34 Whipple Street	100
Frank B. Oliveira Apartments	170 William Street	84
Pleasant View	Herman Street	119
George Riley Plaza	Stevens Street	25
Sunset Hill	151 Charles Street	355
Watuppa Heights	Buffinton Street	0
Corky Row	Various Locations	9
705 Development	Various Locations	24
Handicapped	Various Locations	40
Total		2363

According to the Fall River Housing Authority (FRHA) Fact Sheet, the various available Public Housing complexes are broken down under the following programs:

Federal and State Family Programs

Sunset Hill	Fordney Apartments
Heritage Heights	Diaferio Village
North Rocliffe Apartments	Bennie Costa Plaza
Riley Plaza	Pleasant View
Maple Gardens	
705 Corky Row	

Federal and State Elderly (55 years) Programs

Oak Village	Oliveira Apartments
O'Brien Apartments	Cottell Heights
Holmes Apartments	Mitchell Heights
Barresi Heights	Chor-Bishop EID

Doolan Apartments	Bates/Tower Apartments
Cardinal Medeiros Towers	

The Cardinal Medeiros Towers Apartments complex is for elderly 55 years of age or older or disabled and individuals who are physically handicapped. When the waiting list for Cardinal Towers is depleted, single individuals are eligible for admission. There are currently 201 applicants on this list.

According to the Fall River Housing Authority, 2,005 Section 8 Housing Choice Voucher Program rental subsidy certificates are in use in Fall River. A total of 6,355 applications exist on the Massachusetts National Association of Housing and Redevelopment Officials centralized waiting list (established June 2003). The public housing waiting list contains the names of households seeking family units and elderly units. There are 2,387 families waiting for state units, 1,801 families waiting for federal units, 222 elderly/disabled waiting for state-assisted units, and 277 elderly/disabled waiting for a unit in a federal development.

The 2014 Section 8 fair market rents for existing housing as established by HUD are as follows: \$748 for a one-bedroom; \$913 for a two-bedroom; \$1,137 for a three-bedroom; and \$1,361 for a four-bedroom.

There are programs available for Section 8 voucher recipients to become homeowners through the Fall River Housing Authority.

In 1969 the Commonwealth of Massachusetts enacted a comprehensive permit law (Chapter 40B) that established an affordable housing goal of 10% in every community. As of January 2014, the total Chapter 40B subsidized housing inventory in the City of Fall River is 4,818 units or 11.0%.

The Fall River Housing Authority continues to make necessary physical and management improvements to maintain public housing at both Federal and State-aided properties, as indicated below. The FRHA continued to upgrade its housing stock displaying its commitment to provide safe, decent, affordable housing to lower-income residents of Fall River. The following lists represent modernization projects undertaken by the FRHA during the reporting period of 7/1/13/ through 6/30/14.

Federal Developments:

- A contract was awarded on 8/15/13 for a New Hot Water Storage Tank at Cottell Heights Ma 6-10. The project scope of work addresses the existing tank that was leaking. The project was completed in 2/2014, at a final cost of \$80,430.00.
- A contract was awarded on 9/9/13 for Concrete Slab Disposal at Oak Village Ma 6-4. The project scope of work addressed the removal of the existing concrete slab. The project was completed on 5/2014, at a final cost of \$89,500.00.

- A contract was awarded on 11/12/13 for the Installation of Security Cameras at Barresi Heights 661. The project scope of work addresses the installation of 28 cameras throughout the building and grounds at a cost of \$47,853.55.
- A contract was awarded on 1/13/14 for Sprinkler System Upgrades at eight high-rise buildings. The project scope of work consists of replacing all sprinkler heads at a cost of \$186,300.00
- A contract was awarded on 1/13/14 for Bathroom Renovations at the four Turn-key developments. The project scope of work consists of replacing tubs, shower wall, plumbing and floors in 20 units as needed at a cost of \$115,980.00.
- A contract was awarded on 1/13/14 for Carbon Monoxide Replacement at 14 sites. The project scope of work consists of replacing all carbon monoxide detectors at a cost of \$136,328.00.
- A contract was awarded on 2/10/14 for the Renovation of 45 bathrooms at Sunset Hill Ma 6-1. The project scope of work consists of replacing tubs, shower walls, plumbing and floors in 45 units at a cost of \$243,100.00.
- A contract was awarded on 3/10/14 for Roofing Repairs at Doolan Apartments 662. The project scope of work consists of re-roofing all buildings at a cost of \$287,700.00.
- A contract was awarded on 3/10/14 for Elevator Service Upgrades at Cardinal Medeiros Towers Ma 6-8. The project scope of work consists of a new transfer switch, electrical panel and all related work in the amount of \$35,915.00.

State Developments:

- A contract was awarded on 2/10/14 for Kitchen Remodeling and Site Work at Corky Row 705-2. The project scope of work consists of new kitchen cabinets, counters, sinks, flooring and roof replacement and siding repairs in the amount of \$743,800.00.
- A contract was awarded on 11/12/13 for Emergency Gas Line Replacement at Maple Gardens 200-2. The project scope of work consists of replacing leaking gas lines that provide service to eight buildings at a cost of \$79,500.00.
- A contract was awarded on 2/10/14 for Basement Upgrades and Repairs at Pleasant View FR 200-1. The project scope of work consists of patching, painting, electrical and miscellaneous repairs in 32 basements at a cost of \$603,881.00.

The FRHA administers such supportive services to residents as:

- Contracted security with the Fall River Police Department;

- Recreational services for elderly;
- Youth tutorial/reading enrichment program;
- Assessment of elderly/disabled residents by elder social workers;
- Head Start day care;
- Drug prevention/education programs; and
- Nutrition programs for elderly/disabled.

In the future, the Fall River Housing Authority will also be implementing educational programs to help residents obtain General Equivalency Diplomas and to assist them with job opportunities.

The Housing Authority has also been networking with social service providers in conjunction with the Fall River Joint Tenants' Council in order to provide public housing residents with valuable information concerning the services available to them in the community.

The Fall River Housing Authority has been awarded a \$66,192 Family Self Sufficiency grant to assist those families subsidized in the Housing Choice Voucher Program.

Private subsidized housing (complexes and vouchers)

In Fall River, there are several private subsidized complexes that are state or federally-funded through the MA Department of Housing and Community Development, the Massachusetts Housing Finance Agency or the U.S. Department of Housing and Urban Development. Twelve private subsidized complexes were mailed surveys by the Community Development Agency, and the results are posted in **Table 12**.

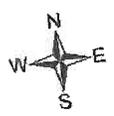
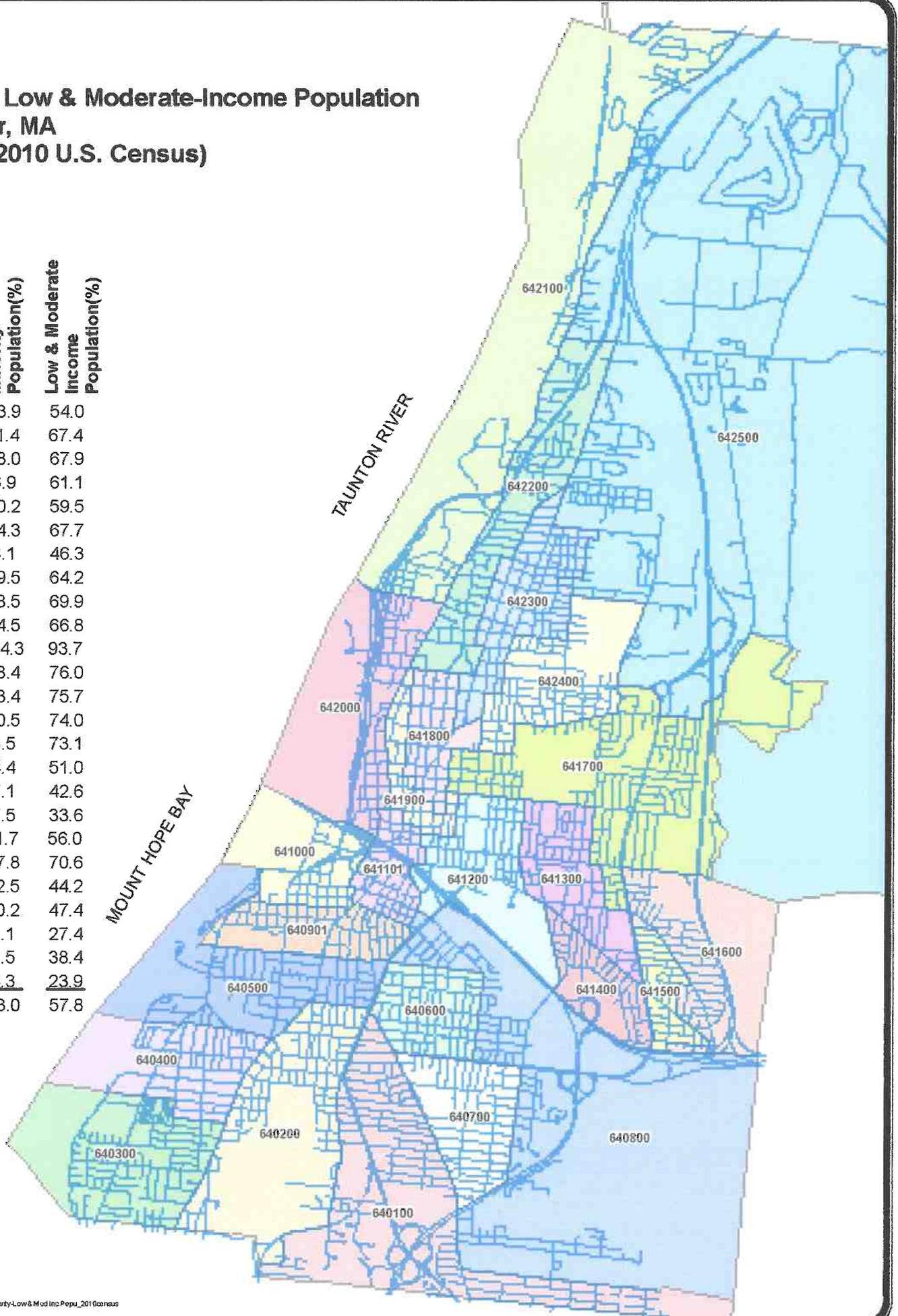
TABLE 12
Fall River's Private Subsidized Complexes
 Source: Survey of Private Subsidies

Complex Name	Funding	Subsidized Units/ Total Units	E=Elderly D=Disabled N=Neither	Waiting List	Vacancies
Academy Building	Fed/Sec 8 based	85/85	E,D	Yes (38)	Yes (1)
Borden Place Apartments	Fed/Sec 8 based	260/261	E,D	Yes (no #)	No
Hunder Building	Fed/Sec 8 based	39/39	E,D	Yes (9)	No
Ship's Cove Apartments	Fed/Sec 8 based	162/201	N	Yes (160)	Yes (4)
Ship's Watch Apartments	State/SHARP	25/99	N	Yes (10)	No
St. Mathieu's Apartments	Fed/Sec 8 based	30/30	E,D	Yes (9)	No
Riverview Towers	State-13A/Fed Sec 8	185/200	E	Yes (< 10)	No

One of the survey questions concerned the pay-off or refinancing of the complexes' mortgages, as this often leads to the reduction of the number of subsidized units. The responses from the Academy Building, Hunder Building, Ship's Cove, Ship's Watch and St. Mathieu's Apartments indicated that none of their mortgages had been paid in full nor was it expected to be paid off within the next five years. Borden Place expects the property to be paid off within the next five years, as does Riverview Towers.

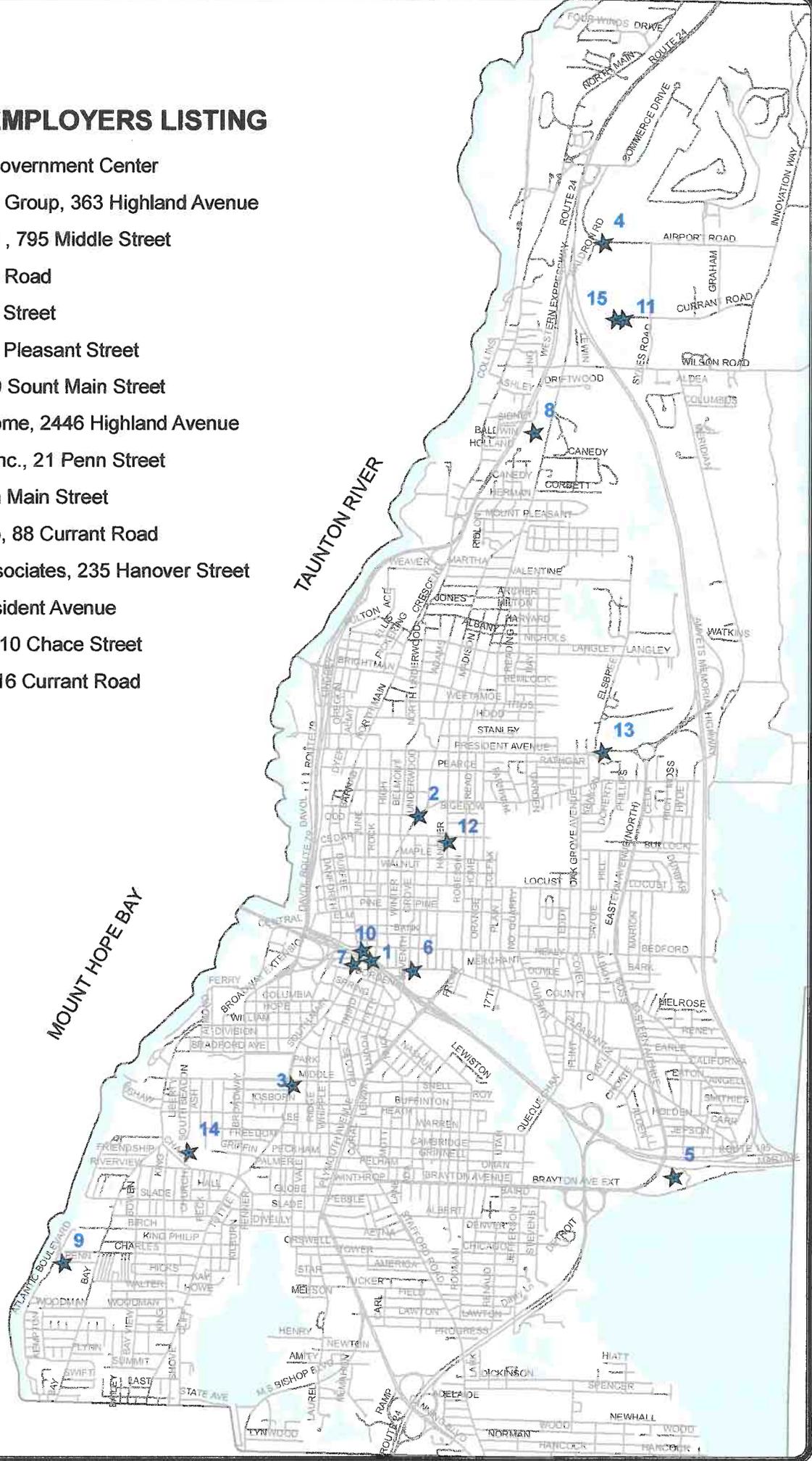
**Minority, Low & Moderate-Income Population
Fall River, MA
(Source 2010 U.S. Census)**

Census Tract	Minority Population(%)	Low & Moderate Income Population(%)
6401	13.9	54.0
6402	11.4	67.4
6403	18.0	67.9
6404	6.9	61.1
6405	10.2	59.5
6406	14.3	67.7
6407	8.1	46.3
6408	19.5	64.2
6409	18.5	69.9
6410	14.5	66.8
6411	24.3	93.7
6412	18.4	76.0
6413	23.4	75.7
6414	20.5	74.0
6415	8.5	73.1
6416	4.4	51.0
6417	7.1	42.6
6418	7.5	33.6
6419	11.7	56.0
6420	17.8	70.6
6421	12.5	44.2
6422	10.2	47.4
6423	5.1	27.4
6424	7.5	38.4
6425	4.3	23.9
TOTAL	13.0	57.8



MAJOR FALL RIVER EMPLOYERS LISTING

- 1 City of Fall River, 1 Government Center
- 2 Southcoast Hospitals Group, 363 Highland Avenue
- 3 Saint Anne's Hospital, 795 Middle Street
- 4 Lightolier, 631 Airport Road
- 5 Meditech, 10 Martine Street
- 6 PrimaCare, P.C., 289 Pleasant Street
- 7 St. Paul Travelers, 99 South Main Street
- 8 Catholic Memorial Home, 2446 Highland Avenue
- 9 Gold Medal Bakery, Inc., 21 Penn Street
- 10 People, Inc., 4 South Main Street
- 11 American Dryer Corp, 88 Currant Road
- 12 Hanover Medical Associates, 235 Hanover Street
- 13 Starwood, 1630 President Avenue
- 14 Duro Textiles, LLC, 110 Chace Street
- 15 Anderson Logistics, 16 Currant Road



27

Fall River Bus Routes

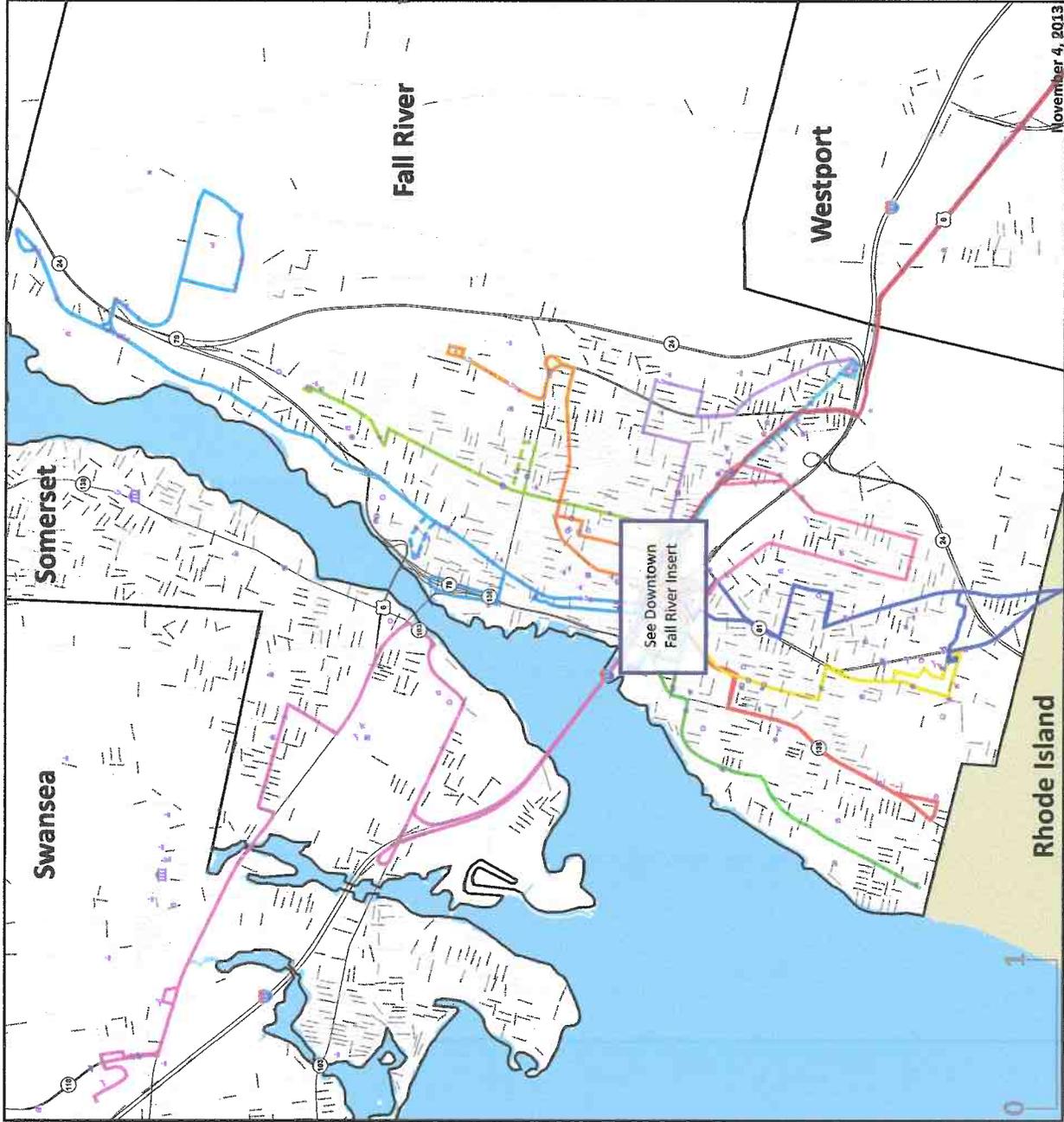
Fall River Bus Routes

- Route 1 South Main
- Route 2 North Main
- Route 3 Laurel
- Route 4 Robeson St.
- Route 5 Stafford Rd.
- Route 6 Pleasant St.
- Route 7 Bay Street
- Route 8 BCC/Durfee HS
- Route 9 Bedford St.
- Route 10 Rodman St.
- Route 14 Swansea Mall
- Fall River to New Bedford

Points of Interest

- Education/Training
- Employer
- Government
- Grocery
- Health Care
- Housing
- Library
- Public Agency/Social Services
- Recreation
- Restaurant
- School grades 5-12
- Shopping

Downtown Fall River



Southeastern Regional
Transit Authority



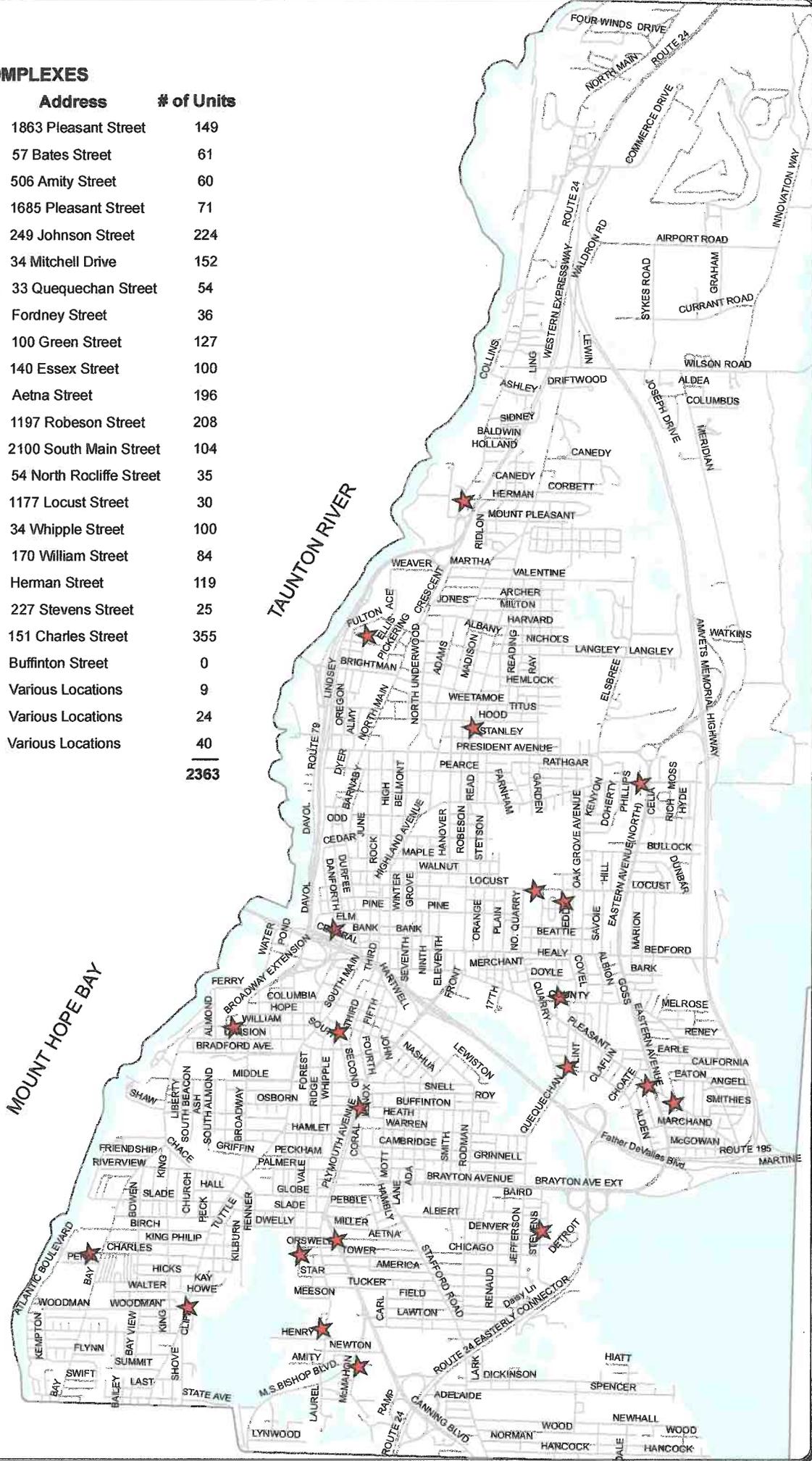
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November 4, 2013

FALL RIVER PUBLIC HOUSING COMPLEXES

Development Name	Address	# of Units
1 Barresi Heights	1863 Pleasant Street	149
2 Bates/Tower Apartments	57 Bates Street	61
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19 George Riley Plaza	227 Stevens Street	25
20 Sunset Hill	151 Charles Street	355
21 Watuppa Heights	Buffinton Street	0
22 Corky Row	Various Locations	9
23 705 development	Various Locations	24
24 Handicapped	Various Locations	40
Total		2363



III. Evaluation of Jurisdiction's Current Fair Housing Legal Status

A. Fair housing complaints where charges or findings resulted

The City of Fall River, as part of its research effort for this report, submitted a written request to the HUD Office of Community Planning and Development in Boston requesting information regarding discrimination complaints in Fall River within the timeframe of January 2012 through December 2013. HUD indicated that during that time period there were a total of five cases based on various issues such as race, national origin and disability. Two of the cases were conciliated and two were withdrawn with resolution.

The City also submitted a written request to the Massachusetts Commission Against Discrimination (MCAD) in Boston requesting information regarding discrimination complaints in Fall River from January 2012 through December 2013. MCAD indicated that there was one case filed against the Fall River Housing Authority based on disability. That case has been closed.

B. Fair housing discrimination complaints filed

During the time period of January 2010 through December 2013, the Community Housing Resource Board (CHRB) responded to 395 inquiries regarding various housing issues. While there were numerous inquiries regarding the availability of rental units within the city, obtaining Fall River Housing Authority forms and acquiring rental assistance, there were no issues that were determined to be discrimination complaints by CHRB.

C. Identification of trends or patterns

During the reporting period of 2012 to 2013, there were a total of six cases of discrimination handled by HUD and MCAD while CHRB handled 395 inquiries regarding various housing issues (none of which dealt with discrimination complaints). CHRB will continue to provide outreach and educational assistance on fair housing issues to Fall River residents.

IV. Identification of Impediments to Fair Housing Choice

A. Public Sector

1. Zoning and Site Selection

One barrier to new affordable housing in the City of Fall River is the lack of developable land. More than 50% of the land area within the corporate boundaries of the City is permanently protected open space that cannot be developed, leaving only a handful of small isolated parcels that are suitable for affordable housing development.

The City's zoning requirements are also a barrier to new affordable housing. There are only a small number of suitable available parcels that could be developed for this purpose and many are located within zoning districts that do not permit residential development (i.e., certain business and industrial districts). Additionally, based upon the timeframes and public notice requirements specified in the Massachusetts General Law c. 40A, as amended, the process for Variance and Special Permit requests from start to finish can take between two to three months. These requests generally involve a significant up-front investment and there is no guarantee of issuance.

2. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing Transportation Linkage

a. Neighborhood Revitalization:

The City of Fall River uses its CDBG and HOME Programs to improve neighborhoods throughout the community and targets certain eligible areas that show the greatest need.

The areas of "low-income concentration" were defined by the City as those census tracts with concentrations of low and moderate-income persons that are 10 percentage points higher than 51.0% of Low-to-Moderate Income (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-13% (2010 U.S. Census). There are no census tracts which are populated over the established threshold.

The following census tracts have been identified as having low-income concentration (areas occupied by more than 61% of LMI persons): 6402, 6403, 6404, 6406, 6408, 6409, 6410, 6411, 6412, 6413, 6414, 6415, and 6420. The following census tracts have been identified as having the highest racial minority populations: 6408, 6411, 6413 and 6414. These census tracts of low-income and/or racial minority concentration make up 51.5% of Fall River's census tracts.

The City uses CDBG funds for the following improvements:

1. Street and Sidewalk Improvement Program

2. Water Section 108 Improvements
3. Fire Equipment Section 108 Upgrades
4. Park and Playground Improvements

The City also uses HOME Grant funds to maintain the supply of decent, safe and sanitary affordable housing for low and very-low income households. The City offers the following low-interest rehabilitation loans to owner-occupants and investors:

1. Housing Rehabilitation Loans – One Percent Interest
2. Handicap Accessibility Loans – One Percent Deferred
3. Lead Paint Abatement Loans – One Percent Deferred

The City also partners with many state agencies to provide low interest loan programs to homeowners:

1. Mass Housing’s “Get The Lead Out Program”
2. Mass Housing’s Home Improvement Loan Program
3. Mass Housing Finance Agency’s Homeowner Septic Repair Loan Program

The City offers a First Time Homebuyer Loan Program to people who would like to purchase a home but lack the resources to make the required downpayment and/or pay necessary closing costs. In 2014, the City created the “Buy Fall River Now” program to serve as a “one-stop” home buyer program to assist homebuyers and/or investors who want to acquire or rehabilitate single or multi-family homes.

The City continues to work with two Community Housing Development Organizations to purchase and rehabilitate foreclosed and abandoned properties. The purchasing and rehabbing of these blighted properties has revitalized many neighborhoods throughout the City. People, Incorporated is also working with the City to establish a CHDO.

b. Municipal and Other Services:

The Fall River Community Development Agency (CDA) was established in 1975 and has been servicing the residents of Fall River for 40 years. Annually, the City of Fall River receives approximately \$2.6 million in Community Development Block Grant Funds, \$764,000 in HOME Investment Partnership Grant funds and over \$200,000 in Emergency Solutions Grant funds. The City is also the lead agency in applying for the Fall River Continuum of Care NOFA grant applications of which the City receives approximately \$1.9 million annually.

CDA works closely with many city departments and local nonprofit social service agencies to provide services to city residents. Organizations include the following:

Community Development Block Grant:

- Fall River Water Department

- Fall River Department of Community Services
- Fall River Fire Department
- Fall River Police Department
- Fall River Park Department
- Fall River Office of Economic Development
- Greater Fall River Re-Creation Committee, Inc.
- Fall River School Department
- Fall River Council on Aging
- People, Inc.
- CDA Office of Immigration and Naturalization Assistance

Emergency Solutions Grant

- Steppingstone, Inc.
- The Women’s Center
- Catholic Social Services, Inc.

Continuum of Care

- Steppingstone, Inc.
- Catholic Social Services of Fall River, Inc.

CDA also works closely with other social service agencies which currently do not receive funding through CDA sponsored grant programs.

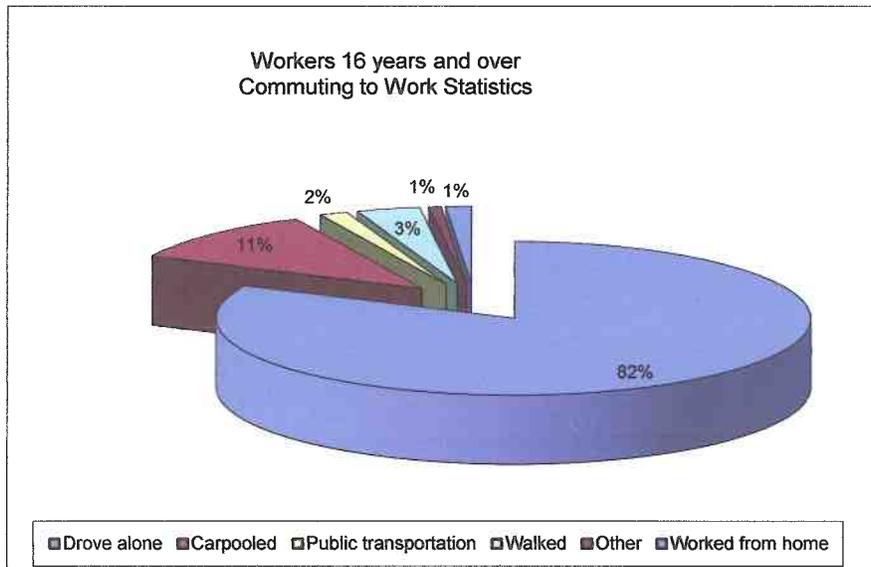
c. Employment-Housing-Transportation Linkage:

As illustrated on **Map 2** in **Section IIE**, the major employers in Fall River are located throughout the city and are conveniently accessible via public transportation. Fall River is served by several state highways (Routes 6, 24 and 79), Interstate Highway I-195 and a network of thoroughfares and city streets. Primary intercity routes are commuter express bus routes.

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Total	36,005	100%



The average travel time for individuals in Fall River is 22.5 minutes. Census data indicates that 29.1% of people in Fall River have a commute time of 30 minutes or more—indicating many of the households in the City are commuting to New Bedford, Providence, and/or Boston.

The state has proposed commuter rail transportation for the Southeast region of Massachusetts. In September 2013, the U.S. Army Corps of Engineers released the Final Environmental Impact Statement for the South Coast Rail Project, and the Massachusetts Department of Transportation adopted the Corp’s document as the state-required Final Environmental Impact Report—with the Stoughton rail alternative as the preferred route. In June 2014, the state signed a 10 year contract for design, permitting and construction. The current estimated cost for the project is \$2.3 billion and completion of the project depends on future funding.

For those dependent on public transportation, the Southeastern Regional Transit Authority (SRTA) services Fall River, New Bedford, and eight neighboring suburban communities. SRTA’s Fall River division has fifteen routes that service the city and the towns of Swansea, Somerset, Westport, and Dartmouth. Bus service begins at 5:30 a.m. and ends at 6:30 p.m. Monday through Saturday. Evening service was added on nine routes in April 2013 which extends those routes until 8:30 p.m. Computing ridership for FY-2014, the City of Fall River carries an average of 86,275 riders per month. With more than 9,000 bus stops in Fall River and New Bedford, most city residents live within 5 minutes of a bus stop. Looking at **Map 3 in Section IIE**, routes appear to be distributed at a reasonable distance in order to serve as much of the city as possible. SRTA charges \$1.50 per zone. Discounted fares are available for children under 6 years of age, 6 to 11 years of age, senior citizens, disabled and Medicare recipients.

3. Public Housing Authority and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

According to the Fall River Housing Authority (FRHA), 2,005 Section 8 Housing Choice Voucher Program rental subsidy certificates are in use in Fall River. There are 6,355 applications on the Mass National Association of Housing and Redevelopment Officials centralized waiting list (established June 2003). The public housing waiting list contains the names of households seeking family units and elderly units. There are 2,387 families waiting for state units, 1,801 families waiting for federal units, 222 elderly/disabled waiting for state-assisted units and 277 elderly/disabled waiting for a unit in a federal development.

It is an objective of the FRHA to ensure that families are placed in proper order on a waiting list so that an offer of assistance to any family is not delayed or made prematurely to any family. The FRHA has adopted a Tenant Selection and Assignment Plan that uses local preferences weighted highest to lowest and which reflect priorities by need as well as local concerns and which require verification at the time of offer.

The FRHA uses these Local Preferences for its public housing sites, which are weighted highest to lowest in the order listed below. These preferences reflect priorities by need as well as local concerns and require verification at the time of offer:

1. Emergency Cases - applicants displaced by fire, natural disasters, or government action, including applicants in units determined to be uninhabitable by competent local authority, shall be housed as an emergency case. Applicants granted emergency status are housed in the next available unit appropriate for the family size. This includes families being displaced due to the presence of lead paint that has been determined to be hazardous to a young child. Fall River residents are chosen before non-Fall River residents within this category. This preference also includes tenants displaced from developments being modernized or demolished by the FRHA as well as FRHA Public Housing Residents being relocated due to witness protection requests received from appropriate city, county, state or federal law enforcement officials.
2. Residency preference is given for families who are residing in the City of Fall River, or have at least one adult member who works or has been hired to work, or is attending an educational or training program full-time in the City of Fall River. No household member can currently live in subsidized or low-income housing, or have lived in such assisted housing during the previous six months.
3. Working/Educational/Training preference is given for (a) families with at least one adult who is employed a minimum of 32 hours weekly and has been employed for at least three months, and (b) families with at least one adult who is a full-time participant in an educational or training program designed to prepare the individual for the job market. Pursuant to 24 CFR 960.206(b)(2), this preference shall also be

available to families in which the head and spouse or sole member is age 62 or older or is a person with disabilities.

4. Domestic Violence-a family with a member who is suffering from domestic violence (including sexual abuse) by a spouse or other family member.
5. All other applicants.

Veteran's preference- Applicants that meet the criteria to be considered a Veteran will be placed within the preference category that they are entitled to and will be selected first within that preference category.

A Veteran is a person who served honorably on active duty in the armed forces of the United States (discharges marked General and Under Honorable Conditions also qualify).

Administrative Transfers will be made after emergency cases.

The FRHA uses these Local Preferences, in its Section 8 Housing Choice Voucher Program, which are weighted highest to lowest in the following order. These preferences reflect priorities by need as well as local concerns and require verification at the time of offer:

1. Resident of the City of Fall River paying 40% or more of their income for rent. This also includes the applicants on the Centralized Waiting List at showing a Rent Burden of 50%.
2. Residency preference for families who are residing in the City of Fall River, or have at least one adult member who works or has been hired to work, provided that no household member is currently living in subsidized or low-income housing, or has lived in such assisted housing during the previous six months. No applicant living in a federally subsidized public housing project will be denied this preference. This includes applicants that show Fall River as their residence or place of employment as being the City of Fall River.
3. Working preference for families with at least one adult who is employed a minimum of 32 hours weekly and has been employed for at least three months. Pursuant to 24 CFR 982.207(b)(2) this preference shall also be available to families in which the head and spouse or sole member are age 62 or older or is a person with disabilities.
4. A family with a member who is suffering from Domestic Violence (including sexual abuse) by a spouse or other family member.
5. Disabled/handicapped families under the age of 62. (The FRHA will select 15% of those receiving assistance from this category. This 15% includes those disabled/handicapped families under the age of 62 that are selected under

preferences 1, 2, 3 or 4.) The intent of this preference is to assure that 15% of those selected are handicapped.

6. All other families subject to the income limits of the program.
7. Families at or below 30% of the current income limits as published by HUD. Families within preferences will be selected in such a manner that not less than 75% of selected applicants fall within this category.

If the FRHA develops a program that is targeted for specifically named families, the FRHA will admit these families under a Special Admission procedure. Special admission families will be admitted outside of the regular waiting list process. They do not have to qualify for any preferences, nor are they required to be on the program waiting list. They are not counted in the limit on non-federal preference admissions. The FRHA maintains separate records of these admissions.

The following are examples of types of program funding that may be designated by HUD/FRHA/DHCD for families living in a specified unit:

1. A family displaced because of demolition, disposition, discontinuation or loss of funding of a federal or state public housing project or program;
2. A family residing in a multi-family rental housing project when HUD sells, forecloses or demolishes the project;
3. For housing covered by the Low Income Housing Preservation and Resident Homeownership Act of 1990;
4. A family residing in a project covered by a project-based Section 8 Housing Assistance Payments (HAP) contract at or near the end of the HAP contract term;
5. A non-purchasing family residing in a HOPE 2 project; and
6. An eligible family residing in a unit that is being Project Based pursuant to Appendix 3 of this plan (See Appendix 3 Section M).

4. Sale of Subsidized Housing and Possible Displacement

The City of Fall River will use the recapture method to recover HOME funds from the sale of subsidized housing that has 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 used to assist other HOME Program eligible first-time homebuyers to obtain a home within the city, providing that 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 24 CFR 92.254(a)(4), the HOME Program loan assistance must be repaid to the City of Fall River on a net proceeds basis according to the following mathematical formula:

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

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

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

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

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

The City has adopted and is following the Fall River Residential Anti-Displacement and Relocation Assistance Plan and contractually requires that sub-recipients of CDBG and HOME Program funds be in compliance in order to qualify for assistance. Any relocation assistance provided will be in compliance with the U.S. Department of Housing and Urban Development Handbook 1378, *Tenant Assistance Relocation and Real Property Acquisition Handbook*, dated January 2006.

5. Property Tax Policies

The Fall River Board of Assessors administers tax exemptions for various eligible taxpayers. These exemptions are geared to provide tax relief to elderly persons, surviving spouse and minor child, qualifying veterans and homeowners who are blind. Applications for exemptions must be filed each year and are granted on an annual basis.

Qualifications

a. Elderly Persons (Clause 41C):

1. Must be 65 years of age or older as of July 1 of the tax year.
2. Individual must own and occupy the subject property on July 1 of the tax year.

3. Individual must have been continuously domiciled in Massachusetts for the ten years preceding the application and have owned and occupied the property or other property in Massachusetts for five years.
4. Gross income receipts minus social security must be less than \$17,808 if single, \$20,547 if married for Fiscal Year 15. (Note: The amount for gross income changes yearly. The homeowner must check with the Assessor's Office each year.)
5. Must have a whole estate of less than \$28,000 if single, \$30,000 if married.

b. Surviving Spouse, Minor Child, Elderly Person (Clause 17D):

1. Individual must possess, as of July 1 of the tax year, the status of either (1) a surviving spouse or a minor with a parent deceased who owns and occupies the property as his domicile OR (2) a person 70 years or over who has owned and occupied the property as his/her domicile for at least five years.
2. Must have a whole estate of less than \$40,000.

c. Qualifying Veterans (Clause 22 – 22E & Paraplegics):

1. Veteran must (1) have been a Massachusetts domiciliary for at least six months before entering the service OR (2) have lived in Massachusetts for at least five years unless the city has accepted an alternative local option provision.
2. Veterans with a service connected disability of 10% or more as determined by the Veterans Administration or the branch of service from which separated.
3. Veterans who have been awarded the Purple Heart.
4. Gold Star mothers and fathers.
5. Spouses (where the domicile is owned by the veteran's spouse) and surviving spouses (who do not remarry) of veterans are entitled.
6. Surviving spouses (who do not remarry) of World War I veterans so long as their whole worth, less and mortgage on the property, does not exceed \$20,000.

d. Blind Persons (Clause 37):

1. Must occupy the property as his or her domicile on July 1 of the tax year.
2. Individual must annually give proof of blindness by providing either a certificate from the Commission for the Blind attesting to a condition of legal blindness or a letter from a reputable physician certifying blindness.

6. Planning Board, Zoning Board and Disability Commission

a. Planning Board: The Fall River Planning Board consists of five members, all of whom are appointed by the Mayor and confirmed for five-year terms by a majority vote of the City Council. Meetings of the Planning Board take place once a month. Of the five current board members, two are women.

b. Zoning Board: The Fall River Zoning Board consists of five members and two alternates, all of whom are appointed by the Mayor and confirmed by a majority vote of the City Council. Members of the Zoning Board serve five-year terms and alternates serve two-year terms. Meetings of the Zoning Board take place once a month. Of the five current board members and two alternates, one is a woman.

c. Disability Commission: The City of Fall River established the Fall River Commission on Disability on November 16, 2004.

The goal of the Commission is to promote the inclusion of persons with disabilities in the daily activities, services and employment opportunities within the community. The Commission's plan is to aide city officials in ensuring compliance with federal and state disability laws. The Commission provides information and acts as a referral service for individuals, businesses and organizations on all matters pertaining to disability.

The Commission on Disability meets the second Thursday of each month at 2:00 P.M. in the Fall River City Council Chamber at Government Center. Public input is scheduled before every meeting to allow the Commission to hear concerns.

7. Building Codes (Accessibility)

The City of Fall River follows the Massachusetts State Building Code 8th Edition which mirrors the International Building Codes and the International Code Council. The City also follows the Commonwealth of Massachusetts Architectural Access Board (AAB) Code 521 CMR Parts A through E and references the Board of Fire Code 527 CMR Parts 1 through 50. Substantial housing rehabilitation and new construction projects funded with HOME funds are required to meet the National Energy Five Star efficiency performance standard of 86. The City also requires that any substantial housing rehabilitation and new construction projects comply with the Architectural Access Board by either conforming to AAB accessibility accommodations at the time of construction or rehabilitation or preparing the housing for future modifications for AAB accessibility accommodations.

TABLE 13**City of Fall River 2008-2012 Home Mortgage Applicants by Race (Appendix A)**

Source: Home Mortgage Disclosure Act (HMDA) Data (Purchased Loans Excluded)-Prepared by BankMaps, LLC

	Total Apps.	Originated		Denied		Other Disposition	
		Number	Percent	Number	Percent	Number	Percent
2008							
white	1,932	1,127	58.3%	505	26.1%	300	15.5%
minority	183	77	42.1%	71	38.8%	35	19.1%
2009							
white	2,337	1,469	62.9%	503	21.5%	365	15.6%
minority	165	85	51.5%	46	27.9%	34	20.6%
2010							
white	1,955	1,193	61.0%	415	21.2%	347	17.7%
minority	134	64	47.8%	44	32.8%	26	19.4%
2011							
white	1,707	1,060	62.1%	358	21.0%	289	16.9%
minority	116	53	45.7%	31	26.7%	32	27.6%
2012							
white	2,176	1,403	64.5%	412	18.9%	361	16.6%
minority	136	81	59.6%	28	20.6%	27	19.9%

B. Private Sector-Lending Policies and Practices

Housing prices dropped significantly after the “Great Recession” of 2007 to 2009 and have recovered slightly starting in 2012, but the housing market is still weak. In addition, the local high unemployment rate continues to serve as an anchor on home prices by keeping the number of prospective homebuyers low.

As illustrated in **Tables 13, 14 and 15**, both whites and minorities were severely impacted by the “Great Recession” and the resultant high unemployment rate. During the period from 2008 to 2012 the amount of applications for home loans were cut by almost 55% compared to the previous period. For example, looking at the four-year period from 2004 to 2007 there were a total of 18,880 home loan applications compared to 8,726 home loan applications for the period of 2009 to 2012. When looking at minority applicants the drop in applications was greater. During the period of 2004 to 2007 there were 2,103 home applications submitted by minorities compared to 551 home loan applications for the period of 2009 to 2012; there was almost a 75% decrease of loan applications. Denial rates for minorities dropped slightly during the 2009 to 2012 time period and exceeded that of whites by less than 10% on average for four years.

In 2014, CDA reviewed the Community Reinvestment Act (CRA) Performance Evaluations of Fall River area financial institutions. The following banks and credit unions were reviewed: Saint Anne’s Credit Union, Fall River Municipal Credit Union, Rockland Trust Company, BankFive, Bristol County Savings Bank and Citizens-Union Savings Bank (now BayCoast Bank). Their respective CRA ratings are as follows:

Outstanding—Rockland Trust Company and BankFive;

Satisfactory—Saint Anne’s Credit Union, Bristol County Savings Bank and BayCoast Bank.

TABLE 14**City of Fall River 2008-2012 Home Mortgage Data By Applicant Income Level**

Source: Home Mortgage Disclosure Act (HMDA) Data (Purchased Loans Excluded)-Prepared by Bankmaps, LLC

	Total Applications	Originated		Denied		Other Disposition	
		Number	Percent	Number	Percent	Number	Percent
2008							
Low	226	108	47.8%	85	37.6%	33	14.6%
Moderate	655	359	54.8%	196	29.9%	100	15.3%
Middle	757	421	55.6%	222	29.3%	114	15.1%
Upper	523	279	53.3%	134	25.6%	110	21.0%
2009							
Low	398	215	54.0%	125	31.4%	58	14.6%
Moderate	728	454	62.4%	159	21.8%	115	15.8%
Middle	763	463	60.7%	166	21.8%	134	17.6%
Upper	495	306	61.8%	105	21.2%	84	17.0%
2010							
Low	330	158	47.9%	107	32.4%	65	19.7%
Moderate	623	379	60.8%	141	22.6%	103	16.5%
Middle	616	349	56.7%	140	22.7%	127	20.6%
Upper	465	288	61.9%	87	18.7%	90	19.4%
2011							
Low	357	187	52.4%	122	34.2%	48	13.4%
Moderate	562	339	60.3%	120	21.4%	103	18.3%
Middle	518	317	61.2%	91	17.6%	110	21.2%
Upper	392	239	61.0%	72	18.4%	81	20.7%
2012							
Low	375	225	60.0%	104	27.7%	46	12.3%
Moderate	781	484	62.0%	141	18.1%	156	20.0%
Middle	692	441	63.7%	135	19.5%	116	16.8%
Upper	501	319	63.7%	74	14.8%	108	21.6%

TABLE 15**City of Fall River 2008-2012 Home Mortgage Data By Census Tract Income Level**

Source: Home Mortgage Disclosure Act (HMDA) Data (Purchased Loans Excluded)-Prepared by Bankmaps, LLC

	Total Applications	Originated		Denied		Other Disposition	
		Number	Percent	Number	Percent	Number	Percent
2008							
Low	85	45	52.9%	24	28.2%	16	18.8%
Moderate	1,351	730	54.0%	393	29.1%	228	16.9%
Middle	796	442	55.5%	231	29.0%	123	15.5%
Upper	103	73	70.9%	16	15.5%	14	13.6%
2009							
Low	55	23	41.8%	25	45.4%	7	12.7%
Moderate	1,462	848	58.0%	350	23.9%	264	18.1%
Middle	1,033	686	66.4%	193	18.7%	154	14.9%
Upper	158	104	65.8%	27	17.1%	27	17.1%
2010							
Low	45	24	53.3%	13	28.9%	8	17.8%
Moderate	1,179	668	56.7%	291	24.7%	220	18.7%
Middle	894	548	61.3%	168	18.8%	178	19.9%
Upper	141	89	63.1%	35	24.8%	17	12.1%
2011							
Low	41	20	48.8%	15	36.6%	6	14.6%
Moderate	995	582	58.5%	224	22.5%	189	19.0%
Middle	824	503	61.0%	168	20.4%	153	18.6%
Upper	125	80	64.0%	22	17.6%	23	18.4%
2012							
Low	497	309	62.2%	97	19.5%	91	18.3%
Moderate	1,008	611	60.6%	215	21.3%	182	18.1%
Middle	1,054	695	65.9%	173	16.4%	186	17.6%
Upper	0	0	0.0%	0	0.0%	0	0.0%

C. Public and Private Sector**1. Fair Housing Outreach, Education and Enforcement**

The Community Housing Resource Board (CHRB) is a non-profit agency funded with federal grant money. CHRB provides assistance to tenants and landlords with fair housing issues. The client is provided with information regarding fair housing laws and referral services to agencies such as South Coastal Counties Legal Services, Inc. for free legal advice, HUD or MCAD for complaints of discrimination or 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 multiple languages. The non-profit participates in workshops and seminars that promote fair housing.

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 bi-monthly in *Footprints*, the publication of Fall River’s Council on Aging. CHRB, along with the Community Development Agency 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.

2. Informational Programs

The Fall River Affordable Housing Corporation (FRAHC) and Catholic Social Services of Fall River, Inc. (CSS) are two local certifying agencies for home counseling of first-time homebuyers using Fannie-Mae, Freddie-Mac, Massachusetts Housing Finance Agency, Federal Housing Administration and HOME programs and products.

The following Table portrays the number of first-time homebuyers certified by FRAHC and CSS during the last four years (2010 – 2013).

TABLE 16
First-time Homebuyers (FTHB) Certified
 Source: 2010-2013 Fall River Consolidated Plan

Year	FRAHC			CSS		
	FTHB	Minority	Hispanic	FHTB	Minority	Hispanic
2010	186	12	10	5	0	2
2011	168	10	8	9	2	1
2012	207	14	7	5	2	2
2013	200	12	9	10	3	3
Totals	761	48	34	29	7	8

The Fall River Community Housing Resource Board, Inc.’s Housing Services Coordinator continues to provide tenant and landlord counseling services. The following Table 17 portrays the number of tenants and landlords counseled during the last four years (2010-2013).

TABLE 17
CHRB Tenant and Landlord Counseling
 Source: 2010-2013 Fall River Consolidated Plan

Year	CHRB	
	Tenants	Landlords
2010	84	38
2011	59	39
2012	61	24
2013	74	16
Totals	278	117

There are also the following loan programs available through the City, private agencies, and financial institutions:

- Community Development Block Grant—Housing Rehabilitation Program;
- CD HOME Investment Partnership Program—Homeowner and Investor Rehabilitation Program, GAP Financing;
- Mass. Housing Partnership—ONE Mortgage Program;
- Mass. Housing Finance Agency—Neighborhood Rehabilitation Program, Home Improvement Loan Program, Lead Paint Abatement Program, Homeowner Septic Repair Loan Program;
- Mass. Housing Finance Agency—Buy Fall River Program;
- Mass. Rehabilitation Commission—The Home Modification Loan Program; and
- Department of Housing and Community Development—Neighborhood Stabilization 3 Program.

CDA affirmatively markets the availability of funds from these programs to rehabilitate and improve housing units in the City of Fall River.

3. Visitability in Housing

Visitability has been a growing trend nationwide for the past 10 years. The term refers to single-family housing designed in such a way that it can be lived in or visited by people with disabilities. A house is visitable when it meets the following three basic requirements:

- At least one no-step entrance;
- Doors and hallways wide enough to navigate through; and
- A bathroom on the first floor big enough to accommodate a wheelchair and close the door.

Although the City of Fall River does not have a written visitability policy, the City follows the Massachusetts State Building Code and the American with Disabilities Act (ADA) regarding accessibility requirements. Substantial housing rehabilitation and new construction funded with HOME funds are required to comply with the American with Disabilities Act by either conforming to ADA accessibility accommodations at the time of construction or rehabilitation or preparing the housing for future modifications for ADA accessibility accommodations.

D. Court Decisions

The City of Fall River is unaware of any decisions by a court regarding unlawful segregation or other housing discrimination, or any findings of non-compliance of the state and federal fair housing laws by HUD.

V. Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

Fair housing programs/activities as performed by the Community Housing Resource Board and the Community Development Agency in the City of Fall River are as follows:

A. Tools for Rehabilitation

1. HOME Housing Rehabilitation Programs

The City of Fall River receives over \$750,000 annually in HOME Investment Partnership Program grant funding. The funds are used to provide low-interest and deferred loans to rehab owner-occupied and investor-owned properties.

- ***One-Percent Interest Loans:*** These loans are fully amortized for up to 25 years and require fixed monthly payments. Most loans are deferred for one year while the rehabilitation takes place. During the past three fiscal years (7/1/11-6/30/14), HOME funds were used to rehabilitate 68 housing units.
- ***Handicap Accessibility One-percent deferred loans for those with disabilities:*** Accessibility grants take the form of a deferred loan that provides up to \$15,000 to homeowners and investors with disabled tenants who earn less than 80% of the Annual Median Income (AMI). Funds are used for accessibility modifications, such as making the unit wheelchair accessible. The loan is forgiven after program compliance is satisfied. During the past three fiscal years (7/1/11-6/30/14), HOME funds were used to provide accessibility to three housing units.
- ***Lead Paint Reduction One-percent deferred loans:*** Lead Paint Reduction loans provide up to \$7,500 per unit or up to \$30,000 per housing complex. No monthly payments are required. In fact, the loan does not have to be paid back unless the property is sold or transferred during the affordability period. The property must also be brought up to code, if applicable. During the past three fiscal years (7/1/11-6/30/14), HOME funds were used to de-lead 68 housing units.

2. Other Housing Rehabilitation Programs

The City of Fall River accesses a number of other funding sources for qualifying properties and owners which include the following:

- ***Affordable Housing Preservation (AHP) 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. The Fund uses many of the same documents as the HOME Program and is restricted to use for affordable housing activities. During the past three fiscal years (7/1/11-6/30/14), AHP funds were used to rehabilitate three units.

- ***Neighborhood Stabilization Program 3 (NSP3):*** In 2012, CDA was awarded a \$475,000 NSP3 grant from the MA Department of Housing and Community Development for acquisition and rehabilitation of three properties in eligible census tracts-34 Downing Street (4 units), 89 Covell Street (2 units) and 179 Haffards Street (2 units). NSP3 grants were awarded to states and selected local governments to mitigate the negative impact of the nation’s economic decline and housing market collapse and to stabilize and revitalized communities hit the hardest.
- ***Get The Lead Out Program:*** The MassHousing “Get The Lead Out” loan 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—assist property owners in applying for financing and locating contractors to conduct inspections in the abatement process.
- ***University of Massachusetts-Dartmouth (UMD) Lead Program:*** The Lead Program at UMD provides lead poisoning prevention services throughout Southeastern Massachusetts. Services include blood testing, family counseling, lead inspections, and community education. The UMD Lead Program is funded by the Massachusetts Department of Public Health.
- ***Homeowner Septic Repair Loan Program:*** Financial assistance is available for all income-eligible homeowners of one to four-family homes and residential condominiums with the need to repair a failed septic system to meet the Commonwealth’s Title 5 requirements. The loans are available to eligible homeowners at low interest rates between 0% and 5% depending on household income. The loan provides a minimum of \$1,000 with a maximum of \$25,000 for a term of three 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.
- ***Home Improvement Loan Program:*** To assist income-eligible homeowners faced with needed 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 five to 15 years. Loans can be used for the following activities: improving sewage disposal systems, enhancing basic living conditions, safety or energy efficiency upgrades and bringing a home up to standards required by state or local building codes.
- ***Community Preservation Act (CPA):*** In November 2012, the citizens of Fall River voted to accept Massachusetts General Law Chapter 44B, the Community Preservation Act. At least 10% of the funds generated through the CPA must be spent on affordable housing projects within the city. HUD guidelines are used to determine who is eligible to live in the affordable housing units assisted with CPA funds.

B. Tools for Homeownership

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

- ***Downpayment/Closing Cost Assistance Grants:*** Assistance is made available to qualifying first time homebuyers earning 80% or less of the AMI and who are 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 requiring that the principal amount borrowed and all interest accrued to either be forgiven in full or immediately due and payable in accordance with the loan terms and conditions during the minimum federally-required affordability. During the past three fiscal years (7/1/11-6/30/14), HOME funds were used to provide assistance to 45 first-time homebuyers.
- ***Buy Fall River Now Program:*** Created in 2014, the Buy Fall River Now program is designed as a “one-stop” home buyer program that assists homebuyers and investors who want to acquire or rehabilitate single or multi-family homes.
- ***ONE Mortgage Program (formerly SoftSecond Loan Program):*** This state program for first time homebuyers is a joint initiative of the Massachusetts Housing Partnership Fund, Massachusetts Affordable Housing Alliance and private lenders to increase affordable housing opportunities for low and moderate-income homebuyers. Participating lenders offer homebuyers a discounted, 30-year fixed interest rate which lowers a homebuyers monthly mortgage payment by about 20 percent.

C. Fair Housing Activities

The City of Fall River, through non-profit agencies and other organizations, provides the following fair housing activities:

- Publication and dissemination of multi-lingual literature regarding tenant rights and responsibilities to individuals and social service agencies;
- Publication and dissemination of multi-lingual literature regarding landlord rights and responsibilities to landlords, property managers;
- One-on-one tenant-counseling over the telephone and in-person;
- One-on-one landlord-counseling over the telephone and in-person;
- “The City of Fall River Supports U.S. Fair Housing Law” advertisement published quarterly in *The Herald News*;
- “April is Fair Housing Month” advertisements placed annually in *The Herald News*;

- Availability of the *Property Management Manual*, a guide for landlords, property managers, tenant groups, real estate agencies and community development agencies;
- Articles published bi-monthly on different fair housing issues in *Footprints*, the publication of Fall River's Council on Aging;
- Monthly Board meetings of the CHRB with Board members of a diversified nature, including People, Inc., Fall River Board of Realtors, Bristol Elder Services, BayCoast Bank, Healthfirst, Inc., Martelly Construction Company and neighborhood residents. Invitations are sent to other community service members periodically;
- Review of Community Reinvestment Act evaluations; a letter and checklist is sent to the financial institutions assessed encouraging banks and credit unions to comply with the Federal Fair Housing Law;
- Maintain listing of rental agencies working with low-to moderate-income tenants;
- First-time homebuyer classes available in English, Spanish and Portuguese;
- Credit counseling for denied mortgage applicants and delinquent borrowers by the Fall River/New Bedford Housing Partnership;
- Credit counseling for the elderly through Money Management International;
- Mayor's proclamation that "April is Fair Housing Month";
- Fall River City Council's official resolution in support of Fair Housing Month;
- Meetings of Fall River's Homeless Service Providers Coalition; and
- Real estate tax exemptions.

VI. Conclusions and Recommendations

The City of Fall River and the Community Housing Resource Board, Inc. (CHRB) will continue to provide outreach to social service agencies, financial institutions and city residents to promote fair housing activities and educate the public about fair housing laws. The following list includes recommendations for continuous promotion and expansion of fair housing education as a strategy to remedy the identified impediments to fair housing:

- Increase awareness of homebuyer loan programs available for those who are veterans, low- to moderate-income, minorities, first-time homebuyers and/or disabled;
- Increase awareness through newspapers and additional media outlets of available home rehabilitation loan programs such as lead paint removal, purchase and rehabilitation, home rehabilitation, handicap accessibility renovation and down-payment assistance;
- Examine periodically Home Mortgage Data reports from financial institutions serving Fall River residents;
- Expand outreach and education to lenders regarding available resources for low and moderate-income first-time homebuyers;
- Promote compliance with the fair housing laws through mailings to landlords and management companies;
- Continue distribution of literature to tenants and landlords promoting tenant and landlord rights and responsibilities;
- Distribute credit counseling information to social service agencies and city residents;
- Increase interaction between CHRB and other social service agencies assisting clients in need of housing services;
- Provide first-time homebuyer classes in Hispanic and Khmer;
- Promote job training, employment and other economic opportunities through the Fall River Office of Economic Development for lower-income residents and businesses which are owned by and/or employ lower-income and minority residents;
- Work with Southeast Center For Independent Living regarding accessibility for mobility impairment to the elderly and disabled;
- Continue fair housing advertising in local newspapers and publications;
- Continue Fair Housing Month activities every April;
- Continue Homeless Coalition meetings;
- Increase communication between CHRB and the Fall River Housing Authority and the private subsidy complexes to assure fair housing practices are in place;
- Work with the local CHDOs to provide affordable housing opportunities, i.e., to acquire vacant land and rehabilitate single and multi-family homes, to create housing for the elderly, disabled and low-to-moderate income;
- Pursue strategies to address abandoned properties through demolition and/or redevelopment;

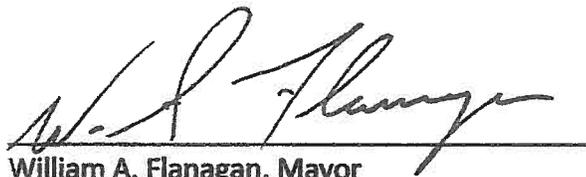
- Outreach to nonprofit organizations that operate first time homebuyer classes to identify local agencies that provide credit counseling;
- Continue to take part in the Fall River/New Bedford Housing Partnership, which provides important information to educate consumers of all ages on how to establish and manage their credit;
- Expand fair housing education programs; and
- Promote the “Buy Fall River Now” program.

These activities will be carried out over the forthcoming five years with periodic evaluations conducted and reported on in the next *Analysis of Impediments to Fair Housing Choice* report.

VII. Signature Page

This Analysis of Impediments to Fair Housing Choice in the City of Fall River, Massachusetts, has been prepared by the Fall River Community Development Agency in accordance with 24 CFR 570.601(a)(2).

Chief Elected Official

A handwritten signature in cursive script, appearing to read "W. A. Flanagan", is written over a solid horizontal line.

William A. Flanagan, Mayor
Fall River, Massachusetts

November 21, 2014

Date

City of Fall River
2012 Home Mortgage Data
By Race & Census Tract

Census Tract	APPLIED				ORIGINATED				DENIED				OTHER DISPOSITION								
	White	Minority	Minority %	Not Provided	Total	White	Minority	Minority %	Not Provided	Total	White	Minority	Minority %	Not Provided	Total	White	Minority	Minority %	Not Provided	Total	
6401.00	235	12	4.4%	24	271	153	9	5.3%	9	171	47	2	3.7%	5	54	35	1	2.2%	10	46	
6402.00	77	11	11.5%	8	96	42	4	8.0%	4	50	18	6	25.0%	0	24	17	1	4.5%	4	22	
6403.00	99	5	4.4%	10	114	62	3	4.2%	6	71	19	1	4.5%	2	22	18	1	4.8%	2	21	
6404.00	81	7	7.4%	7	95	51	3	5.1%	5	59	16	0	0.0%	1	17	14	4	21.1%	1	19	
6405.00	104	9	6.9%	18	131	64	5	6.0%	14	83	19	2	9.5%	0	21	21	2	7.4%	4	27	
6406.00	76	7	7.3%	13	96	49	5	8.6%	4	58	15	1	5.3%	3	19	12	1	5.3%	6	19	
6407.00	106	5	4.2%	7	118	73	2	2.5%	4	79	13	0	0.0%	1	14	20	3	12.0%	2	25	
6408.00	113	12	8.7%	13	138	69	6	7.6%	4	79	30	5	12.5%	5	40	14	1	5.3%	4	19	
6409.01	54	4	5.7%	12	70	27	2	5.3%	9	38	13	2	11.1%	3	18	14	0	0.0%	0	14	
6410.00	8	0	0.0%	0	8	3	0	0.0%	0	3	3	0	0.0%	0	3	2	0	0.0%	0	2	
6411.01	15	0	0.0%	3	18	9	0	0.0%	2	11	2	0	0.0%	0	2	4	0	0.0%	1	5	
6412.00	16	1	5.0%	3	20	8	1	8.3%	3	12	5	0	0.0%	0	5	3	0	0.0%	0	3	
6413.00	60	8	10.4%	9	77	41	4	8.0%	5	50	13	3	15.8%	3	19	6	1	12.5%	1	8	
6414.00	19	3	12.5%	2	24	15	3	15.0%	2	20	0	0	#DIV/0!	0	0	4	0	0.0%	0	4	
6415.00	48	0	0.0%	5	53	33	0	0.0%	1	34	9	0	0.0%	1	10	6	0	0.0%	3	9	
6416.00	78	3	3.4%	7	88	53	3	5.0%	4	60	14	0	0.0%	3	17	11	0	0.0%	0	11	
6417.00	186	13	6.2%	12	211	119	9	6.7%	7	135	33	1	2.6%	4	38	34	3	7.9%	1	38	
6418.00	60	4	5.6%	7	71	43	3	6.3%	2	48	12	0	0.0%	2	14	5	1	11.1%	3	9	
6419.00	49	3	5.1%	7	59	27	1	3.2%	3	31	14	1	6.7%	0	15	8	1	7.7%	4	13	
6420.00	39	2	4.3%	5	46	20	0	0.0%	3	23	12	1	6.7%	2	15	7	1	12.5%	0	8	
6421.00	73	3	3.8%	4	80	50	2	3.7%	2	54	9	0	0.0%	0	9	14	1	5.9%	2	17	
6422.00	106	4	3.3%	11	121	62	3	4.2%	7	72	24	0	0.0%	3	27	20	1	4.5%	1	22	
6423.00	127	7	4.5%	22	156	88	5	4.7%	14	107	21	1	3.7%	5	27	18	1	4.5%	3	22	
6424.00	95	3	2.8%	9	107	74	2	2.6%	2	78	7	0	0.0%	1	8	14	1	4.8%	6	21	
6425.00	252	10	3.4%	29	291	168	6	3.2%	15	189	44	2	4.3%	1	47	40	2	3.6%	13	55	
Totals	2,176	136		247	2,559	1,403	81		131	1,615	412	28		45	485	361	27		71	459	
%	85.0%	5.3%		9.7%	100.0%	86.9%	5.0%		8.1%	100.0%	84.9%	5.8%		9.3%	100.0%	78.6%	5.9%		5.9%	15.5%	100.0%

Source: HMDA Data, Purchased Loans Excluded

Prepared by BankMaps LLC · www.bankmaps.com

City of Fall River
 2012 Home Mortgage Data
 By Applicant Income Level & Census Tract

Census Tract	APPLIED				ORIGINATED				DENIED				OTHER DISPOSITION							
	Low	Moderate	Middle	Upper	Total	Low	Moderate	Middle	Upper	Total	Low	Moderate	Middle	Upper	Total	Low	Moderate	Middle	Upper	Total
6401.00	38	79	101	41	259	24	44	66	28	162	7	21	19	5	52	7	14	16	8	45
6402.00	18	33	17	12	80	9	17	10	4	40	6	7	5	3	21	3	9	2	5	19
6403.00	14	36	30	24	104	10	26	18	12	66	3	3	6	8	20	1	7	6	4	18
6404.00	11	39	26	12	88	8	21	17	8	54	1	10	5	1	17	2	8	4	3	17
6405.00	19	36	33	28	116	12	23	20	19	74	6	7	4	2	19	1	6	9	7	23
6406.00	18	36	25	8	87	10	23	16	4	53	5	7	4	2	18	3	6	5	2	16
6407.00	19	48	30	15	112	12	33	19	10	74	4	5	4	1	14	3	10	7	4	24
6408.00	21	35	42	22	120	10	20	25	13	68	10	9	12	5	36	1	6	5	4	16
6409.01	13	26	14	2	55	3	18	4	0	25	9	3	5	0	17	1	5	5	2	13
6410.00	3	1	2	1	7	0	1	1	1	3	3	0	0	0	3	0	0	1	0	1
6411.01	6	3	5	1	15	4	2	2	0	8	1	0	1	0	2	1	1	2	1	5
6412.00	8	2	4	2	16	5	2	1	0	8	2	0	3	0	5	1	0	0	2	3
6413.00	15	25	13	15	68	10	18	7	11	46	4	3	5	2	14	1	4	1	2	8
6414.00	8	7	3	4	22	8	4	2	4	18	0	0	0	0	0	0	3	1	0	4
6415.00	10	17	12	9	48	7	10	9	5	31	1	4	3	2	10	2	3	0	2	7
6416.00	14	32	19	12	77	9	22	11	10	52	4	7	4	1	16	1	3	4	1	9
6417.00	29	50	61	57	197	18	34	40	33	125	10	8	11	7	36	1	8	10	17	36
6418.00	3	22	13	25	63	3	12	12	14	41	0	5	1	8	14	0	5	0	3	8
6419.00	9	29	10	8	56	4	16	5	5	30	3	6	5	0	14	2	7	0	3	12
6420.00	12	8	8	9	37	6	4	4	4	18	2	3	4	3	12	4	1	0	2	7
6421.00	17	18	24	15	74	12	13	14	10	49	3	1	2	2	8	2	4	8	3	17
6422.00	22	31	41	20	114	10	18	26	13	67	10	6	8	2	26	2	7	7	5	21
6423.00	8	45	41	55	149	7	27	29	37	100	0	12	6	9	27	1	6	6	9	22
6424.00	19	26	39	22	106	12	16	33	16	77	4	2	1	1	8	3	8	5	5	21
6425.00	21	97	79	82	279	12	60	50	58	180	6	12	17	10	45	3	25	12	14	54
Totals	375	781	692	501	2,349	225	484	441	319	1,469	104	141	135	74	454	46	156	116	108	426
%	16.0%	33.2%	29.5%	21.3%	100.0%	15.3%	32.9%	30.0%	21.7%	100.0%	22.9%	31.1%	29.7%	16.3%	100.0%	10.8%	36.6%	27.2%	25.4%	100.0%

Source: HMDA Data, Purchased Loans Excluded

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