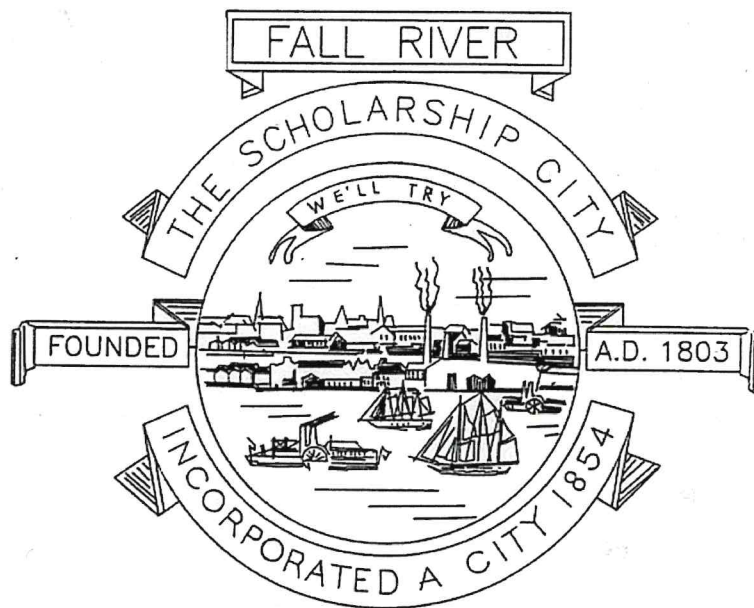


City of Fall River, Massachusetts

Substantial Amendment

2021 Annual Action Plan

July 1, 2021 – June 30, 2022



HOME-ARP

Fall River Community Development Agency

Honorable Paul E. Coogan, Mayor

Michael P. Dion, Executive Director/CFO

One Government Center

Fall River, MA 02722

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HOME-ARP Allocation Plan Template

Guidance

- To receive its HOME-ARP allocation, a PJ must:
 - Engage in consultation with at least the required organizations;
 - Provide for public participation including a 15-day public comment period and one public hearing, at a minimum; and,
 - Develop a plan that meets the requirements in the HOME-ARP Notice.
- To submit: a PJ must upload a Microsoft Word or PDF version of the plan in IDIS as an attachment next to the “HOME-ARP allocation plan” option on either the AD-26 screen (for PJs whose FY 2021 annual action plan is a Year 2-5 annual action plan) or the AD-25 screen (for PJs whose FY 2021 annual action plan is a Year 1 annual action plan that is part of the 2021 consolidated plan).
- PJs must also submit an SF-424, SF-424B, and SF-424D, and the following certifications as an attachment on either the AD-26 or AD-25 screen, as applicable:
 - Affirmatively Further Fair Housing;
 - Uniform Relocation Assistance and Real Property Acquisition Policies Act and Anti-displacement and Relocation Assistance Plan;
 - Anti-Lobbying;
 - Authority of Jurisdiction;
 - Section 3; and,
 - HOME-ARP specific certification.

Participating Jurisdiction: Fall River, MA

Date: 4/4/2022

Consultation

Before developing its plan, a PJ must consult with the CoC(s) serving the jurisdiction’s geographic area, homeless and domestic violence service providers, veterans’ groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. State PJs are not required to consult with every PHA or CoC within the state’s boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summarize the consultation process:

The City of Fall River, MA initiated the consultation process in the Spring of 2022.

On March 24, 2022, FRCDA attended the Fall River Homeless Service Providers Coalition (HSPC) to bring awareness to the HOME-ARP program. FRCDA spoke about eligible activities

and the qualifying populations. FRCDA asked members of the HSPC to serve on a working committee to institute HOME-ARP funding.

On June 2, 2022, FRCDA held a public hearing to review the HOME-ARP Program parameters and implementation timeline. FRCDA provided a overview of homeless programs that are provided in the City, a review of February's Homeless Point-in-Time Count (PIT) and evaluation of unmet needs and gaps relating to the City's qualifying populations. At the public hearing, participants viewed a Powerpoint presentation on qualifying populations and what HOME-ARP funding can be used for. Unmet needs of housing and homelessness were reviewed and participants were asked to provide further input via survey on Survey Monkey. The public hearing was held in person, in the City Council Hearing Room at Fall River Government Center.

The FRCDA reached out to key stakeholders for in-person meetings and public meetings to obtain feedback concerning homeless needs and priorities. Key stakeholders consulted are listed in the table below.

FRCDA also outreached to 48 other service providers to take part in consultation through public hearings.

The Draft Substantial Amendment was made available for review and public comment from June 27, 2022, through July 12, 2022. On June 29, 2022, FRCDA held another public hearing on the proposed HOME-ARP Draft Substantial Amendment. The public hearing was held in person, in the City Council Hearing Room at Fall River Government Center. (See attached public hearing minutes.)

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Continuum of Care – Fall River Homeless Service Providers Coalition	Nonprofit Homeless Providers	Public Meeting	Attended two public meetings with the Continuum. FRCDA explained how HOME-ARP funding can be used and what populations can benefit from the funding. More affordable housing is needed and more shelter beds are needed. Supportive services are needed to help with housing sustainability.
Fall River Mayor's Task Force to End Homelessness	City Government	Public Meeting	Taskforce members stated the need for additional affordable housing in the City. The consensus was the need for individual units and not SRO units. Supportive services are crucial

			for success in keeping the qualifying populations housed. Housing should be directed at all the qualifying populations without an established preference.
New Bedford Women's Center	Domestic Violence Service Provider	In-person Meeting	Ms. Pamela Macleod-Lima, Executive Director, spoke about the need for more housing units for Domestic Violence and Human Trafficking victims. Housing also has to have intensive supportive services; clients should have their own apartment with a bathroom, not a SRO; look at mixed population housing units.
Fall River Housing Authority	Public Housing Authority	In-person Meeting	FRHA stated there is a need to increase the number of affordable housing units. The FRHA is 98% occupied and they have thousands of clients on their waiting list.
Catholic Social Services	Nonprofit Homeless Provider & Coordinated Entry	Zoom Meeting	CSS Managemnet team stated the need for increased affordable housing units. Units are needed for all populations (elderly, young adults, veterans and families). The group explained that rents are too high and incomes are too low. Landlords are charging rents well above Fair Market Rent.
Steppingstone Inc.	Nonprofit Homeless Provider	Zoom Meeting	Director of Homeless Programs, Rosa Medeiros, stated the need for more housing units, especially 1 bedroom units. The highest need is 45-70 year old adults. Housing for young adults ages 18-24 is also a great need. Both individuals and families are in need of housing assistance.
People Incorporated	Nonprofit Disability Service Provider	In-person Meeting	Spoke with Bill Perkins, Executive Vice President, concerning housing for the disabled. Mr. Perkins stated that there is a lack of affordable housing in the City. Most of his clients are on SSDI and can not afford the high rents; that because of

			the age of the city's housing stock, the current properties do not provide the necessary accommodations that the disabled population requires.
Fall River Veteran's Office	City Government	In-person Meeting	Veterans Agent Ms. Britto reported an increase in veterans homelessness. Over the past 8 months her office has assisted 16 homeless veterans. Ms. Britto discussed that the City needs more affordable housing units and HOME-ARP funding should be used to create new affordable housing units for veterans.
South Coastal Counties Legal Services	Fair Housing and Civil Rights Service Provider	In-person Meeting	Rob Mount, Managing Attorney for South Coastal Counties Legal Services, spoke about how more affordable housing is needed. The need is for one and two bedroom apartments and the need for supportive services.
South Coast Fair Housing	Fair Housing and Civil Rights Service Provider	Zoom meeting	Kristina da Fonseca, Executive Director of South Coast Fair Housing, spoke about how the city is not doing enough for its residents concerning housing; the city needs more affordable housing units; The City needs to look outside the box at concepts like inclusionary zoning.

If additional space is needed, insert image of table here:

Public Participation

PJs must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submission of the plan, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of **no less than 15 calendar days**. The PJ must follow its adopted requirements for "reasonable notice and an opportunity to comment" for plan amendments in its current citizen participation plan. In

addition, PJs must hold **at least one public hearing** during the development of the HOME-ARP allocation plan and prior to submission.

For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP the PJ will receive,
- The range of activities the PJ may undertake.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- ***Public comment period: start date - 6/27/2022 end date - 7/12/2022***
- ***Public hearing: 6/29/2022***

On June 2, 2022, FRCDA held a public hearing to review the HOME-ARP Program parameters and implementation timeline. FRCDA provided a overview of homeless programs that are provided in the City, a review of February's Homeless Point-in-Time Count (PIT) and evaluation of unmet needs and gaps relating to the City's qualifying populations. At the public hearing, participants viewed a Powerpoint presentation on qualifying populations and what HOME-ARP funding can be used for. Unmet needs of housing and homelessness were reviewed and participants were asked to provide further input via survey on Survey Monkey. The public hearing was held in person, in the City Council Hearing Room at Fall River Government Center.

The Draft Substantial Amendment was made available for review and public comment from June 27, 2022 through July 12, 2022. On June 29, 2022 FRCDA held another public hearing on the proposed HOME-ARP Draft Substantial Amendment. The public hearing was held in person, in the City Council Hearing Room at Fall River Government Center. (See attached public hearing minutes.)

Individuals representing city government, non-profit organizations, social service agencies, healthcare agencies, civil rights and fair housing organizations, and agencies representing disabled individuals were invited to participate in public hearings to obtain their views on HOME-ARP funding.

Describe any efforts to broaden public participation:

The FRCDA provided many efforts to promote and encourage citizen participation in the HOME-ARP Substantial Amendment process. During the process, public hearings were held in person. Those public hearings and public comment period were advertised on the City's website and on local cable network television. The public hearings were held in person at Fall River Government Center accommodating people with disabilities. Translators were available for all public hearings to accommodate non-English participants. The draft Substantial Amendment was posted at www.fallriverma.org.

Invitations were sent out to many different non-profit homeless, housing and supportive service providers for them to take part in the public hearings.

A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.

Summarize the comments and recommendations received through the public participation process:

See attached public hearing minutes and survey results.

Summarize any comments or recommendations not accepted and state the reasons why:

All comments and recommendations on the Substantail Ammendment were accepted.

Needs Assessment and Gaps Analysis

PJs must evaluate the size and demographic composition of qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, a PJ must identify any gaps within its current shelter and housing inventory as well as the service delivery system. A PJ should use current data, including point-in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services. The PJ may use the optional tables provided below and/or attach additional data tables to this template.

OPTIONAL Homeless Needs Inventory and Gap Analysis Table

Homeless													
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	207	57	21	21	0								
Transitional Housing	24	10	0	0	0								
Permanent Supportive Housing	97	30	94	94	18								
Other Permanent Housing						#	#	#	#				
Sheltered Homeless						60	45	4	24				
Unsheltered Homeless						0	108	8	5				
Current Gap										190	55	125	125

Suggested Data Sources: 1. Point in Time Count (PIT); 2. Continuum of Care Housing Inventory Count (HIC); 3. Consultation

OPTIONAL Housing Needs Inventory and Gap Analysis Table

Non-Homeless			
	Current Inventory	Level of Need	Gap Analysis
	# of Units	# of Households	# of Households
Total Rental Units	25,230		
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	3,360		
Rental Units Affordable to HH at 50% AMI (Other Populations)	11,470		
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		6,615	
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		1,565	
Current Gaps			3,255

Suggested Data Sources: 1. American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

According to the 2022 PIT, 361 Fall River residents are currently sheltered homeless living in emergency shelters and unsheltered homeless living on the streets. Of those individuals, 134 (37.1%) were under the age of 18, 18 (4.9%) were ages 18-24 and 209 (57.9%) were over 24 years of age. All of the homeless are in the 0-30% of the area median income. The population of Fall River residents experiencing homelessness are; 220 are white, 108 identify as black, 6 identify as Asian, 3 identify as American Indian or Alaska Native, 2 identify as Native Hawaiian or other Pacific Islander and 22 identify as multiple races; and 72 identify as Latino.

The City's at-risk of homelessness population is very difficult to assess. Many Fall River residents have experienced the rising cost of rent and are paying more than they can afford for housing. Eleven thousand, seven hundred twenty-four Fall River residents are considered housing cost burdened (paying more than 30% of income for housing costs) and 6,589 Fall River residents are severely housing cost burdened (paying more than 50% of their income for housing costs).

Massachusetts has distributed over \$411 million dollars in rental assistance to more than 55,000 households since March 2020. The poverty rate in Fall River is 20.2% and one out of every 5 people live in poverty. The poverty rate for all of Massachusetts is 11.1%, meaning Fall River has a dramatically higher than average percentage of residents below the poverty line when compared to the rest of the state. With the poverty rate being high, Fall River residents are at a much higher risk of becoming homeless than the rest of people residing in Massachusetts.

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- ***Sheltered and unsheltered homeless populations;***
- ***Those currently housed populations at risk of homelessness;***
- ***Other families requiring services or housing assistance or to prevent homelessness;***
and,
- ***Those at greatest risk of housing instability or in unstable housing situations:***

Sheltered and Unsheltered Homeless Populations: The City has 210 households that are currently experiencing homelessness, 105 households are sheltered and 105 households are unsheltered. The unmet need for our homeless population is to increase the amount of shelter beds and permanent supportive housing units.

At Risk of Homelessness/Housing Instability: Because of the high cost of housing and a low average median income, the majority of households are cost burdened or high cost burdened. The city also has a low vacancy rate (3%) making the availability of housing to the extremely low and low income populations a problem. Those that are at risk of homelessness need short and long term rental assistance and also some type of permanent subsidized unit.

Other Families Requiring Services or Housing Assistance or to Prevent Homelessness & Those at Greatest Risk of Housing Instability or in Unstable Housing Situation: Many Fall River residents have experienced the rising cost of rent and are paying more than they can afford for housing. Eleven thousand, seven hundred twenty-four Fall River residents are considered housing cost burdened (paying more than 30% of income for housing costs) and 6,589 Fall River residents are severely housing cost burdened (paying more than 50% of their income for housing costs). Many of Fall River's residents are only a paycheck away from being homeless.

Fleeing or Attempting to Flee Domestic Violence, Dating Violence, Sexual Assault, Stalking or Human Trafficking: The City had 1,390 domestic "no-abuse" calls and 893 reported domestic assaults in 2020. The City contracts with the New Bedford Women's Center, a domestic violence shelter to provide services to this population. The Women's Center has a capacity of 13 beds (5 units) for victims for a population of 89,000 people. The number of domestic violence calls for service increased from 2020 to 2021 by 2.37%. The Covid-19 pandemic has led to a shortage of beds and has made operation of the shelter very challenging. Since 2017, sexual assault calls for service have decreased by 21.39%. In 2021, there was 136 police calls for service regarding sexual assault which was an increase from 2020 by 27.10%. In 2021, 88 trafficking incidents were reported in Massachusetts. Human trafficking is something that people think only happens in other countries or in large American cities but it is prevalent in cities like Fall River. While the number of cases reported is actually small in Fall River, we are starting to see an increase in cases and groups are forming to educate residents about human trafficking. Fall River residents are more vulnerable to human trafficking because research shows us that those in need of shelter, those who have language barriers and those part of the LGBTQ community are at a greater risk.

Veterans and Families that Include a Veteran Family Member that Meet One of the Preceding Criteria: The City has a very large veteran population. According to the 2022 PIT, the City had 12 veterans either living in shelters or unsheltered on the street. The 12 veterans were all male with 9 being white, 2 Black or African-American and 1 Native Hawaiian or Other Pacific Islander. Eight of the 12 veterans were chronically homeless. Our veteran population does not only have housing needs but also needs a wide range of supportive services. Most of our homeless veteran population has substance abuse and mental health challenges that make sustainability of housing nearly impossible.

All of the above qualifying populations need to have supportive services to decrease their risk of housing instability. The populations have substance abuse, mental health issues and lack basic life skills. Without long term housing assistance and supportive services, many households will not be able to obtain and sustain their housing. Supportive services needed consist of case management, child care, education services, employment assistance, food, legal services, housing services, life skills, mental health services, outpatient health services, outreach services, substance abuse treatment services and transportation.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Shelters: Based on 2022 Housing Inventory Chart (HIC), Fall River homeless system has 240 shelter beds for people experiencing homelessness and fleeing domestic violence. Based on the 2022 PIT, the city has 108 unsheltered homeless and 253 sheltered homeless all looking to obtain affordable permanent housing. With shelter beds at capacity, 108 individuals were living on the street waiting to access a shelter bed. With 108 street homeless individuals, the city needs to create additional beds. The First Step Inn, the City's single male and female shelter, has 20 beds year round and increases to 50 beds during the winter. The City also has an overflow shelter that has a capacity to house 30 male and female homeless persons.

Services: The City has a number of non-profit agencies that provide supportive services to assist the qualifying populations. The supportive services offered include: case management, childcare, education services, employment assistance, food, life skills, legal services, mental health services, outpatient health services, outreach services, substance abuse treatment services, transportation, moving cost assistance and utility deposits.

Tenant Based Rental Assistance (TBRA): Currently the City does not have a TBRA program. The City does provide Homelessness Prevention and Rapid Re-housing financial assistance through Catholic Social Services with Emergency Solutions Grant funding. The Fall River Housing Authority does provide access to several voucher programs.

Permanent Supportive Rental Housing: According to the City's HIC, there are 172 Year-Round beds available: 87 beds available to Heads of Households with children and 85 beds available to Heads of Households without children. All applicants for permanent supportive housing are processed through the Coordinated Entry System. Priority is given to applicants who are rated as "highest need" on a vulnerability index. There is a great need for additional permanent supportive housing beds based on the current PIT count of 108 unsheltered homeless and 253 sheltered homeless.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

The City's housing and shelter needs are so much larger than the available resources we currently have. As we move into the next few years this gap is going to continually grow.

Based on the 2022 PIT, the city has 108 unsheltered homeless and 253 sheltered homeless all looking to obtain affordable permanent housing. With shelter beds at capacity, 108 individuals were living on the street waiting to access a shelter bed.

Based on the 2022 HIC, the city had 172 permanent supportive housing beds available with a temporary vacancy rate. The vacancy rate was caused by much needed changes to the programs selection process. Now that the changes have taken place the vacancy rate is close to zero.

A historical gap in the City's homeless delivery system is the need to access subsidized housing vouchers. In 2021, there were 2,459 Section 8 Housing Choice Vouchers issued from all programs of which 1,645 subsidized apartment rents are within the City of Fall River. The demand and need for housing assistance is best shown by the number of applicants waiting to receive assistance. In December 2021, a total of 5,519 Section 8 applications were on the Massachusetts centralized wait list to receive a voucher for subsidized housing. The typical waiting period for an applicant is 6 to 8 years.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

The City of Fall River will not include these conditions in its definition of other populations.

Identify priority needs for qualifying populations:

A very large number of households in the city are cost burdened and severely cost burdened when it comes to how much of their income is being paid towards housing costs. If you are cost burdened or severely cost burdened you are at a greater risk of becoming homeless. Market constraints and rising rental costs, have made the ability of qualifying populations to obtaining safe affordable housing almost impossible. A large majority of our homeless population also suffer from mental illness and substance abuse issues. Once a homeless individual does secure housing, it is very difficult for them to sustain that housing while dealing with their disability.

As illustrated above, the needs of the city's qualifying populations is increasing the number of housing units that are affordable to extremely low-income and very low income households. The qualifying populations also need supportive services to sustain their housing and growing needs on a long-term basis. The city needs to increase the supply of permanent supportive housing units to promote housing stability among its qualifying populations.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

To determine the level of need and gaps in its shelter, housing inventory and service delivery systems, the city used its annual Point-In-Time Count, Housing Inventory Chart and Homeless Management Information System. The three programs allowed for the city to analyze what the current needs are and what services are available to meet those needs.

To determine the number of households to be housing cost burden and severe housing cost burden the city used the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data.

In preparation of this amendment the city initiated a working group representing service providers throughout the City. The goal of the working group was to work closely with service providers to

determine the needs of our community and what obstacles service providers are facing when trying to meet those needs.

HOME-ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

FRCDA's goal is to leverage HOME-ARP funding with other Federal, State or local funding sources for the development of affordable housing.

Affordable Housing Development:

Funding will be allocated to several Community Housing Development Organizations (CHDO) who will act as owner/developer of the rental property. The CHDOs will by Request for Proposal (RFP) process hire an independent and insured contractor to rehabilitate the property. Upon completion of the rehab the CHDO will work as property manager to manage the day-to-day operations of the property.

Supportive Services:

Funding for supportive services will also be done by an RFP process. Supportive services will encompass case management, life skills, budgeting, mental health and substance abuse counseling and support with managing tenancy.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

Not Applicable. The City did not provide any portion of its administrative funds to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan.

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits. The following table may be used to meet this requirement.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 150,000		
Acquisition and Development of Non-Congregate Shelters	\$ #		
Tenant Based Rental Assistance (TBRA)	\$ #		

Development of Affordable Rental Housing	\$ 3,473,293		
Non-Profit Operating	\$ #	0 %	5%
Non-Profit Capacity Building	\$ #	0 %	5%
Administration and Planning	\$ 190,700	5 %	15%
Total HOME ARP Allocation	\$ 3,813,993		

Additional narrative, if applicable:

FRCDA will allocate \$3,473,293 of HOME-ARP funding for the purchase and rehabilitation of affordable housing units. These funds will also cover soft costs and a developer fee on each project. One-hundred fifty thousand dollars will be used to provide supportive services for tenants living in these newly created rental units. Supportive Services will include case management, mental health and substance abuse counseling, life skills, budgeting, job search and transportation. FRCDA is also setting aside \$190,700 for administration and planning of the HOME-ARP Program.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

In the 2022 PIT the City counted 105 households (253 persons) as sheltered homeless in Emergency Shelters. Also 108 people were classified as street homeless and were not able to access shelter. Based on the current housing market of decreased availability, increasing sales prices, increasing monthly rents and low vacancy, affordable housing is in limited supply. Landlords are hesitant to rent to this population even when they have the benefit of a subsidy. Residents are finding it almost impossible to obtain affordable housing and more of Fall River's population is becoming high cost burdened. FRCDA's public outreach for this amendment generated many responses. Based on those responses and the current homeless and housing inventories it is clear that the number one priority is to increase the supply of affordable housing available to the qualifying populations. The City will use HOME-ARP funding to produce affordable housing accessible by the extremely low-income and homeless populations. To keep housing sustainable, the city needs to offer supportive services. Without supportive services, homeless and at-risk of homeless households would not be able to sustain housing.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

FRCDA estimates 15 new affordable housing units will be created using HOME-ARP funding and these units will also include supportive services. These units will be available to all qualifying populations.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

FRCDA estimates that the HOME-ARP grant could create 15 new affordable housing units. FRCDA will also use, when available, leveraging from other federal, state and local funding sources. If other funding sources are not available, housing projects will be solely completed using HOME-ARP funding.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

- Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a).
- PJs are not required to describe specific projects to which the preferences will apply.

The City of Fall River, MA is not applying preferences to any qualifying populations. The City wants all Fall River residents experiencing or at-risk of homelessness to have the same eligibility for access to an activity or project.

The City will use the Coordinated Entry system currently in place for selecting members of the four qualifying populations based on a vulnerability index. Coordinated Entry does accept referrals but those referrals will only receive services based on their vulnerability index. The City's Coordinated Entry System will not need to be expanded to include all four qualifying populations.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

N/A

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

N/A

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b). The guidelines must describe the conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

- *Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity*

N/A

- *Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.*

N/A

- *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*

N/A

- *Specify the required compliance period, whether it is the minimum 15 years or longer.*

N/A

- *State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*

N/A

- *Other requirements in the PJ's guidelines, if applicable:*

N/A

HOME - ARP**Public Hearing Invite List****Appendix A**

Name	Organization
Emily Timberlake	Department of Transitional Assistance
Niki Fontaine	Street Outreach/Police Dept
Laura Bradley	Thrive for Humanity
Paul Lanciault	SSTAR
Stephanie Perry	Southcoast Health
Stacy DeMoura	Community Housing Resource Board
K.Povlar/K.Sbardella	Fall River Housing Authority
Bobby Bailey	Community Development Agency
Nicholas Christ	BayCoast Bank
Kathleen Clark	Steppingstone
Susan Mazzarella	Catholic Social Services
Pamela MacLeod-Lima	NB Women's Center
Tracy Ibbotson	St. Anne's/Steward
Al Araujo	Consumer
Kim Smith/Meg Rogers	GFR United Way
Pastor Tom Mello	Solomon's Porch
Andrea Sheppard Lomba	United Interfaith
Julie Almond	HealthFirst
Judith Aubin	Department of Mental Health
Tess Curran	FR Health and Human Services
D.Perry/R.Mancini	GFR Food Pantry
Denise Fortin	Eliot Community Human Services
Chief Roger St. Martin	FRFD
Chief Paul Gauvin	FRPD
Laura Douglas	Bristol Community College
Josh Smith	My Brother's Keeper
Keri Lopes/Amy Pulsinelli	Fall River Family Center
M.Ferreira-Bedard/L.Raposo	SER-Jobs for Progress
Carlos Asian	Monroe Staffing Services
Jessica Cyr/Allison Hague	Family Resource Center
Anna Roberts	Together We Stand
Cyndi Couto	FR Public Schools
Michelle Moniz	Realtor
Ellen Abramowitz	Community Counseling of Bristol County
Bonnie Paiva	Justice Resource Institute
Chrystal Arpa	Citizens for Citizens
Rob Mount	South Coastal Counties Legal Services
Heidi Collins	Southeast Center for Independent Living
Sherry Ellis	SSTAR
Zara Brockman	Veterans, Inc.
Mike Riley	Veterans Transition House
Marta Budu-Arthur	NE Center and Home for Veterans
Ken Levesque	Veterans Association of Bristol County

Micaïla Britto

Robert Corley

Megan Stirk

Jim Souza/Steve Long

Bill Perkins

Veterans Service Officer

NeighborWorks Housing Solutions

PICAN

Preservation

People, Inc.

**Mayor's Task Force to End Homelessness
July 2022**

Appendix B

1. Judith Aubin	DMH
2. Michael Dion	FRCDA
3. Mary Camara (co-chair)	FRCDA
4. Kathy Clark	Steppingstone
5. Rosa Medeiros	Steppingstone
6. Danielle Brown	Steppingstone
7. Nicholas Christ (co-chair)	BayCoast Bank
8. Daniel Long	BayCoast Bank
9. Sandra Letendre	BayCoast Bank
10. Casey Brouthers	BayCoast Bank
11. Tess Curran	FR Health and Human Services
12. Dave Perry	Gr. FR Food Pantry
13. Rick Mancini	Gr. FR Food Pantry
14. Denise Fortin	Eliot Community Human Services
15. Kim Smith	United Way
16. Meg Rogers	United Way
17. Susan Mazzarella	Catholic Social Services
18. Sheila Chasse	Catholic Social Services
19. Jeff Medeiros	FRFD
20. Beth Faunce	FRFD/EMS
21. Kathleen Povar	FR Housing Authority
22. Michael Sousa	FR Housing Authority
23. Pastor Tom Mello	Solomon's Porch
24. Pastor Brian Weeks	Solomon's Porch
25. Janet Richardi	SoCo Regional Network to End Homelessness
26. Julie Almond	HealthFirst Family Care Center
27. Antoinette Lautieri	HealthFirst Family Care Center
28. Chelsie Stephenson	HealthFirst Family Care Center
29. Josh Smith	My Brother's Keeper
30. Keri Lopes	Southeast Family Services (FR Family Center)
31. Amy Pulsinelli	Southeast Family Services (FR Family Center)
32. Maria Ferreira-Bedard	SER-Jobs for Progress
33. Lubelia Raposo	SER-Jobs for Progress
34. Carlos Asian	Monroe Staffing Services
35. Jessica Cyr	Family Resource Center
36. Al Araujo	Consumer
37. Florence Agbor	BMC HealthNet Plan
38. Anna Thomas	BMC HealthNet Plan
39. Cyndi Couto	Fall River Public Schools
40. Elaina Pevide	Mayor's Office
41. James (Brian) Clarkmoore	Concerned Citizen
42. Ken Levesque	Veterans Association of Bristol County
43. John Silva	New Bedford Women's Center – Our Sisters' Place
44. Tracy Ibbotson	St. Anne's Hospital
45. Niki Fontaine	Street Outreach/Opioid Task Force
46. Robert Corley	NeighborWorks Housing Solutions
47. Laura Bradley	New Life South Coast/Thrive for Humanity
48. Michelle Moniz	Realtor
49. Myvette Sousa	Blount Seafood

Fall River Homeless Service Providers Coalition
July 2022

Appendix C

First Name	Last Name	Agency
Al	Araujo	former consumer
Alice	Costa	Our Sisters' Place
Allison	Hague	FR Family Service Assoc.
Amy	Pulsinelli	Fall River Family Center
Anabela	Azevedo	First Step Inn
Angela	Clarke	Comm Counseling of BC
Beth	Faunce	FR Fire Dept
Bonnie	Paiva	Justice Resource Institute
Brian	Weeks	Solomon's Porch
Brittany	Lynch	Project ASSERT - St. Anne's
Chelsie	Stephenson	HealthFirst - WIC
Chrystal	Arpa	Citizens For Citizens
Crystal	Stone	SSTAR
Daniella	Fidalgo	SSTAR
Danielle	Brown	Steppingstone, Inc.
David	Odenweller	Dept. of Veterans Services
David	Simons	Steppingstone, Inc.
Debra	Morrisette	FRHA
Denise	Fortin	Eliot Community Human Services
Elizabeth	Mullenhour	SSTAR
Emily	Timberlake	DV Unit at DTA
Erica	Moniz	CDA
Heidi	Collins	SE Center for Ind. Living
Janet	Richard	South Coast Network Consultant
Jerica	Washington	Washington Research & Legal Analysis
Jennifer	Clarke	NB Community Development
Jessica	Cyr	FR Family Services Assoc.
John	Silva	The Women's Center
Judith	Aubin	Dept. of Mental Health
Kate	Marin	concerned citizen
Kathleen	Clark	Steppingstone, Inc.
Kathleen	Povar	Fall River Housing Authority
Katie	Bice	Bay Cove Human Services
Katrina	Mitchell	Steward Healthcare
Keri	Marot	Community Counseling of Bristol County
Keri	Lopes	Fall River Family Center
Kristina	de Fonseca	South Coast Fair Housing
Laura	Bradley	THRIVE
Lisa	Mello	Solomon's Porch
Lorine	Trappier	Justice Resource Institute
Lubelia	Raposo	SER Jobs for Progress
Lucy	Davies	Corrigan Mental Health Center

Lynn	Iadicola	concerned citizen
Marta	Budu-Arthur	NE Center and Home for Veterans
Mary	Camara	CDA
Mary Jane	Quinn	Veteran's Inc
Meghan	Rogers	United Way of Greater Fall River
Melissa	Kachapis	Steppingstone, Inc.
Melissa	Souza	FRHA - LHATHP
Michael	Bryant	First Step Inn
Michael	Dion	Comm. Development Agency
Mike	Riley	Veterans Transition House
Niki	Fontaine	Opioid Task Force
Patricia	Steiblin	Justice Resource Institute
Patrick	Otojareri	Steppingstone, Inc.
Rosa	Medeiros	Stone Residence/1st Step Inn
Ryan	Heap	Dept. of Corrections
Sarah	Lapointe	Habit OPCO Fall River
Sheila	Chasse	Catholic Social Services
Sherri	Fernandes	Steppingstone, Inc.
Shirley	Dixon	Justice Resource Institute
Stacy	DeMoura.	Community Hsg Resource Brd
Stephanie	Burek	Department of Transitional Assistance
Sue	Bennett	Steppingstone, Inc.
Susan	Mazzarella	Catholic Social Services
Tom	Mello	Solomon's Porch
Wayne	Daveau	Steppingstone, Inc.
Zara	Brockman	Veterans, Inc.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME-ARP)

PUBLIC HEARING

MINUTES

JUNE 2, 2022

The Public Hearing began at 6:00 p.m. on Thursday, June 2, 2022 in the City Council Hearing Chambers at Government Center to provide the residents of Fall River, and all interested parties the opportunity to express their views on housing needs in the city.

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

He stated that the City of Fall River is required to develop an allocation plan for the commitment of \$3,813,993 of HOME-ARP Grant funding.

At this time, I would like to explain what HOME-ARP Grant funding can be used for and who can benefit from this funding. FRCDA has put together a brief Powerpoint presentation and hard copies of the presentation are on the sign in table when you walk in.

Mr. Dion then proceeded to review the Powerpoint presentation and mentioned hard copies are available. HOME-ARP money is part of the five billion dollar American rescue plan, one-time funding and the city has received \$3,813,993 and they give you ten years to spend this money. Who would benefit from HOME-ARP funding? Individuals and families from the following qualifying populations. This money is for the benefit of homeless and people at the risk of homelessness. People fleeing or attempting to flee domestic violence, dating violence and sexual assault, stalking or home trafficking. Other populations where providing assistance would prevent the family's homelessness or would serve those with the greatest risk of housing instability. And lastly, veterans and families that include a veteran family member that meets one the preceding criteria.

What can HOME-ARP funds be used for? It can be used for the production or preservation of affordable housing; tenant-based rental assistance; supportive services, including homeless prevention services and housing counseling. The purchase and development of non-congregate shelter for individuals and families experiencing homelessness. You can use up to 15% for administration and planning of the grant and up to 5% for operating costs of Community Housing Development Organizations (CHDO'S) and other non-profit organizations including homeless providers. Mr. Dion mentioned that this is basically what the funding can be used for.

Housing set aside for Homeless; Mr. Dion mentioned that this is currently what we have as an inventory for the City of Fall River. Mary Camara from my office has put this together for me. Emergency Shelter – Individuals: First Step Inn has 20 year around beds with 30 additional winter beds. Overflow-Solomon's Porch on Bay Street has 30 overflow beds. Emergency Shelter – Families: Our Sister's Place has 2 units, Fall River Family Center has 6 units, House Program has 39 units, and the Focus Program has 9 units. The House and the Focus Program are scattered sites throughout the city.

We also have Permanent Supportive Housing; Cornerstone has 25 units, Francis House has 3 units, Homefirst Consolidated has 12 units, Stone Residence has 22 units and Next Step Home Program has 40 units. We have VASH (Veteran) Vouchers, 4 units for families and 11 units for individuals. This is basically what we have in the city as a housing inventory that helps the homeless and the people at risk of homeless.

Mr. Dion explained the Homeless needs inventory and gap analysis chart which basically has what our current inventory is and what our needs and gaps are. We have 108 adult heads of households that are unsheltered homeless that are living on the streets. We have 8 veterans and 5 victims of domestic violence. This was done using the point and time count that was done in February. The charts shows what your current inventory is of what you have available and what you have determined for shelter and unsheltered homelessness. Sheltered you have about 143 sheltered living at First Step Inn and so forth. We have 121 actually living on the streets that did not have a roof over their head when the point in time count was done.

The next chart also shows the housing needs inventory and gap analysis. We have 25,000 rental units in the city. It determines who is paying more than 30 percent of their income and who is paying more than 50 percent. Anyone who pay more than 30 percent is housing cost burden. Anyone who is paying more than 50 percent is severely housing costs burden. The chart shows the level of need we have and also the gap. We're showing based on what we have as an inventory and level of need, we are short about 3,255 units for households in the city. The question why we are here tonight is how we should invest this HOME-ARP funding. Should we create additional affordable housing units? Should the funds be used for a permanent long-lasting projects like affordable housing, or for short-term benefit like tenant-based rental assistance. Should the funds be used for supportive services in affordable housings and we should be developing non-congregate shelters. This is what this whole process is about, having a public hearing, having a comment period and then having another public hearing so we can find out how the community wants to invest this 3.8 million dollars.

The next steps in the development of the Substantial Amendment is a small survey that we are asking people to fill out on the city's website (www.fallriverma.org) on the first page on the top. The survey has about 9 to 11 questions and this will help us to determine what people want to see in the community. The next meeting will be held on June 29, 2022 to go over how we are actually going to allocate this money. There is a public comment period that people can submit written comments to the CDA from June 27, 202 through July 12, 2022. HOME-ARP Substantial Amendment submitted to HUD by July 29, 2022.

Testimony, statements, letters, requests and petitions submitted at tonight's hearing will be used in development of the allocation plan.

FRCDA also requests participants and city residents to complete the HOME-ARP survey located on the main page of the city's website at www.fallriverma.org. This survey will be used in the development of the allocation plan.

A summary of the proposed allocation plan is to be published on June 27, 2022, on the city's website. It will also be made available for public review at the office of the Fall River Community Development Agency.

Another public hearing has been schedule for June 29, 2022, at 6:00 pm in the City Council Hearing Room to afford residents the opportunity to review and comment on the proposed plan. Residents will have until July 12, 2022, to submit additional comments.

All statements received during this review period will be considered in development of the City of Fall River's HOME-ARP allocation plan.

According to the submission timetable, the allocation plan will be submitted to the U.S. Department of Housing and Urban Development on or about July 29, 2022.

The format of this public hearing will be to allow participants the opportunity to express their views of the city's housing needs. Prepared statements will be accepted.

Persons wishing to speak will be called to testify. Each speaker should state his or her name and address and, if appropriate, the agency or organization represented.

Mr. Dion mentioned that we have six participants present tonight and no one has signed up to speak at the hearing. CDA would love to hear your comments so come back at the next public hearing to see how the money is going to be allocated. We would like to know your thoughts so you can send your comments to the Community Development Agency.

Mr. Dion announced since there is no one who would like to speak we will conclude the public hearing.

Mr. Dion then adjourned the hearing at 6:20 p.m.

Respectfully submitted,

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME-ARP)

**PUBLIC HEARING ON PROPOSED
SUBSTANTIAL AMENDMENT**

**MINUTES
JUNE 29, 2022**

The Public Hearing began at 6:00 p.m. on Wednesday, June 29, 2022 in the City Council Hearing Chambers at Government Center to provide the residents of Fall River the opportunity to express their views on the draft of the HOME-ARP Substantial Amendment to the 2021 Annual Action Plan being prepared for submission to the U.S. Department of Housing and Urban Development (HUD).

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

He stated that copies of the HOME-ARP Substantial Amendment are available to you tonight. The proposed HOME-ARP Substantial Amendment was published on the city's website and citizens were invited to submit comments.

Also, copies of the Substantial Amendment are available for public review at the following locations: Fall River Community Development Agency at One Government Center, Office of the City Clerk at Government Center, and the Fall River Main Public Library at 104 North Main Street. Residents have until July 12th to submit comments.

All Comments received during this review period and testimony, letters and petitions submitted at tonight's hearing will be used in updating the HOME-ARP Substantial Amendment.

Mayor Paul E. Coogan will file the HOME-ARP Substantial Amendment with U.S. Department of Housing and Urban Development on or about July 29th.

Projected funding includes \$3,813,993 of HOME-ARP Program Funding.

The format of tonight's public hearing will be to allow participants the opportunity to express their views on the proposed HOME-ARP Substantial Amendment. Prepared statements to that effect will be accepted.

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

Mr. Dion stated that tonight we have one participant, but we do not have anyone here tonight to provide any testimony concerning a Substantial Amendment. We have done a HOME-ARP community survey that has about 10 questions which can be accessed through the city's website on the front page which is www.fallriverma.org.

The survey asked questions concerning what are the priorities to use this HOME-ARP funding for? So far we've had close to 90 respondents on the survey. The majority of those respondents, about 88 percent, have said that there is not enough of affordable housing in the City of Fall River. Also, 32 percent said the greatest number of barriers against one group are families and single adult households.

What housing resource does the City of Fall River lack the most? 54.47 percent has said affordable housing units is what the City of Fall River lacks the most.

What is the biggest barrier individuals and families face when finding affordable housing in Fall River? 59.77 percent said that monthly rental costs are the biggest barrier for individuals and families facing affordable housing.

Which of the following HOME-ARP funding categories is the most important for FRCDA to focus on? 42 percent of the respondents believe that production of affordable housing is the most important activity that should be funded under HOME-ARP. The second most important activity would be at 31 percent, the preservation of affordable housing.

So in the Substantial Amendment, the Fall River Community Development Agency is focusing on increasing the number of affordable units in the city. Those affordable units will have an affordable housing restriction placed on them, which means those units can only be rented to a certain income level and only a certain rent limit can be charged.

Mr. Dion also stated that you will only have until July 12th to submit comments on the Substantial Amendment. Those comments can be submitted to the Fall River Community Development Agency. On July 29th, the CDA will be submitting our Substantial Amendment to the U.S. Department of Housing and Urban Development.

Mr. Dion thanked everyone who came tonight to participate, and also thanked the employees at the Community Development Agency for working on this Substantial Amendment.

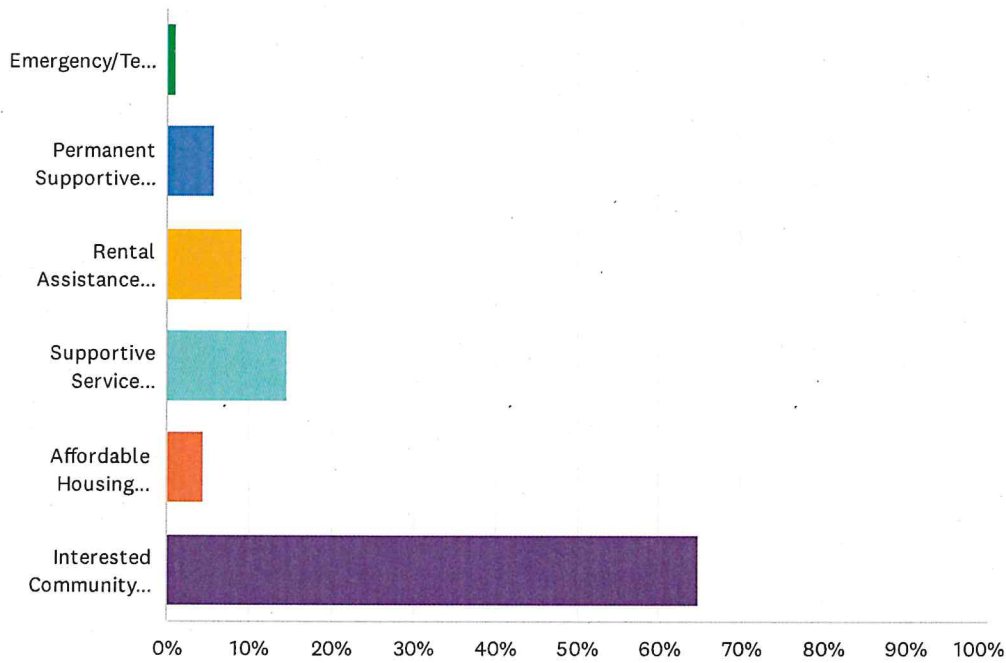
Mr. Dion closed the public hearing seeing there is no one present that would like to provide testimony.

Mr. Dion then adjourned the hearing at 6:15 p.m.

Respectfully submitted,

Q1 What is your involvement with the following Qualifying Populations: Homeless; At-Risk of Homelessness; Fleeing Domestic Violence, sexual assault, stalking, or human trafficking; Veterans; Families; Other Populations?

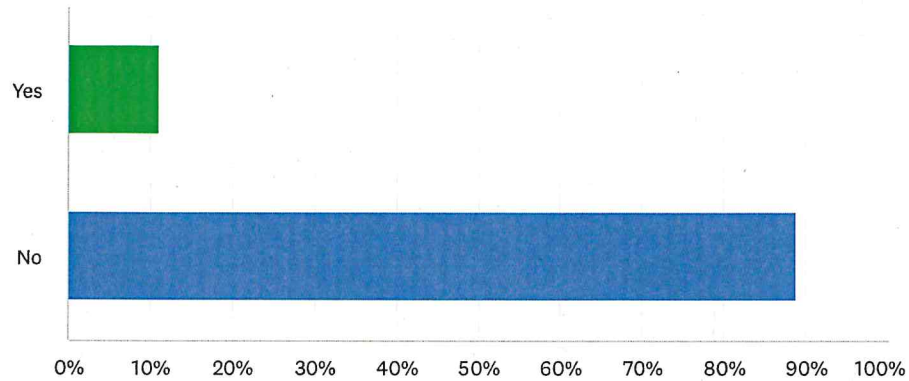
Answered: 88 Skipped: 4



ANSWER CHOICES	RESPONSES	
Emergency/Temporary Shelter Provider	1.14%	1
Permanent Supportive Housing Provider	5.68%	5
Rental Assistance Provider	9.09%	8
Supportive Service Provider	14.77%	13
Affordable Housing Developer	4.55%	4
Interested Community Member	64.77%	57
TOTAL		88

Q2 Do you believe there is enough affordable housing available in the City of Fall River?

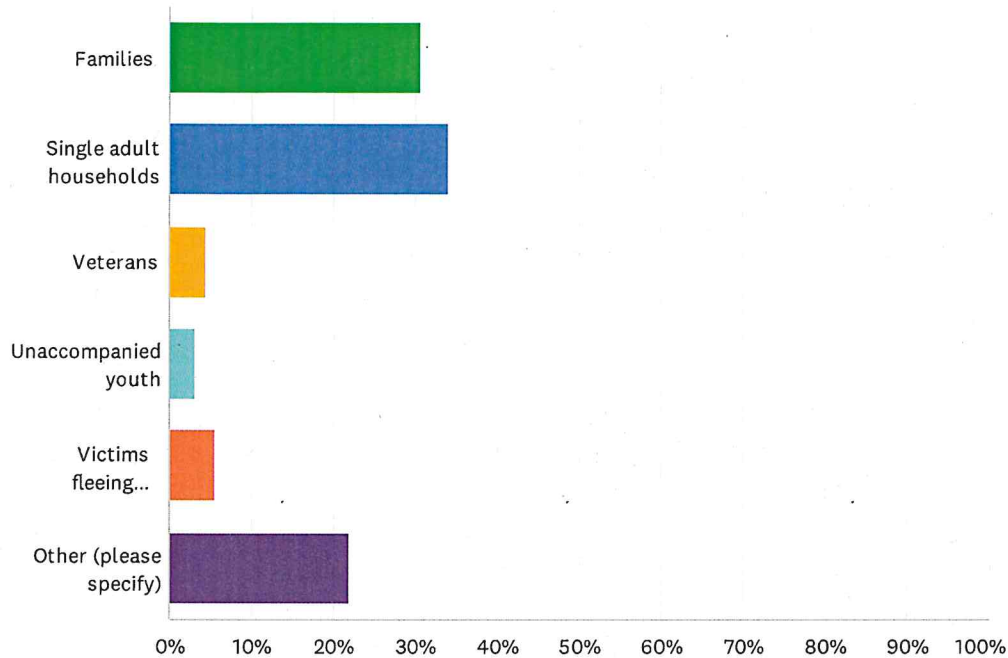
Answered: 91 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	10.99%	10
No	89.01%	81
TOTAL		91

Q3 From the list below please select the group with the greatest number of barriers to finding affordable housing in the City of Fall River

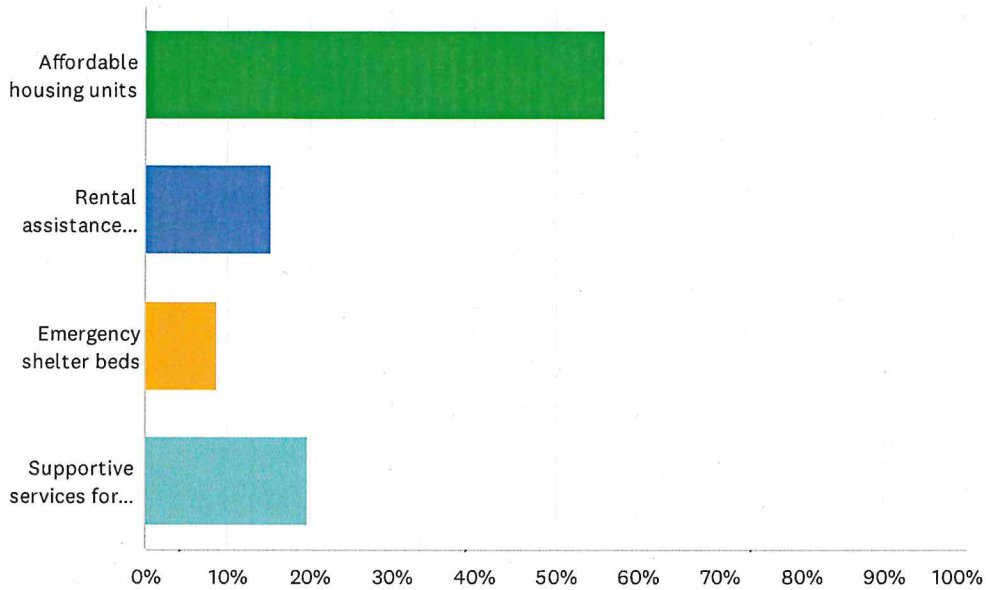
Answered: 91 Skipped: 1



ANSWER CHOICES	RESPONSES	
Families	30.77%	28
Single adult households	34.07%	31
Veterans	4.40%	4
Unaccompanied youth	3.30%	3
Victims fleeing domestic violence, sexual assault, stalking, or human trafficking	5.49%	5
Other (please specify)	21.98%	20
TOTAL		91

Q4 What housing resource does the City of Fall River lack the most?

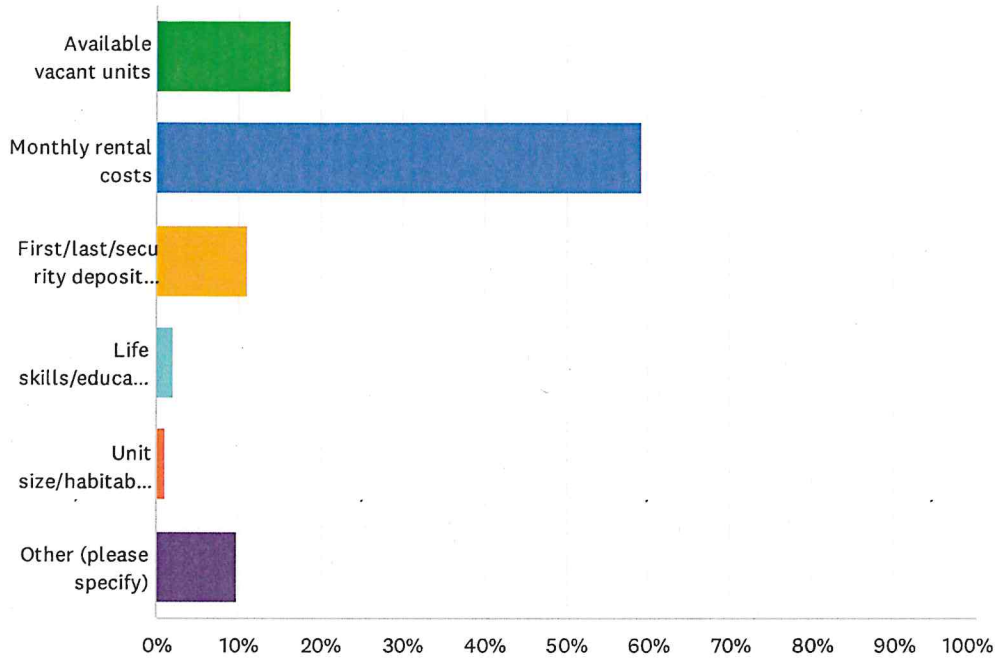
Answered: 91 Skipped: 1



ANSWER CHOICES	RESPONSES	
Affordable housing units	56.04%	51
Rental assistance programs	15.38%	14
Emergency shelter beds	8.79%	8
Supportive services for low/moderate income families	19.78%	18
TOTAL		91

Q5 What is the biggest barrier individuals/families face when finding affordable housing in Fall River?

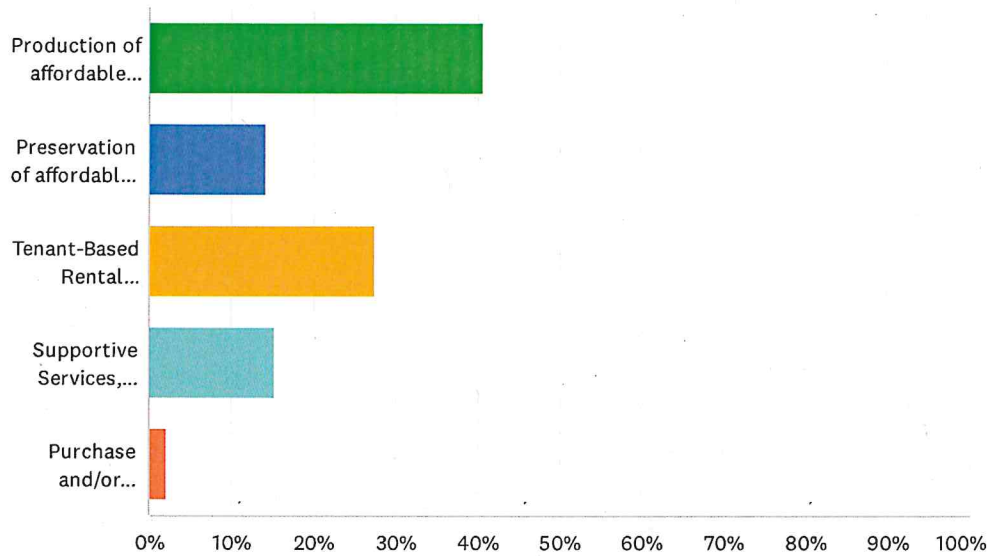
Answered: 91 Skipped: 1



ANSWER CHOICES	RESPONSES	
Available vacant units	16.48%	15
Monthly rental costs	59.34%	54
First/last/security deposit costs	10.99%	10
Life skills/education related to housing	2.20%	2
Unit size/habitability	1.10%	1
Other (please specify)	9.89%	9
TOTAL		91

Q6 Which of the following HOME ARP funding categories is the MOST IMPORTANT for FRCDA to focus on?

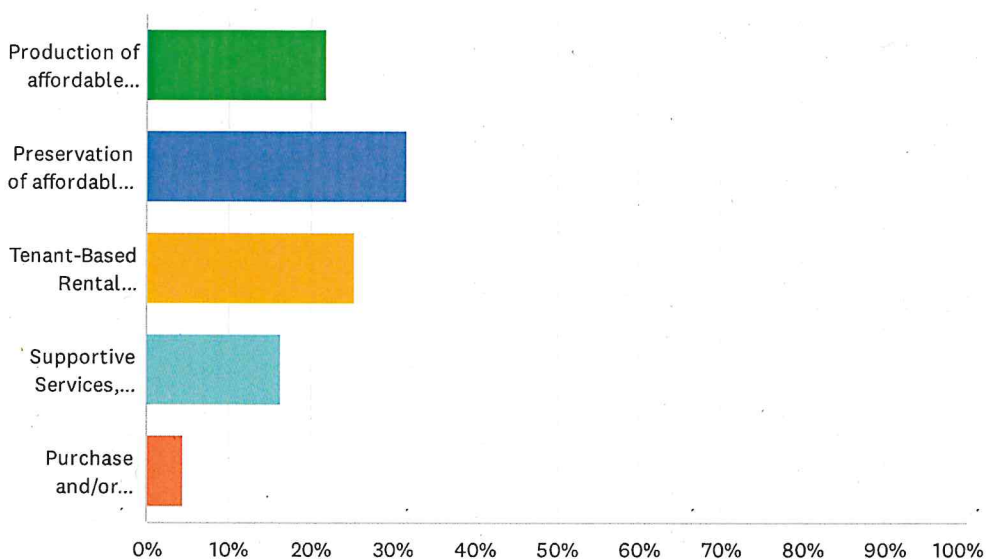
Answered: 91 Skipped: 1



ANSWER CHOICES	RESPONSES	
Production of affordable housing	40.66%	37
Preservation of affordable housing	14.29%	13
Tenant-Based Rental Assistance (TBRA) Vouchers	27.47%	25
Supportive Services, Homeless Prevention Services, and Housing Counseling	15.38%	14
Purchase and/or development of Non-Congregate Emergency Shelter beds	2.20%	2
TOTAL		91

Q7 Which of the following HOME ARP funding categories is the SECOND MOST IMPORTANT for FRCDA to focus on?

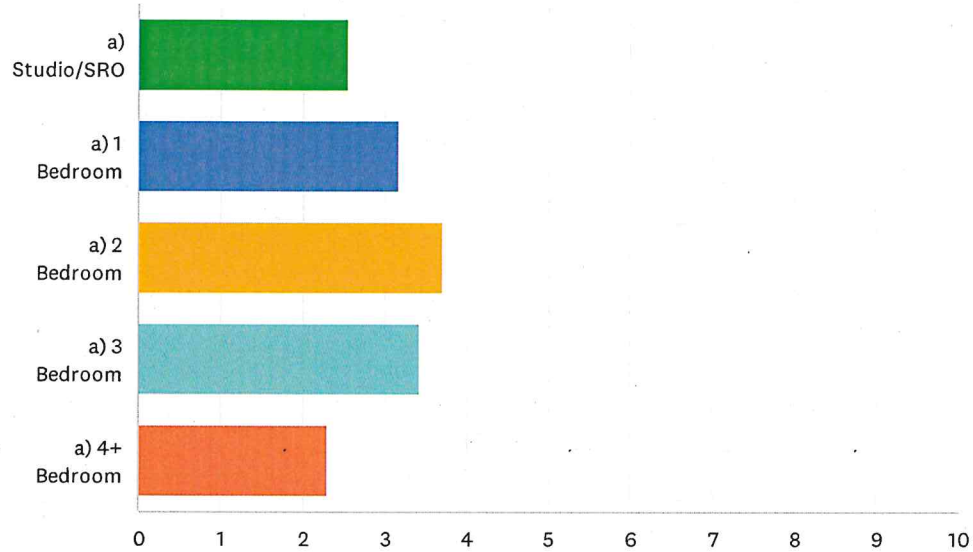
Answered: 91 Skipped: 1



ANSWER CHOICES	RESPONSES	
Production of affordable housing	21.98%	20
Preservation of affordable housing	31.87%	29
Tenant-Based Rental Assistance (TBRA)	25.27%	23
Supportive Services, Homeless Prevention Services, and Housing Counseling	16.48%	15
Purchase and/or development of Non-Congregate Shelter	4.40%	4
TOTAL		91

Q8 What types of housing units are most in demand for the population your organization serves (ranked 1 being the highest need and 5 being the lowest need)

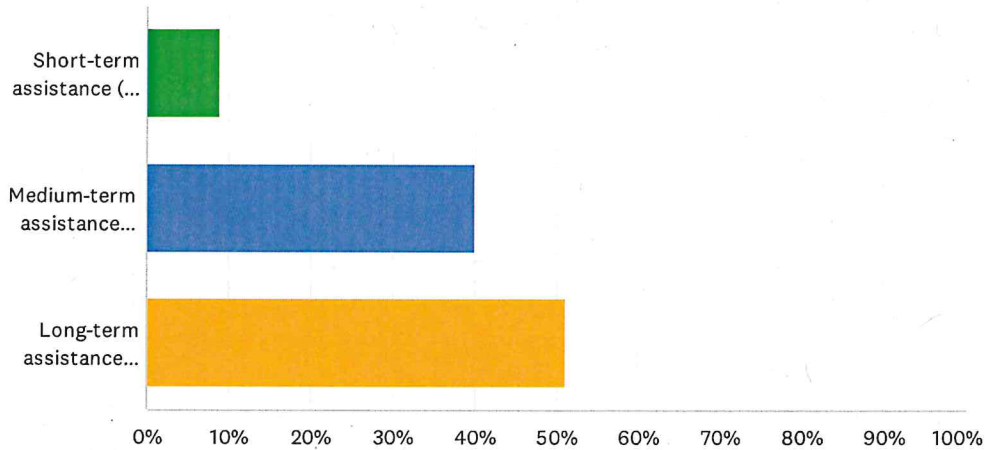
Answered: 81 Skipped: 11



		1	2	3	4	5	TOTAL	SCORE
a)	Studio/SRO	20.59%	4.41%	23.53%	13.24%	38.24%	68	2.56
		14	3	16	9	26		
a)	1 Bedroom	22.97%	17.57%	20.27%	32.43%	6.76%	74	3.18
		17	13	15	24	5		
a)	2 Bedroom	24.00%	37.33%	26.67%	10.67%	1.33%	75	3.72
		18	28	20	8	1		
a)	3 Bedroom	18.31%	38.03%	19.72%	16.90%	7.04%	71	3.44
		13	27	14	12	5		
a)	4+ Bedroom	16.90%	5.63%	11.27%	22.54%	43.66%	71	2.30
		12	4	8	16	31		

Q9 What type of assistance do you feel will lead to the most stable housing situation for low/moderate income individuals/families?

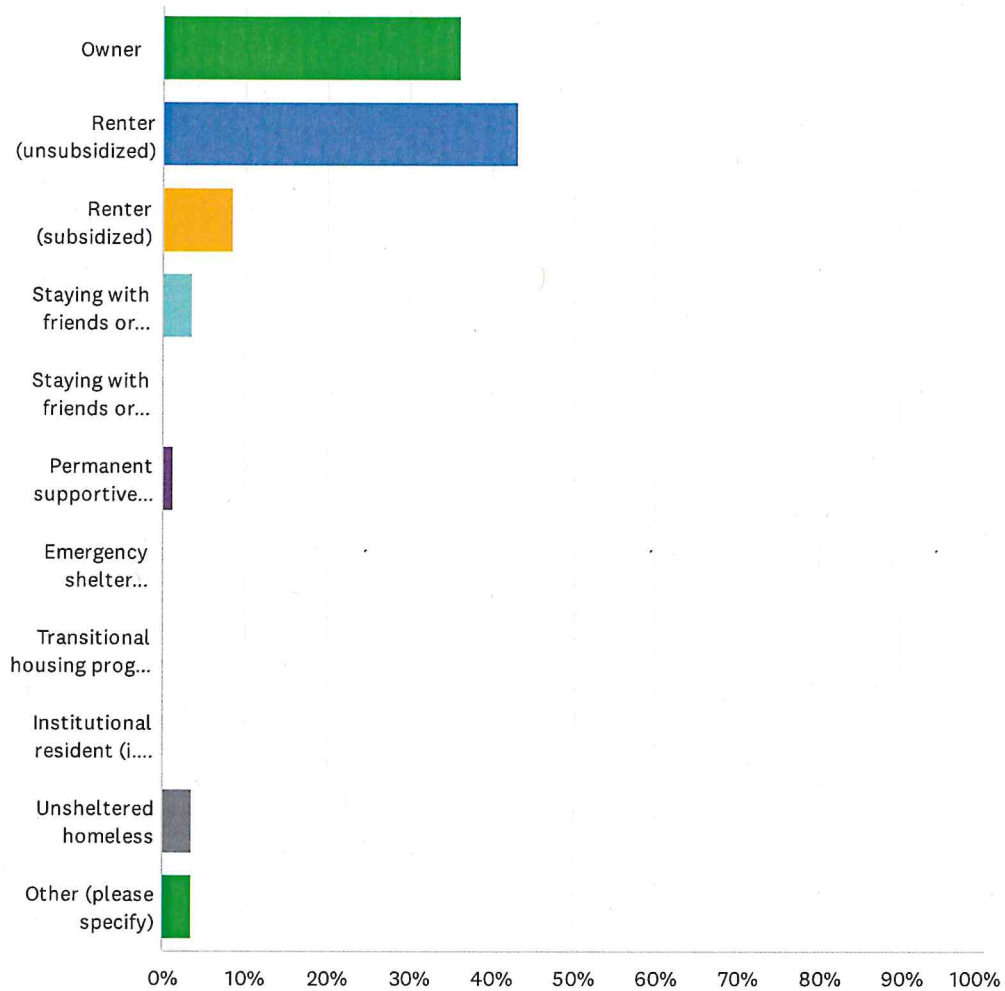
Answered: 90 Skipped: 2



ANSWER CHOICES	RESPONSES	
Short-term assistance (3 months or less)	8.89%	8
Medium-term assistance (4-24 months)	40.00%	36
Long-term assistance (Over 24 months)	51.11%	46
TOTAL		90

Q10 Which best describes your housing situation

Answered: 83 Skipped: 9

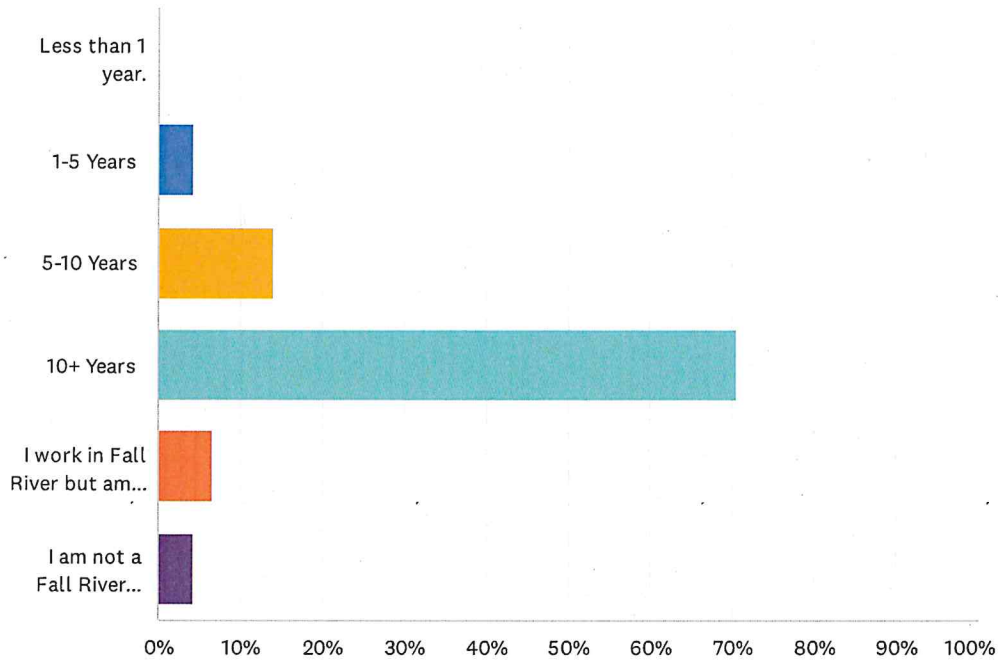


FRCDA HOME ARP Community Survey

ANSWER CHOICES	RESPONSES	
Owner	36.14%	30
Renter (unsubsidized)	43.37%	36
Renter (subsidized)	8.43%	7
Staying with friends or family (permanent)	3.61%	3
Staying with friends or family (temporary)	0.00%	0
Permanent supportive housing program resident	1.20%	1
Emergency shelter resident	0.00%	0
Transitional housing program resident (i.e. sober housing)	0.00%	0
Institutional resident (i.e. hospital, jail, mental health facility)	0.00%	0
Unsheltered homeless	3.61%	3
Other (please specify)	3.61%	3
TOTAL		83

Q11 Are you a Fall River resident, and if so, how long have you lived in the City?

Answered: 92 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year.	0.00%	0
1-5 Years	4.35%	4
5-10 Years	14.13%	13
10+ Years	70.65%	65
I work in Fall River but am not a resident	6.52%	6
I am not a Fall River resident	4.35%	4
TOTAL		92

Q12 Do you have any comments or suggestions you would like to add?

Answered: 38 Skipped: 54

FRCDA HOME ARP Community Survey “Other” Responses

Q3. From the list below please select the group with the greatest number of barriers to finding affordable housing in the City of Fall River

1. all the above !!!!
2. Any family or single persons with disabilities that require real therapy dogs and actual prescribed emotional support animals
3. Disabled low income
4. We need more elderly housing.
5. Middle class help
6. Homeless with pets and a system
7. lower income employed families who cannot afford housing on limited income
8. All
9. large families with pets
10. Anyone who has low income
11. All of the above
12. Disabled younger Senior Citizens
13. All if the above.
14. All of the above
15. those who have a past history but paid back society for their mistakes. It is a monkey on their back that doesn't allow them to move forward in life. Meaning unable to secure a decent place to live or to attain a job;so they are able to become a productive member of society. We have created a revolving door for such individuals with little or no support.
16. All of the above
17. All of the above. There are so many varieties of people you can't really single one out.
18. outrageous rental costs
19. People who are cost burdened with rent or mortgage payments
20. People transitioning out of treatment, prison and/or homelessness

Q5. What is the biggest barrier individuals/families face when finding affordable housing in Fall River?

1. all of the above!!!
2. Available and affordable housing
3. I have been waiting almost a year for elderly housing.
4. Less expensive to collect than actually work and pay for housing
5. Monthly Costs and First/Last/Security
6. Available units, rental costs, first/last/security, landlords that fix apartments, housing inspectors cracking down
7. Barriers are all of the above especially the application process. Credit checks, Background checks that may have occurred when the person was younger and follows them for the rest of their lives. Once a person pays back society of their mistakes in life are they not crucified for the rest of their lives?
8. Monthly rental costs and First/last/security/deposit costs
9. it takes literal years to get into section 8 housing

Q10. Which best describes your housing situation

1. Homemowner
2. Working and not be able to support my family and rent
3. renter but because I am not on section 8 I cant get assistance never had any my whole life

Q12 Do you have any comments or suggestions you would like to add?

1. Stop using money for things that Fall River does not need. Like lights on the bridge , adding more parks. Put the money into the people that need it the most. By starting at the top of the issues not the bottom up. Noone can afford to live on the rising rents. Put a cap, stop it from getting worse.
2. \$1200 / month on a paraprofessional salary as sole provider for my child is virtually impossible. I won't be able to keep it up much longer, but there are no choices out there.

3. Homelessness should be addressed as to the reason that caused the issue. Priced out by rising rents, Income challenged, addiction/criminal activity, etc.
4. No
5. We have developers building "market rate apts" using all of older mill buildings, but they turn them all into studio 1&2 bedrooms. Fall River needs family housing 4-5 bedroom units. An average family of 4 2adults 2kids needs at least a 3bd. Rental prices are out of control, the units are not worth the money. The use of section 8 vouchers has caused all landlords to raise their rents on all their units, so people w/o a subsidy can't even afford anything. Apartments are up towards \$2000 month for even a small 2bd. It's insane. To make it worse, there's no yards for the kids, no pets allowed, no laundry avail in the building, no off street parking. It diminishes quality of life. This city would rather let a bunch of outsiders move in from other communities who don't even care about our city, and let all of us lifelong residents get priced out. We do not have the employment opportunities here that can cover these rental prices. But people working in Boston who already pay a lot, come down here bc it is cheaper. We need to MAKE these developers provide 3-4-5 bedroom units when they develop these mills. Or let them invest somewhere else bc they are NOT helping our city. In fact they are making it worse bc these prices on mill apartments are raising the prices of other tenements in their areas. We are a city of proud working class families, who deserve to have affordable rent whether it's a subsidy or not. We need to stop section 8 FRAUD. These landlords rent their apartments for say \$800, then when they get section 8 approved "all of a sudden" rent is \$1500/m. That's fraud. That's landlords just upping their rent bc they got section 8 approved. Which actually makes the apartments less affordable for those with a subsidy, bc at \$800 rent that the apartment was originally their portion would only be a certain amount. Then the unit gets sec 8 approved, landlords bump up the price, and sec 8 tenants wind up paying even more. It's nothing short of fraud. These units can't be worth 800 one day then automatically worth 1500 once it becomes sec 8 approved. It's fraud, and section 8 is allowing these landlords to get away with it, then it drives up private rental prices bc other homeowners see how much these landlords are getting for

their units, they bump up their prices, it's like only people with subsidies can afford rent now. Rent should not be anywhere close to a mortgage payment. We need to rein in the rental prices in Fall River. Stop section 8 abuse by landlords, and make sure lifelong Fall River residents are getting preference over out of towners. I love my city. Born & raised. My family of 7 is overcrowded in a 2bd unit right now bc we cannot find any large enough units, and anything we could work with is way out of our price range. We need to worry about our families. Families are overcrowded, which leads to problems, kids having to share rooms, not having space for a dining room, not having yards to play in, all of these things are detrimental to the quality of life.

6. People need to get off their butts and work! Stop looking for hand outs and stop having kids you can't afford.
7. I feel there is no help for couples or families who do not qualify for any programs. My husband and I receive no assistance whatsoever, but in order to move to a better apartment we would need 1st last and security and unable to afford the outrageous rental. More help is needed for families like us
8. PEOPLE ARE BEING THROWN IN THE STREET IN FALL RIVER HOMELESS AND NOT GETTING HELP. People in poor health who can't survive homelessness. They are being told there's no help for them. Nice city we live in. LANDLORDS OUT OF CONTROL! NEED RENT CONTROL!
9. affordable rents reasonable rates for people to be able to live with
10. The elderly like myself should not have to wait a long time for placement in federal elderly housing
11. Yes get more housing and section 8 and help the single morms who work there asses off and still can't make ends meet
12. There will never be enough affordable housing not just in Fall River but in many cities as well. Out of area investors are coming into the city & buying up all available multi family units & charging outrageous rents. The city is being gentrified . Maybe that is one way of greeting rid of the gangs in the city since the police are unable to

13. I know by self navigation that the assistance gov, city, state, fed, etc etc. is doing absolutely nothing for us. For whatever help offered there is <2x as much negative consequence in return. I myself as a life time resident who was dealt a shitty childhood. A child with no parents to care for me, a single grandmother doing the best she can with the resources she had been given with a 5th grade education
14. I'm more than shocked by the prices houses are selling at in Fall River. I never thought I'd contemplate selling my house in Fall River and buying smaller in another town close by such as Somerset. The smaller 2 bed, 2 bath homes I'm looking for are cheaper and most available elsewhere. If I was renting, I would be horrified! My daughter and son-in-law are renting a tiny 1 bedroom apt for \$900 a month and the landlord could care less what works and what doesn't work! Mice! Ahh! Who cares! They are not being held accountable and that in itself is a tragedy! Minimum housing either needs more employees or a whole new leader! Every tenant should receive a pamphlet/survey in the mail from city leaders every year asking them to rate their landlords and to address any concerns they may have. The problem is that the landlords over focus on the section 8/subsidized apartments (which is great) but they under focus or flat out neglect market rent apartments that are most likely lowest income that are too high for assistance! Isn't that the way it's always been for single hard working adults, that own no assets! They get the shaft at tax time and then again when it calls for decent housing! Quick story; My sister is 54 years old with Type 1 (Juvenile Onset) Diabetes since the age of 3. Talk about a hard life! She has never been on any kind of assistance in her life and unfortunately never married well either! Has never brought home a 40 hour work week check-for more than \$500 and that's pushing it and yet she somehow swings the \$700 plus utilities she has to pay every month! Her landlord is the best this city has to offer and if only we could have more of her around! My sister is a very lucky woman! Recently she had a heart attack and back surgery in the same year and her family stepped in to help her out! Now Imagine not having any of that. Almost every other single income person feels like they are waiting for shit to hit the fan! If it hasn't already. I feel for them.

15. I am a disabled veteran living in a one bedroom with my elderly handicapped mother. The apartment is not handicapped accessible. The rent goes up 25% every year. We have been looking for another place for a year now to no avail.
16. I think that re-purposing the existing spaces such as old mills and providing options for lower income first time home buyers that contribute to the current residential taxes
17. There are more services in Fall River than other cities, but we can and should do better, everywhere
18. new market rate housing should continue to set units for long term lower income residents. I believe a higher percentage should be set aside based on local AMI.
19. I would like to speak to a legislator about financial assistance for unemployed people who are not on section 8 but have no income
20. Ensure that landlords are not charging rents that are unaffordable or too high for the apartment they are renting to our city residents. Making sure landlords who offer section 8 have their units inspected once a year as some of them charge 950.00 a month for apartments that are not taken care of and the board of health would deem uninhabitable. This city needs rent control, housing needs to do inspections once a year for landlords who are given section 8 certification, and get the board of health out there to enforce landlords taking care of their properties both inside and out. City is riddled with landlords that don't take care of their places and don't keep them up to code.
21. A medium level assistance program with no eviction requirements may have a meaningful impact on the housing situation.
22. I would like to see more affordable housing for everyone since this past year or so the apartments have been bought out by investors and have raised the cost of rents so much that we are seeing more homeless people. We don't need more homeless people, we need affordable housing.
23. I have been homeless for over a year. For the 1st time in my life at 42 years old a single female. I am not a priority because I have no small children and the 1-2 bed apartments rent is simply too high for 1 person to handle on a regular paying job in this community

24. This City needs help dealing with units that are not up to code and landlords won't fix stating they are selling them instead. There is no where to go and no one has the money for 3 months upfront. The only alternative for disabled seniors who need medical care is a shelter or a tent outside.
25. Something has got to be done for low income families and the homeless. Rents are too expensive to afford along with everything else.
26. As a Community Support Program (CSP) case manager, the largest barriers I recognize for clients served are: 1). Availability of affordable vacant housing options. 2). Affordable housing options/ assistance programs for individuals. 3). Access/ Availability of and to emergency shelter or alternative housing options. 4). Availability of short-term, affordable living options/ homelessness prevention.
27. We need to provide for our residents of Fall River and surrounding areas. WE need to be real everyone desires a roof over their heads. We as a society have failed stop punishing those who have already paid the price in life. Time to provide support, housing to those in need. Time to remove the criminal background and for those who do have a history then they should have a support system in place once released from incarceration. Their history should be private. For those who have lost a job how do we expect them to have a great credit score really? No matter the reason why they were out of work. What should be looked at is where that person or family is at the moment. We need to keep rents affordable for all. We have to look at the insurance companies, the city taxes and fees including our water bills. All this plays a role on how landlords can keep the rents as low as possible. It is all of us as a community working together on all levels to make this happen. It is a shame that we as Americans have let this happen to our community. We should be moving forward not backwards. God Bless America.
28. New affordable housing needs to be permanent
29. Be more supportive and help the people.
30. STOP Market Rate Housing it is not serving a purpose except to increase rental costs
31. RENT IS KILLING PEOPLE. YOUR PEOPLE NEEDS HELP! DO SOMETHING OR WE'RE GOING TO BE THE HOMELESS CITY WORSE THAN CALIFORNIA.

32. Yes. We need to establish some barriers with the rents in fall river. I hold a housing voucher and landlords are refusing to accept. The amounts they pay are really ridiculous. In fall river people do not make enough money to survive on let alone pay the rising cost of rents. It time fall river put a stop to rents going as they are. I know right now there's a development in fall river that needs to be investigate d. They are raising rents at 7 rolling green Dr falk river too extreme. They have atleast half a complex empty due to rent cost. They need to change the way they do business. Our representative In fall river needs to go there. 1 bedroom is 1800 dollars. And they refuse to accept rental vouchers which are provided by the state. And never seem to be accepted due to coverage of rent. It's not right. That's why there are so many homeless. And then when you find a place it's below standards of living. It's not right. I'm in the process of trying to move and at 14.25 per hour I will never afford rent meds or food. Never mind gas prices. It use to affect just the elderly now it's affecting people 40 to age 65. I should have to chose and neither should anyone else. Production of housing isnit going up fast enough. Thank you
33. The increasing rate of evictions is at crises proportions. Working people and elders and families are newly homeless. Without stable housing nothing (work, school, health, mental health, family and couple's relationships) in a persons life is stable.
34. The recent increase in rents are making it very difficult for many families to be able to maintain their housing, even those families with two incomes. Homelessness in the Fall River area has increased and I believe will continue to do so unless folks can get long term rental subsidies . I also believe that financial education or work training programs should be a requirement to those who receive subsidized housing, so that they can overcome barriers and hopefully increase their income and not live in poverty
35. I am interested in getting funding to buy properties so I can provide affordable housing to low income individuals.
36. A multi prong approach could include establishing self sustaining tiny/single occupant homes with frequent monitoring by referring agencies for members of our homeless and addicted individuals to ensure compliance. Families could benefit from repurposing

existing buildings in Fall River with 2 and 3 bedroom apartments. Reasonable rents could be charged to assist in sustaining low income programs. Cooperation between agencies to assist in expediting rental assistance, Section 8, FRHA, RAFT, Homebase etc. would have to be encouraged.

37. Neighborhood stabilization is essential for the health of the Fall Rive community.

Programs that improve the existing housing stock, keep low-income homeowners in their homes and help pay for necessary improvements and maintenance, allow first time homebuyers to get into quality homes, reduce absentee landlordism, and create safe streets and public spaces all go hand in hand.

38. Rents are too high. Landlords remain unchecked. Landlords demand first, last, & security- on top of moving costs. Living - SURVIVING - is unrealistic. Especially compared to average wages. It's soul crushing.