

Executive Summary

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

1. Introduction

The Mayor has directed the Brockton Redevelopment Authority to work closely and collaboratively with public and private housing agencies, other municipal instrumentalities as directed, the Commonwealth's Department of Housing and Community Development and with several non-profit organizations working in the areas of affordable housing, homelessness, social services, and anti poverty programs. The Brockton Redevelopment Authority will maintain solid working ties and relationships with the extended network of housing and social service providers operating in Brockton and within the region, while working to build new relationships for the City. The BRA will remain active and engaged members and participants of the Mayor's Economic Advisors, which acts as a focal point for municipal entities, non-profit organizations and private industry interests pursuing a common economic development agenda. The management of these federal grants will be done so with participation from the community members, business and organization directors, surveyed needs of the community, innovative ideas to progress the City forward while curing current needs, and anything else needed to ensure best use of dollars for the community and future.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives and outcomes for this Annual Action Plan include the City is attempting to address emergency critical needs, stabilization of foreclosed ownership properties and neighborhoods experiencing significant numbers of foreclosures; deteriorating rental housing stock and the on going need for more low income housing; accessibility modifications to public facilities to enable people with mobility impairments to enjoy public assets and services; improving the vitality of the city's downtown and increasing the appeal of local businesses opportunities; supporting and providing a broad range of public service needs for lower income residents; and supporting other special needs, including housing and supportive services, of Brockton residents.

In assigning priority to projects and need categories the City considers a variety of factors including community input, the community's emerging and critical needs, like the devastating foreclosure trend, significant public facility capital needs, and the service needs of residents; the number of low income people served; and the number and relative percentage of people in need.

The City of Brockton intends to support efforts to reduce crime; enhance the quality of community life through the provision of better public facilities, neighborhood stabilization efforts, and infrastructure improvements aimed at supporting economic development; and reduce poverty and improve the quality of life for people living at or below the poverty level by expanding economic opportunities and supporting vital social/public service providers and facilities that help create and/or retain jobs. The City will also act to stabilize, improve and increase access to owner occupied housing for low and moderate income residents, including addressing the community's significant needs relating to the foreclosure crisis and stabilize, improve and increase the supply of affordable rental units for low and moderate income community members as well as residents with special housing and service needs.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

For many years now, the Brockton Redevelopment Authority has utilized this federal funding in very similar ways each year due to the found effectiveness. The dollars are always spent to their max, or being allocated and preparing for specific larger projects, the programs and projects that run year over year operate smoothly with great satisfaction from the community. With this in mind, a lot of the plans for this coming fiscal year will remain the same. However, there is always room for growth, improvement and innovation and with that we will be looking to try new things and work on new projects to ensure that the Brockton community is getting the best service possible.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Process for this Annual Action Plan includes the following steps:

- Publication of the proposed document will be available for thirty (30) days
- It will be posted on the City of Brockton's website and the Brockton Redevelopment Authority's website as well as hard copies available at the Office of the Brockton Redevelopment Authority, the Brockton Housing Authority, all public libraries, the Office of the Mayor at City Hall and the Office of the City Clerk. Additionally, copies will be made available free of charge for review and/or distribution to interested residents and the general public at the office of the Brockton Redevelopment Authority. If required, translation may be made available to explain segments of the Plans to non-English speaking people.
- A public hearing will be held about half way through the thirty (30) day period on May 16, 2019 in the Metro Chamber South office building at 60 School Street, Brockton, MA 02301.
- During the thirty (30) day publication period, we will be looking for and accepting comments on the proposed plan.

- At the close of the thirty (30) day period, all comments will be added to the document and any adjustments needed to the proposed plan will be made.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

DRAFT

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator		Brockton Redevelopment Authority
HOPWA Administrator		Brockton does not receive HOPWA funds
HOME Administrator		Brockton Redevelopment Authority
HOPWA-C Administrator		Brockton does not receive ESG funds

Table 1 – Responsible Agencies

Narrative (optional)

The City of Brockton has designated the Brockton Redevelopment Authority (BRA) as the lead agency with respect to the Community Development Block Grant (CDBG) program and the Home Investment Partnerships Program (HOME). It is the responsibility of the BRA, under the direction of the Mayor, Bill Carpenter, to prepare and submit the City of Brockton's FY2017 Annual Plan. The Brockton Redevelopment Authority has been assigned responsibility for the preparation and submission of the previous Consolidated Plan and plays a critical role in the planning of activities.

Consolidated Plan Public Contact Information

Mr. Robert Jenkins, Executive Director

Brockton Redevelopment Authority

50 School Street

Brockton, MA 02301

Telephone: 508-586-3887

rjenkins@brocktonredevelopmentauthority.com

DRAFT

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Brockton acting through the Brockton Redevelopment Authority has continuously sought input as to the most pressing needs facing the City of Brockton and in particular, its low and moderate income and minority populations. A number of methods were employed to consult with Brockton residents, non-profit organizations, and social service providers including inter-agency meetings, public hearings and forums. The City has relied heavily on these consultations in the development of the Consolidated Five Year Plan. The City will continue to encourage and maintain open lines of communication with all citizens, organizations and agencies throughout the life of the Consolidated Plan and in the preparation and implementation of Annual Action Plans.

A notice regarding the public hearing held on the plan were published in the local Enterprise newspaper at least ten days prior to the hearing. A link to the draft plan was placed on the BRA website at www.brocktonredevelopmentauthority.com. In addition, the draft plan was available for comment at the office of the Mayor, the Brockton Redevelopment Authority, Brockton Housing Authority, Brockton Main Public Library and the two branch libraries.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Brockton is the largest municipality in Plymouth County with a population of nearly 100,000 and works with and provides financial assistance to nine public service agencies. These activities are geared to enhance coordination among public/private and assisted housing providers and governmental health, mental health and other services agencies. Most all of the agencies provide case management to the clients to ensure they are receiving the full wrap-around support services needed to thrive.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Brockton Redevelopment Authority holds a board position on the Continuum of Care for the South Shore region. Collaborations with the Brockton/Plymouth Continuum of Care and Father Bills & MainSpring through the planning process has taken into consideration the assessments of homeless persons and other concerned parties with respect to the facilities, service, and program needs of homeless individuals and homeless families with children. Emergency shelter for individuals will be provided by Father Bills & MainSpring, located on North Main Street, called "MainSpring House". Emergency shelter for more than 50 families will be provided by the Old Colony YMCA David Jon Louison Center, located on Newbury Street. The David Jon Louison Center utilizes an extensive community

collaborative partnership that collectively meet families' needs. An example of collaboration is the partnership with the Brockton Housing Partnership (consortium of financial lenders and community partners) who provide financial literacy, credit counseling, and individual income and expense counseling to families at the shelter. Other agencies that they collaborate with include but not limited to: South Shore Housing, Northeast Behavioral Health Services, Catholic Charities, South Bay Early Intervention, School on Wheels, St. Patrick's Church etc.

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

The City of Brockton does not receive ESG funding directly. We do work closely with the Continuum of Care for the region to ensure all public services that are impacted with CDBG and HOME funds are utilizing the proper HMIS policies and procedures.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Father Bills and MainSpring
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Employment Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The BRA consults with Father Bill's and MainSpring (FBMS) on a monthly basis to provide needs assessment on employment training for economic opportunity and community revitalization for public service needs in the city. The WorkExpress program by FBMS anticipated to enroll 50 participants, where 90% of graduates will gain housing and 70% will gain employment. WorkExpress also provides critical landscaping, cleanup and graffiti removal services to improve Brockton neighborhoods.
2	Agency/Group/Organization	Brockton Housing Authority
	Agency/Group/Organization Type	Housing PHA Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Brockton Housing Authority and Brockton Redevelopment Authority have met to discuss the need of affordable housing in the City of Brockton. The Housing Authority will assist the BRA and Father Bill's MainSpring on a pilot program for a creation of 6 SRO units for chronic homeless. In addition, the Housing Authority is working in collaboration with the BRA to produce 3 units for low-mod income persons in which one unit will be ADA accessible.
3	Agency/Group/Organization	BROCKTON AREA HELPLINE (BAMSI)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BAMSI Helpline was consulted to provide needs assessment on homelessness for the City. The Helpline anticipated to support approximately 1,200 individuals through its Emergency Services Program that will assist low-income households in Brockton who are facing severe financial hardships which may jeopardize their housing needs. Some of the services include assistance with housing related issues, utility issues, food resources and information on public assistance.
4	Agency/Group/Organization	DAVID JON LOUISON FAMILY CENTER
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The operation of David Jon Louison Family Center anticipates to provide shelter for daily capacity of 23 families, all receive Case Management services and 24-hour support staff to provide a safe, healthy, positive environment with extensive array of support services to meet the needs of families. Families will complete housing search and work to reducing barriers to housing by setting and achieving goals on Family Care Plan
5	Agency/Group/Organization	ASSOCIACAO CABO VERDIANA DE BROCKTON
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	public service needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The BRA consults with Associacao Cabo Verdiana De Brockton on a monthly basis regarding the needs of after-school children programs for the City. As a result, CDBG funds will be provided to support an after school program as well as a summer program for low-mod income residents' children.
6	Agency/Group/Organization	Family and Community Resources, Inc
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	public service needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The BRA consults with FCR on a monthly basis to gather input regarding services to victims of domestic violence. FCR provides comprehensive services to individuals and families impacted by trauma at home, school or in the community with a specialization in supporting the needs of children, adolescents and adults affected by domestic violence. Funds will be provided to FCR to provide services to women who are victims of domestic violence who have substance abuse issues.

7	Agency/Group/Organization	Brockton Board of Health
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	code enforcement
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Board of Health department was consulted for code enforcement, mainly violation of sanitary code of vacant properties. The BRA continues to work with the Board of Health to tackle the issue of distressed properties in the city through code enforcement activities.
8	Agency/Group/Organization	BROCKTON NEIGHBORHOOD HEALTH CENTER
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BNHC is a non-profit, multicultural, community health center that serve low-income, diverse, medically underserved patients in Brockton and surrounding communities. BNHC was consulted for their knowledge on Brockton lead-paint poisoned children. As a result, BNHC receives a stipend from the Lead Program for completed applications of lead remediation.
9	Agency/Group/Organization	BROCKTON
	Agency/Group/Organization Type	Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Urban renewal

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City councilors were consulted on the urban renewal plans for the city. As a result, a Downtown Brockton Urban Redevelopment Plan and a Downtown Action Strategy Plan has been developed for the revitalization of city downtown in the upcoming years.
10	Agency/Group/Organization	Brockton Housing Partnership
	Agency/Group/Organization Type	Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The BHP was founded in 1996 as a collaboration between community based financial institutions and non-profit social service organizations to foster low and moderate-income neighborhoods in Brockton. Since its formation, the BHP has focused on the development and funding of affordable and market-rate housing, providing assistance to the restoration and rehabilitation of housing and educating consumers on the home-buying process and financial literacy. The BRA consults with BHP quarterly on all housing-related activities.
11	Agency/Group/Organization	BROCKTON AREA MULTI SERVICES, INC. / DORN DAVIES SENIOR CENTER
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	supportive services

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The BRA consults with the senior center on a monthly basis regarding needs of of supportive services for the elderly. The Dorn Davies Center supports seniors living on their own while spending daytime hours with others. From health and educational programming to supportive services, the Senior Center is a vibrant, lively center for those in need of companionship, resources and time to cultivate friendships with other elderly individuals.
12	Agency/Group/Organization	Brockton Department of Planning and Economic Development
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Planning Department were consulted on a regular basis in regards to the city's current urban renewal plan. As a result, a number of strategic revitalization plans are in place, and CDBG funds along other public/private funding sources will be available for anticipating projects. The BRA and the Planning Dept. are currently working on the amendment to the 2016 Urban Revitalization Plan.

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

Agency types that provide services to persons with disabilities/HIV/Aids and child welfare agency were not consulted because there are no known/active agencies that participated in the Plan process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Brockton/Father Bills & MainSpring	The plan includes a Housing First approach by creating permanent supportive housing for chronically homeless persons. The plan also includes energizing local businesses, the Brockton Housing Authority and housing developers to create 100 affordable housing units for low income households and last, but not least, to prevent foreclosures and create more affordable housing for low income families in order to prevent their homelessness
Urban Revitalization Plan	City of Brockton Planning Dept/ Brockton Redevelopment Authority	The plan covers a wide range of topics including housing, transportation, economic development, land use and zoning, open space, natural resources, and municipal services. Comprehensive planning is a process that determines community goals and aspirations in terms of community development. The outcome of this process is the Comprehensive Plan which dictates public policy in terms of transportation, utilities, land use, recreation, and housing. Comprehensive plans typically encompass large geographical areas, a broad range of topics, and cover a long-term time horizon.
Brockton Housing Strategy Plan	Brockton Planning Department	The housing strategy plan has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to guide its housing policies and plans to increase the production of affordable housing in Brockton over the next decade (2018-2028).

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Process for this Annual Action Plan includes the following steps:

- Publication of the proposed document will be available for thirty (30) days
- It will be posted on the City of Brockton’s website and the Brockton Redevelopment Authority’s website as well as hard copies available at the Office of the Brockton Redevelopment Authority, the Brockton Housing Authority, all public libraries, the Office of the Mayor at City Hall and the Office of the City Clerk. Additionally, copies will be made available free of charge for review and/or distribution to interested residents and the general public at the office of the Brockton Redevelopment Authority. If required, translation may be made available to explain segments of the Plans to non-English speaking people.
- A public hearing will be held about half way through the thirty (30) day period on May 16, 2019 in the Metro Chamber South office building at 60 School Street, Brockton, MA 02301.
- During the thirty (30) day publication period, we will be looking for and accepting comments on the proposed plan.
- At the close of the thirty (30) day period, all comments will be added to the document and any adjustments needed to the proposed plan will be made.

The citizen participation from the Annual Action Plan comment period, as well as the survey's and public meetings held during last summer's Consolidated Plan process provide almost the sole source for goal-setting in this process. The citizen participation from all angles at the BRA combined with the trained skill and expertise of BRA and City staff make the complete goal-setting process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish, French, Portugese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing				

Table 4 – Citizen Participation Outreach

DRAFT

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The Mayor has directed the Brockton Redevelopment Authority to work closely and collaboratively with public and private housing agencies, principally the Brockton Housing Authority, Brockton Housing Partnership as well as the Brockton 21st Century Corporation, other municipal instrumentalities as directed, the Commonwealth's Department of Housing and Community Development and with several non-profit organizations working in the areas of affordable housing, homelessness, social services, and anti poverty programs. The Brockton Redevelopment Authority will maintain solid working relationships with the extended network of housing and social service providers operating in Brockton and within the region. The City of Brockton expects level funding for CDBG and HOME at time of drafting the FY2019 Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,451,000	250,000	500,000	2,201,000	5,100,000	The Brockton Redevelopment Authority, acting through the City of Brockton, will continue to monitor and work with the Public Service Agencies and provide oversight to all CDBG activities described in this Annual Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	450,000	500,000	0	950,000	0	The Brockton Redevelopment Authority, acting through the City of Brockton, will continue to provide oversight to all HOME funded activities described in the Annual Plan.

Table 5 - Expected Resources – Priority Table

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

Wherever possible and to the greatest extent feasible, Brockton will utilize CDBG and HOME funds so as to leverage additional state, local and private investments in support of affordable housing, public services and economic development initiatives. Currently, CDBG has been used to match park grants, along with other local developments through the Section 108 Loan, each public service has additional funding sources, and now the LEAD Program is matching homeowner rehabilitation projects.

In recent years the HOME funds have leveraged NSP funds from the Massachusetts Department of Housing and Community Development and

private financing from area banks to acquire and rehabilitate vacant, foreclosed, bank owned two and three family homes for the purpose of neighborhood revitalization. Renovated properties have proven to be the catalyst in stabilizing neighborhoods and attracting private investment. Recent projects have also utilized State Chapter 40R Smart Growth Zoning and Housing Production funds. Developers are also using local HOME funds to leverage both state and historic tax credits along with DHCD State Affordable Housing Trust Funds, state HOME funds and Brownfield funds. Continued bridge building with stakeholders in the neighborhoods is important to ensure long term vitality. The Brockton Housing Authority's Massachusetts Rental Voucher Program will fulfill the City's HOME Match Program.

DRAFT

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

Discussion

DRAFT

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve Existing Housing Stock	2018	2022	Affordable Housing	City Wide Low and Moderate Census Tracts	Owner Occupied Housing		Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Homeless Prevention	2018	2022	Homeless	City Wide	Homeless/HIV/Aids		Homelessness Prevention: 20 Persons Assisted
3	Increase Supply of Affordable Housing	2018	2022	Affordable Housing	City Wide Low and Moderate Census Tracts	Owner Occupied Housing Rental Housing		Homeowner Housing Added: 1 Household Housing Unit
4	Stabilize and Improve At-Risk Neighborhoods	2018	2022	Non-Housing Community Development	City Wide	Economic Development Non Homeless Special Needs Owner Occupied Housing		
5	Promote Economic Development	2018	2022	Non-Housing Community Development	City Wide	Economic Development		Facade treatment/business building rehabilitation: 2 Business

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Homeless and At-Risk of Homelessness Services	2018	2022	Homeless	City Wide	Homeless/HIV/Aids		Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
7	Promote Services that Promotes Self Sufficiency	2018	2022	Non-Housing Community Development	City Wide	Homeless/HIV/Aids		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
8	Special Needs Housing	2018	2022	Non-Homeless Special Needs	City Wide	Homeless/HIV/Aids Owner Occupied Housing		Homeowner Housing Added: 1 Household Housing Unit
9	Revitalize Target Neighborhoods	2018	2022	Affordable Housing	City Wide Low and Moderate Census Tracts	Owner Occupied Housing		Homeowner Housing Rehabilitated: 3 Household Housing Unit
10	Increase Access for Homeownership	2018	2022	Affordable Housing	City Wide	Owner Occupied Housing		Direct Financial Assistance to Homebuyers: 10 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve Existing Housing Stock
	Goal Description	Preserve existing affordable housing through government subsidized housing and unrestricted private units occupied by and affordable to low and moderate income households. Strategies 1) maintain, support and preserve the existing housing stock 2) prevent housing deterioration and vacancies 3) prevent neighborhood deterioration due to foreclosures and vacancies.
2	Goal Name	Homeless Prevention
	Goal Description	Maximize intervention which addresses activities and events to prevent neighborhood destabilization by stabilizing foreclosed properties and low income households at risk of foreclosure.
3	Goal Name	Increase Supply of Affordable Housing
	Goal Description	Produce affordable restricted housing with time restrictions that meet or exceed the required affordability periods. Increase overall availability of affordable permanent housing through new units and the rehab of vacant and deteriorated units
4	Goal Name	Stabilize and Improve At-Risk Neighborhoods
	Goal Description	Preserve the quality of life in existing neighborhoods while accommodating smart growth, supporting a well conceived balance between housing development, transportation, open space and recreation facilities, and commercial development.
5	Goal Name	Promote Economic Development
	Goal Description	Enhance the income of low and moderate income residents and provide jobs for the unemployed. Strategies: 1) develop neighborhood businesses 2) redevelopment of underutilized buildings especially downtown 3) support business and encourage efforts to retain and create jobs 4) improve parking and traffic patterns in core business areas 5) attract people to the downtown core.
6	Goal Name	Homeless and At-Risk of Homelessness Services
	Goal Description	Intervene in situations which can lead to homelessness such as foreclosures and develop permanent housing in place of temporary shelters. Strategies: 1) info and referral services to connect people at risk w/appropriate resources 2) provide training and services to enable the homeless to become self sufficient.

7	Goal Name	Promote Services that Promotes Self Sufficiency
	Goal Description	Help to maintain good health and preserve independence. Strategies include: 1) enable success in school through a supportive learning environment 2) enable independence through programs provided by social service agencies.
8	Goal Name	Special Needs Housing
	Goal Description	Focus is on populations that have special needs which are rarely served by the private market. Strategies: 1) develop services 2) support housing programs 3) provide funding for adaptive rehabilitation of owner occupied single and 2 family homes.
9	Goal Name	Revitalize Target Neighborhoods
	Goal Description	Under the Rescue of Foreclosed Homes activity, the City of Brockton plans to acquire, rehabilitate and demolish properties in low and moderate income areas of the City. The City's efforts are to prevent neighborhoods from continued deterioration. The Brockton Redevelopment Authority, working with a variety of agencies throughout the City will work to rescue some of these properties and return them to productive use and occupancy. CDBG funds will be used to purchase and rehabilitate foreclosed single family homes which will be sold to low and moderate income families under existing First Time Homebuyer Programs. In the event a property is unable to be rehabilitated, the City will demolish the property to eliminate the concern for the health and safety of the residents that reside in those neighborhoods.
10	Goal Name	Increase Access for Homeownership
	Goal Description	Provide down payment assistance and closing cost assistance for 1st time home buyers purchase and rehab program assistance and housing counseling courses. Fair housing programs including affirmative fair marketing, outreach efforts and translation of vital documents.

Projects

AP-35 Projects – 91.220(d)

Introduction

In considering funding priorities for this period, the City is attempting to address emergency critical needs, stabilization of foreclosed ownership properties and neighborhoods experiencing significant numbers of foreclosures; deteriorating rental housing stock and the on going need for more low income housing; accessibility modifications to public facilities to enable people with mobility impairments to enjoy public assets and services; improving the vitality of the city's downtown and increasing the appeal of local businesses opportunities; supporting and providing a broad range of public service needs for lower income residents; and supporting other special needs, including housing and supportive services, of Brockton residents.

In assigning priority to projects and need categories the City considers a variety of factors including community input, the community's emerging and critical needs, like the devastating foreclosure trend, significant public facility capital needs, and the service needs of residents; the number of low income people served; and the number and relative percentage of people in need.

The City of Brockton intends to support efforts to reduce crime; enhance the quality of community life through the provision of better public facilities, neighborhood stabilization efforts, and infrastructure improvements aimed at supporting economic development; and reduce poverty and improve the quality of life for people living at or below the poverty level by expanding economic opportunities and supporting vital social/public service providers and facilities that help create and/or retain jobs. The City will also act to stabilize, improve and increase access to owner occupied housing for low and moderate income residents, including addressing the community's significant needs relating to the foreclosure crisis and stabilize, improve and increase the supply of affordable rental units for low and moderate income community members as well as residents with special housing and service needs.

While this consolidated plan anticipates that priorities may shift as current projects are completed and new projects are added in future years, the 2019 Annual Plan will accomplish these objectives through the following projects.

Projects

#	Project Name
1	Mobile Anti Crime Task Force
2	Brockton Area Multi Services Inc. (BAMSI) Helpline
3	Brockton Area Multi Services Inc. (BAMSI) Senior Center
4	Work Express Program

#	Project Name
5	Associasao Cabo Verdiana - Youth Enhancement Program
6	YMCA Cosgrove Swimming Pool
7	YMCA David Jon Louison Family Center
8	YMCA Camp Massasoit
9	Boys and Girls Club - Educational Program
10	Family and Community Resources Inc.
11	Public Services Program Delivery
12	Urban Renewal/Eliminate Slum/Blight
13	Commercial Rehabilitation
14	Homeowner Housing Rehabilitation Program
15	Housing Administration
16	Lead Abatement Program
17	HUD Section 108 Interest
18	Acquisition and Rehabilitation
19	Potential Parks Renovation
20	Vacant Lot Cleanup/Graffiti Removal
21	Architectural Barrier removal
22	Program Delivery Home Program
23	CDBG Planning and Administration
24	Public Facilities - Father Bills
25	Public Facilities - Family and Community Resources
31	Community Housing Development Corporation
32	HOME Administration
33	Down Payment Assistance Program
34	New Construction 23-25 park Street
35	Lincoln School Senior Housing

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The basis for these allocation decisions lies in the ongoing consultations with the extensive network of public service agencies and public entities dealing with housing and community development issues in Brockton, public input from hearings and meetings, survey results and the experience of the lead agencies over many years.

Obstacles to meeting underserved needs are clearly attributable to insufficient resources with which to address the growing needs. Brockton’s CDBG entitlement has decreased over the past couple of years and the HOME funds have been decreased dramatically. These decreases have put a strain on the amount the City can provide for these projects. The pattern in recent years in terms of federal and state

assistance to urban areas has generally been on the decline. For the FY2019, Brockton will receive an increase in funding for both CDBG and HOME. With an emphasis on urban needs and on energy conservation assistance, Brockton is hopeful that with this increase in funding it will be better able to meet more of the housing and public service needs that continue to multiply in the city. As in other cities throughout the country, Brockton continues to face multiple and interrelated new housing and social problems stemming from subprime mortgages and foreclosures.

Throughout program year two (FY2019) the City of Brockton will continue to work as it has done in the past to pursue partnerships with an extensive network of providers and programs at all levels of government and in the private sector will be working to craft and employ effective responses to this ongoing national housing crisis. Brockton will employ any and all new public and private mechanisms that become available which could further meet the underserved needs and it will continue to seek out creative local approaches to addressing these identified and prioritized needs.

DRAFT

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	Mobile Anti Crime Task Force
	Target Area	Downtown - Main Street Census tract 5104, 5108, 5109, 5114
	Goals Supported	Revitalize Target Neighborhoods
	Needs Addressed	Crime Reduction Public Services
	Funding	CDBG: \$136,530
	Description	This project designates four rapid response officers who are assigning to patrol all the low and moderate-income census tracts in the City of Brockton. To be comply with the National objective, they are using the census tracts to determine low to moderate income areas. As in the previous years, the objective is to have these officers patrolling these areas during the high crime hours (between the hours of 4:00pm and midnight). The officers will continue to report to the Brockton Redevelopment Authority regarding their locations during the high crime hours and weekly police reports will be provided to the BRA.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Brockton Area Multi Services Inc. (BAMSI) Helpline
	Target Area	
	Goals Supported	Homeless Prevention Homeless and At-Risk of Homelessness Services Promote Services that Promotes Self Sufficiency
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000

	Description	Helpline is a program operated by Brockton Area Multi Services Inc., the local anti-poverty umbrella organization serving the City of Brockton and surrounding areas. Helpline is an informational and referral resource that has for the past several years helped thousands of Brockton residents to locate services and assistance for a variety of needs. CDBG funds will be used to partially pay the salary of the full time position for the Homeless Prevention program that will assist low income households who are facing severe financial hardship which may jeopardize their housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Brockton Area Multi Services Inc. (BAMSI) Senior Center
	Target Area	
	Goals Supported	Promote Services that Promotes Self Sufficiency
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	Located in the Campello High Rise complex with three other strategically located buildings in the city, the Dorn Davies Senior Center provides a variety of programs and services that serve the needs of senior citizens in Brockton. These services include but are not limited to Health welfare, social programs, educational programs, counseling services, support groups and a nutritional program that provides groceries to elderly low and moderate income senior citizens.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

4	Project Name	Work Express Program
	Target Area	
	Goals Supported	Promote Economic Development Homeless and At-Risk of Homelessness Services Promote Services that Promotes Self Sufficiency
	Needs Addressed	Public Services Homeless/HIV/Aids
	Funding	CDBG: \$7,500
	Description	Father Bill's and Mainspring operates the Work Express Program that is designed to provide homeless persons with an opportunity to become productive citizens of the community through employment and independence by means of transitional housing, intensive case management, substance abuse counseling and basic skills development with a primary objective of helping unemployed homeless individuals reenter the workforce. Community Development Block Grant funds will be used to pay the salary of a program coordinator who oversees the work express program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Associasao Cabo Verdiana - Youth Enhancement Program
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$7,000

	Description	The Associacao Cabo Verdiana de Brockton organization utilizes CDBG funding to partially support the salary of a full time coordinator for their Youth Enhancement Program (YEP). The coordinator provides assistance in the Cape Verdean de Brockton's continued efforts to outreach and assist youth in the City of Brockton. The Youth Coordinator is responsible for overseeing the youth programs and community outreach as well as conducting training sessions for mentors and volunteers. This after school program is a responsive, goal oriented community project that is aimed at an environment of cultural and linguistic compatibility.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	YMCA Cosgrove Swimming Pool
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$60,000
	Description	Operation and management of the Cosgrove Pool summer family aquatic program is accessible to all Brockton residents from July to August. 250 residents are expected to use the pool on a daily basis.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	YMCA David Jon Louison Family Center
	Target Area	

	Goals Supported	Homeless and At-Risk of Homelessness Services Promote Services that Promotes Self Sufficiency
	Needs Addressed	Public Services Homeless/HIV/Aids
	Funding	CDBG: \$8,000
	Description	The David Jon Louison Family Center serves 50 families. This program is open to all persons who are low and moderate income. The families served by the David Jon Louison Family Center are experiencing homelessness, are at an extremely vulnerable time in their lives. The goal of the center is to assist families through the crisis of homelessness, while providing services that promote a successful transition towards rapid rehousing and overall enhanced self-sufficiency. The Center offers temporary emergency shelter as well as an array of support services including individualized case management, mental health services, educational opportunities, employment skills and any other support families need in order to become self-sufficient.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	YMCA Camp Massasoit
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000

	Description	Camp Massasoit is an organized day camp that provides summer recreational outlets for children who live in neighborhoods with elevated crime activities. The main goal is to foster the attainment of developmental assets, provide a camping experience that captures the interest and enthusiasm of urban youth and provide a positive opportunity in recreation and social interaction as well as leisure activities for the benefit of low and moderate income children between the ages of 9 and 12. The mission of the camp is to provide development of these children in the areas of: * Values Orientation* Health and Fitness* Self Esteem and confidence* Appreciation of ethnic and cultural diversity* Increased problem solving* Providing a positive human relationship that ensures consistency and caring relationships between youth and adults and with their peers.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	Boys and Girls Club - Educational Program
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$7,500
	Description	The Boys & Girls Club of Brockton is working on implementing the educational program among youth students in Brockton. The CDBG fund is using to partially cover the salary of the program manager. The boys and girls club have several programs under the educational department. The coordinator provides assistance to each program by preparing their plan, and giving directives to each student in their learning task. The Educational Coordinator is responsible for overseeing the programs and community outreach as well as conducting training sessions for mentors and volunteers.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	Family and Community Resources Inc.
	Target Area	
	Goals Supported	Homeless Prevention Promote Services that Promotes Self Sufficiency
	Needs Addressed	Public Services
	Funding	CDBG: \$8,000
	Description	The Family and community Resources (FRC) provides comprehensive services to individual and families who experience trauma anywhere in the community. The FRC also provide services to women who experience domestic violence and consume substance abuse. The program will be running for a group therapy and advocacy services for these women. The CDBG fund will be using to partially cover salary of a licensed therapist to offer group therapy and multi-lingual advocacy services.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	Public Services Program Delivery
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000

	Description	This funding source is for BRA staff program delivery for public service activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	Urban Renewal/Eliminate Slum/Blight
	Target Area	
	Goals Supported	Stabilize and Improve At-Risk Neighborhoods Revitalize Target Neighborhoods
	Needs Addressed	Infrastructure
	Funding	CDBG: \$100,000
	Description	Funds will be used for urban renewal acquisition/rehab/relocation as part of the City's on-going urban revitalization effort.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	Commercial Rehabilitation
	Target Area	
	Goals Supported	Stabilize and Improve At-Risk Neighborhoods Revitalize Target Neighborhoods
	Needs Addressed	Infrastructure
	Funding	CDBG: \$143,598
	Description	

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	Homeowner Housing Rehabilitation Program
	Target Area	
	Goals Supported	Preserve Existing Housing Stock
	Needs Addressed	Owner Occupied Housing
	Funding	CDBG: \$250,000
	Description	The Brockton Redevelopment Authority will provide funding in the form of deferred payment loans to qualified low and moderate income property owners in the City of Brockton. The funds will be expended according to the scope of work to be completed and will not exceed \$30,000.00 per household unless approved by the Executive Director. Lead Paint removal and energy efficiency costs may exceed this amount. For single family home owners or two family owner occupied homes, this is an interest free loan for residents who meet the U. S. Department of Housing and Urban Development income guidelines. A lien will be placed on the property, and should the owner refinance, transfer ownership or in the case of death, the total amount of the loan must be paid back in full.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	Housing Administration
	Target Area	

	Goals Supported	Preserve Existing Housing Stock Increase Supply of Affordable Housing Stabilize and Improve At-Risk Neighborhoods Revitalize Target Neighborhoods
	Needs Addressed	Owner Occupied Housing Rental Housing Infrastructure
	Funding	CDBG: \$200,000
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
16	Project Name	Lead Abatement Program
	Target Area	
	Goals Supported	Preserve Existing Housing Stock
	Needs Addressed	Owner Occupied Housing Rental Housing
	Funding	CDBG: \$30,000
	Description	Lead Base-Paint Hazard Control Program grant application for FY18.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
17	Project Name	HUD Section 108 Interest
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$93,208
	Description	For FY18, the Brockton Redevelopment Authority will continue to make payment related to the Section 108 Loan of \$2,600,000.00 which was awarded by HUD for the rehabilitation of the Adams Street Garage, BRA's economic development loans to Brockton businesses and the Receivership Program for acquisition and rehabilitation.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
18	Project Name	Acquisition and Rehabilitation
	Target Area	
	Goals Supported	Increase Supply of Affordable Housing Stabilize and Improve At-Risk Neighborhoods
	Needs Addressed	Owner Occupied Housing
	Funding	CDBG: \$150,000
	Description	Funds will be loaned towards the acquisition, rehabilitation of vacant, abandoned and/or foreclosed housing under the Brockton "Receivership" program. After rehabilitation, property will be sold to income eligible first-time homebuyer. Brockton Receivership Program (BRP) will target blighted neighborhoods to prevent or eliminate elements of slum/blight; specifically troubled property in Brockton neighborhoods. The program is designed to repair and address unsafe and unsanitary housing per the state sanitary code, returning them as lead and asbestos free; energy efficient and properly weatherized homes. At its best the houses will become homes to low and moderate-income families. Homes that are actually foreclosed upon will remain available to low and moderate-income families through the use of restrictive covenants.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	Project Name	Potential Parks Renovation
	Target Area	
	Goals Supported	Stabilize and Improve At-Risk Neighborhoods
	Needs Addressed	Public Facilities
	Funding	CDBG: \$50,000
	Description	Potential park renovations for FY2018-2019.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities		
20	Project Name	Vacant Lot Cleanup/Graffiti Removal
	Target Area	
	Goals Supported	Revitalize Target Neighborhoods
	Needs Addressed	Public Facilities
	Funding	CDBG: \$30,000
	Description	vacant lot cleanup and graffiti removal.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
21	Project Name	Architectural Barrier removal
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$50,000
	Description	Fund reserved for any facade/barrier removal around the city for up coming fiscal year 2018-2019.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
22	Project Name	Program Delivery Home Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$15,000
	Description	This activity is entitle to cover program delivery for home projects that meet the CDBG requirement for 2016-2017.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
23	Project Name	CDBG Planning and Administration

	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$290,200
	Description	The Brockton Redevelopment Authority utilizes these funds for coordination oversight, implementation and compliance as it carries out the eligible CDBG activities identified in the One Year Action Plan.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
24	Project Name	Public Facilities - Father Bills
	Target Area	
	Goals Supported	Homeless and At-Risk of Homelessness Services
	Needs Addressed	Public Facilities
	Funding	CDBG: \$35,000
	Description	Womens basement doors, windows and air conditioning
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
25	Project Name	Public Facilities - Family and Community Resources
	Target Area	
	Goals Supported	
	Needs Addressed	

	Funding	CDBG: \$35,000
	Description	Replace knob and tube wiring and replace driveway
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
26	Project Name	Community Housing Development Corporation
	Target Area	City Wide
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Owner Occupied Housing Rental Housing
	Funding	:
	Description	City of Brockton certified Community Housing Development Organizations (CHDO) will utilize HOME funds to acquire and rehabilitate single family homes for low/moderate income families as additional affordable housing opportunities in Brockton. In cases where said units will be sold to first time homebuyers the proceeds from the sale of the HOME-assisted housing activities will be returned to the local HOME Investment Trust Fund account to be used to benefit low/moderate income families.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Low and Mod income persons/families
	Location Description	45 Goddard Road - Brockton, MA
	Planned Activities	
27	Project Name	HOME Administration
	Target Area	Downtown Corridor/Business District
	Goals Supported	

	Needs Addressed	
	Funding	:
	Description	The Brockton Redevelopment Authority utilizes these funds for coordination oversight, implementation and compliance as it carries out the eligible HOME activities identified in the One Year Action Plan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	50 School Street - Brockton, MA 02301
	Planned Activities	HOME Program Administration
28	Project Name	Down Payment Assistance Program
	Target Area	City Wide
	Goals Supported	Increase Access for Homeownership
	Needs Addressed	Owner Occupied Housing
	Funding	:
	Description	The program will provide financial assistance of up to \$10,000 per household in form of a First Time Homebuyers Loan. This is a deferred, zero-interest loan and must be paid back at transfer of ownership, sale of the home or in the event of refinancing. In addition, NeighborWorks of Southern Mass can provide up to \$2,500 in closing cost to match the HOME funds for a total of \$12,500 per eligible household.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	10 first time homebuyers that falls under the 80% AMI.
	Location Description	50 School Street - Brockton, MA 68 Legion Parkway - Brockton, MA
	Planned Activities	Direct financial assistance to eligible first time homebuyers
29	Project Name	New Construction 23-25 park Street

	Target Area	City Wide
	Goals Supported	Increase Supply of Affordable Housing Increase Access for Homeownership
	Needs Addressed	Owner Occupied Housing
	Funding	HOME: \$265,000
	Description	The Brockton Redevelopment Authority will utilize HOME funds to develop a new construction of two units which will be sold to a first time homebuyer eligible under program guidelines. This is an initiative to increase access to homeownership and address the needs of affordable housing in the City of Brockton.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	One unit will be HOME-assisted benefiting a low/mod income person/family.
	Location Description	
	Planned Activities	
30	Project Name	Lincoln School Senior Housing
	Target Area	Downtown Corridor/Business District
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Rental Housing
	Funding	HOME: \$100,000

Description	<p>The City of Brockton designated Housing Solutions for Southeastern Massachusetts (HSSEM) to redevelop the Lincoln School property located at 70 Highland Street in Brockton. It is located within a half mile of the bus depot and train station. The property will be redeveloped into 39 units of senior housing of which three will be studios and 36 will be 1-BR apartments. HSSEM's property manager HallKeen will provide on-site Resident Services to the residents. At least 16 units will be reversed for ELI households with incomes at or below 30% of AMI. Formerly homeless households will make up at least four of the 16 ELI households. The remaining 23 units will serve 60% AMI households. The former school property is in a proposed historic district known as Blanchard Plat area. The Lincoln School is a two-story on a raised basement, Richardsonian Romanesque-style building that was constructed in two parts. The main, central block of the building was constructed in 1896 and the east and west wings were constructed in 1911. The building fronts on Highland Street on an irregularly shaped lot at the southeast corner of the intersection with Newburry Street. The lot gradually slopes to the south, providing a full-height basement at the south (rear) elevation. A sidewalk edged by concrete curbing runs along the streets. Concrete paths access the entrances in the center of the main block and each wing. A large, partially paved parking lot extends across the south and east ends of the property.</p>
Target Date	6/30/2020
Estimate the number and type of families that will benefit from the proposed activities	3 low/mod income senior citizens
Location Description	70 Highland Street - Brockton, MA
Planned Activities	3 HOME-assisted rental units for senior citizens

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Downtown Core Neighborhoods Census Tract 5109 had 79% of the households listed in the ACS as low and moderate income. This neighborhood is in the very core of the city. This area is a high crime area and is patrolled by the specially equipped Brockton Police Anti Crime Unit.

Highland, Newbury and Green Street Neighborhoods Census Tract 5108 has 61% of the households listed in the 2010 Census as low and moderate income. The City has made great strides in this area relative to home acquisitions and renovations. Although there is still much to do, the City has committed to completing projects by way of renovations to vacant or abandoned properties to bring them to habitable condition and demolitions of properties that are beyond repair.

Montello Neighborhood There are two low and moderate income census tracts with this neighborhood, census tract 5105-02 and 5103. The City of Brockton and the Brockton Redevelopment Authority will assist homeowners in these census tracts with repairs to their homes and will concentrate on vacant or abandoned properties within these areas.

The Village Census Tract 5110 is within this neighborhood and is made up of 65% low and moderate income residents.

Campello Neighborhood Census tract 5114 and 5116 are within the Campello Neighborhood and has 52% of its residents low and moderate income in tract 5114 and 51% in Census Tract 5116.

East Side Neighborhood Census Tract 5112 has 52% of the residents listed as low and moderate income.

Pleasant/Prospect Neighborhood is within census tract 5104 and has over 52% of its residents listed as low and moderate income households.

Geographic Distribution

Target Area	Percentage of Funds
Downtown - Main Street	12
Downtown Corridor/Business District	
City Wide	75
Census tract 5104, 5108, 5109, 5114	
Low and Moderate Census Tracts	13

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Brockton is not allocating percentages of funds for specific geographic locations within the City with the exception of the Brockton Police Mobile Anticrime Patrols which are specifically for the downtown corridor and surrounding neighborhoods.

Discussion

The City of Brockton has 21 Census Tracts that divide up the City of Brockton. Of the 21 census tracts, nine of them are low and moderate income areas according to ACS estimates for 2010. The target neighborhoods indicated above are all within low and moderate income census tracts.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

There are a number of services and programs which will assist the achievement of the housing goals. Listed below are the programs that will assist in providing affordable housing to families in the City of Brockton. Rehabilitation to Chatham West I will provide 300 rental units in which 11 are HOME assisted units, Father Bill's and MainSpring will provide 6 SROs units for chronic homeless in which all 6 units will be HOME-assisted units, NeighborWorks of SouthernMass (NWSOMA) will provide 48 rental units in the downtown area in which 11 are HOME assisted units, NWSOMA and Housing Solutions of Southeastern Mass (HSSEM) will provide 39 rental housing units for senior citizens in which 3 will be HOME-assisted units, the Brockton Redevelopment Authority will utilize a combination of HOME funds and private financing to develop a new construction of 2 units in which one will be HOME-assisted; and the Rescue of Foreclosed Homes activity for rehabilitation and sale of four homes in the City for qualified potential homeowners.

One Year Goals for the Number of Households to be Supported	
Homeless	6
Non-Homeless	20
Special-Needs	0
Total	26

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	13
Rehab of Existing Units	11
Acquisition of Existing Units	0
Total	24

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City has severely limited resources due to the cuts in the CDBG and HOME programs. The HOME funds will be used to leverage private investment for the development of units for moderate income families city wide. Brockton must create neighborhoods that are financially viable for those who inhabit them. The Brockton Housing Authority will continue to create accessible units through its public housing and affordable housing programs to meet current need.

AP-60 Public Housing – 91.220(h)

Introduction

The Brockton Housing Authority (BHA) manages over 2,000 apartments in 16 public housing developments throughout Brockton as well as 1,000 rent-assisted apartments/houses. The approximately 85 employees of the BHA serve about 7,000 residents, or about 7% of Brockton's population. The Authority also manages programs to help develop affordable private homes for ownership and rental that enable families to move beyond public assistance and become self-sufficient. The BHA currently has list for public housing and the Housing Choice Voucher programs that are in excess of 5 years long.

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

- Continue comprehensive modernization at Caffrey Towers
- Complete energy efficient upgrades to all federal developments
- Complete installation of new fire alarm systems in: Belair Tower, Belair Heights, Caffrey Towers and Campello High Rise;
- Installation of 15 UFAS compliant automatic door openers at Elderly/Disabled developments
- Begin installation of security cameras at Elderly/Disabled developments
- Removal of deteriorated carpet and installation of 49,000 square feet of new vinyl tile flooring at Elderly/Disabled developments
- Installation of 80 new closet doors at Belair Tower
- Continue comprehensive replacement of exterior components at 19 buildings at Hillside Village
- Begin replacement of 10 obsolete elevators in three elderly/disabled developments

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

The goal of involving public housing residents in the management of the Brockton Housing Authority began in earnest fourteen years ago. At that time the Director of Operations and the Resident Services Coordinator began to meet with tenant council presidents and leaders of the developments throughout the authority monthly. Prior to this, residents across the city were not a united group but managed the business of their buildings on a very individual basis. Having the opportunity to meet monthly with BHA staff began a journey of 14 years that bring us to a place where we have good communication, a strong ability to work together and for residents to initiate and maintain an organizational framework to successfully lead their residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Public Housing Authority is not in trouble.

Discussion

The BHA continues to seek additional resources to assist in the modernization of its existing public housing stock and to work with partners to develop livable neighborhoods. The BHA recently refinanced a previous capital fund bond that has realized \$5.8 million to be utilized for improvements at several developments. The BHA also executed an energy performance contract that is allowing the BHA to borrow \$5.3 million dollars to install energy savings devices within its public housing including new refrigerators, lighting, toilets and shower heads. These funds will also enable the BHA to replace ten elevators in its high rise developments. There is substantial change proposed in the delivery of public housing in the Commonwealth of Massachusetts that could cause significant change in the way public housing is governed and managed.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Brockton and Father Bill's and MainSpring would like to partner with community entities to outreach and engage the unsheltered homeless community and would like to prioritize this group for possible housing subsidies through Brockton Housing Authority. Additionally, the development of one resource/opportunity center with community partners would be an ideal method for assessing the individual needs of those who are homeless or are in danger of being homeless. The City would also like to participate in a community run group to identify chronic people living on the street and provide targeted outreach and housing resources.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The Old Colony YMCA and Father Bills and Mainspring both have outreach workers to meet with the homeless on the streets of Brockton to begin getting them the services they need. They are provided with the same information and opportunities for wrap-around services no matter the point of contact in which the organizations meet them.

Addressing the emergency shelter and transitional housing needs of homeless persons

Father Bill's and MainSpring will continue to shelter individual and families with the goal of additional permanent housing resources internally and externally. They will also collect data and analyze it, in addition to getting provider and consumer input.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Father Bill's and MainSpring would like to see collaboration within the community to help at least 10 chronically homeless individuals/families move into homes annually each year for the next 5 years, totaling 50 units for 50 individuals/families. Father Bill's and MainSpring would also like to continue to develop family housing and housing for veterans in the community.

Helping low-income individuals and families avoid becoming homeless, especially extremely

low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Father Bill's and MainSpring provides data to the Interagency Council on Housing and Homelessness on discharges that come to the facilities to better coordinate/communicate with the state and other systems of care.

Discussion

Helping homeless individuals and families is and will continue to be a challenge in Brockton. The solution to this problem will entail a collaborative and multi-pronged effort including the creation of living wage jobs in Brockton for Brockton residents and affordable housing opportunities, along with services for those with mental health and substance abuse challenges, and assistance for persons with disabilities. Only by tackling all of these challenges in a collaborative manner will the City end homelessness.

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

Introduction:

There is a state law that requires local government to have at least 10% of its housing stock subsidized and dedicated to households below 80% median income in order to retain full control over the zoning permit process when affordable units are proposed. That nature of affordability is defined by the state and generally must be for at least 15 years for rehabbed housing units and 30 years for newly created units. This law gives the state the power to override local decisions regarding affordable housing projects, whether those decisions are based on zoning by laws or other arguments such as impact on schools, environmental issues, infrastructure limitations, etc. A local community can amend its bylaws and procedures for a specific project and gain exemption from this law under what is known as and controlled by state regulations. Limited public funding and private investment interest are remaining key barriers to increasing the supply of affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has taken steps to create zoning which will promote affordable housing development such as Chapter 40R. The City of Brockton has designated five “Smart Growth” development districts which provide incentives for the development of affordable housing adjacent to transportation centers.

The City has also been exploring the use of an overlay zoning to facilitate this use.

Limited public funding and private investment interest are remaining barriers to increasing the supply of affordable housing. Nevertheless, the City is taking steps to create attractive development and redevelopment opportunities including improving the appearance and curb appeal of business districts, by demolishing derelict buildings and by clearing and cleaning up vacant lots.

Discussion:

Other strategies which can be looked at in the coming years are:

Zoning Relief and Other Bonuses – State and case law permits local jurisdictions to provide a variety of benefits to be developed, such as a density bonus in exchange for reserving a percentage of housing units for low and moderate income or senior households for a specified period of time.

Inclusionary Housing – Inclusionary zoning has become a more common tool for communities and is usually linked to the bonuses mentioned above. In strong housing markets, it is feasible for developers to meet the inclusionary zoning requirements without other subsidies. In a market such as Brockton’s,

subsidies would be essential.

Commercial/Industrial Linkage Fee – The concept is that most commercial and industrial development relies on a number of employees who are paid less than 80% of median income. So, by requiring some effort to provide funds to enable these employees to live as well as work in the community by putting the money towards affordable housing developments in the community, the linkage fee is a benefit to all.

Availability of Financing – Some communities have developed task forces which work with lenders operating in the community to develop agreements in conjunction with the Federal Community Reinvestment Act, which will provide lower mortgage rates and other financial benefits for providers and consumers of affordable housing.

Accessory Apartments – Many communities have developed accessory apartment provisions in the zoning code, which in effect permit homeowners, especially single family homeowners, to provide an additional housing unit either within the existing house or as an addition, provided that one of the households meets the eligible income limit. This code provision has the added benefits of legalizing a number of illegal uses and also of developing housing in communities with little or no land availability.

GAP Financing and Fee Reductions – Many communities use HOME funds, redevelopment set aside funds, and Housing Trust Funds to provide ‘gap financing’ for affordable housing projects in order to mitigate the impacts of market factors, planning and development fees, on-site and off-site improvements, infrastructure and utility connection and other costs associated with residential development.

Permit Processing – A community can set up an expedited processing system for any project which is providing affordable housing. This program establishes an aggressive processing timeline to cut the cost and time constraints associated with building affordable housing by:

1. Providing mandatory preliminary review meetings for early staff feedback
2. Significant reducing project review cycles
3. Funding environmental, traffic impact and other studies after preliminary reviews

Compounding the need for affordable housing has been the loss of many units due to foreclosure. While these were not necessarily owned or occupied by households below 80% median income, it is reasonable to assume that a number of them were within that bracket.

AP-85 Other Actions – 91.220(k)

Introduction:

The City has engaged in extensive, collaborative and public planning to improve economic opportunity, housing choices, and public facilities and overall quality of life. The envisioned community improvements and investments will utilize public and private resources to address the needs identified through the planning process. The City's investments will add to the revitalization of neighborhoods and provide adequate infrastructure to support private housing and economic development.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs are clearly attributable to insufficient resources with which to address growing needs. Brockton's entitlement amounts for CDBG and HOME as well as other federal and state assistance to urban areas have been on a downward trend over the past few years. With new emphasis on urban needs and on energy conservation assistance, Brockton is hopeful that this general direction has begun to be reversed and that it will be better able to meet more of the housing and public service needs that continue to grow exponentially. As in other cities throughout the country, Brockton continues to face multiple and interrelated new housing and social problems stemming from the sub-prime mortgage/foreclosure crisis. Brockton has the highest levels of foreclosure distress as of January 1, 2013, both among the gateway city communities and all Massachusetts municipalities.

Actions planned to foster and maintain affordable housing

Brockton's limited supply of affordable housing is one of the community's most significant barriers to housing choice. Lower income households experience a higher rate of housing problems than other households in Brockton, and this impacts minority households and people with disabilities in the community disparately because they are more likely to be low income households.

The City of Brockton will continue to work with local and regional nonprofits and others to pursue opportunities to develop new affordable housing. Networks like the Massachusetts Smart Growth Alliance can provide resources and organizing support to promote equitable growth, including increased housing opportunities.

Actions planned to reduce lead-based paint hazards

The City of Brockton and the Brockton Redevelopment Authority will work closely with intake partners Self Help Inc. and Neighborworks of Southern MA to reduce, if not eliminate lead-based paint from properties in the City of Brockton. In the 2017 program year, the City of Brockton provided \$247,908.52 of matching funds for an award by HUD's Office Lead Hazard Control and Healthy Homes (OLHCHH).

Additionally, the Brockton Redevelopment Authority runs a Homeowner Rehabilitation program to

benefit low and moderate-income residents. When lead is present in these homes, the CDBG Program Manager will inform the homeowners of the BRA's lead program to help rehabilitate and de-lead the property.

Actions planned to reduce the number of poverty-level families

Most activities undertaken by the City with CDBG, HOME and other federal and state funds for low income families are efforts to reduce the number of persons in poverty and improve the quality of life for Brockton residents, either directly or indirectly. City staff also work in partnership with citizens, other City departments and the public and private sectors to accomplish its goal of reducing poverty.

CDBG programs which can be used and which directly influence the household income level include: job training, job counseling and placement, education and business development.

In the near future the focus will be on job development and economic stabilization.

CDBG and HOME programs can be used and can indirectly influence the impact on household living by those at or below the poverty level, by reducing other costs including, affordable housing, energy efficiency, public transportation and health care assistance.

In the near future the City will be funding the following indirect activities:

- Housing rehabilitation including energy efficiency improvements
- Health services – both physical and mental
- Revitalization and economic development activities

For this coming year, the City will be undertaking the following programs which it believes will impact those families living in poverty:

The City's new Annual Plan for FY2019 offers its support of those projects and programs that bring income stability to Brockton's low and moderate income households including those projects and programs that generate or retain jobs or provide workplace preparedness programming.

In 2019-2020 the City proposes funding such initiatives including the following:

Father Bill's and Mainspring – Work Express Program - The Work Express program is designed to provide homeless persons with an opportunity to become productive citizens of the community through employment and independence by means of transitional housing, intensive case management, substance abuse counseling and basic skills development with a primary objective of helping unemployed homeless individuals reenter the workforce. Community Development Block Grant funds will be used to pay the salary of program employees and to supplement stipends paid to the program participants.

Old Colony YMCA David Jon Louison Family Center – The Old Colony YMCA provides programs for families experiencing homelessness. The program provides emergency shelter and housing, case management and support services to families in order to reach a higher level of self sufficiency.

Actions planned to develop institutional structure

The Brockton Redevelopment Authority (BRA) will carry out the FY2019 Annual Plan on behalf of the City of Brockton. The BRA is accountable to the Mayor, as Chief Executive Officer of the City of Brockton. Day-to-day responsibility for administration of the CDBG and HOME programs and certain other grant funded activities will rest with the CDBG Program Manager and the Executive Director of the BRA. The Brockton Redevelopment Authority Director will also be responsible for energy policy coordination and long-term planning functions on behalf of the City. The BRA had the responsibility for preparing, submitting and implementing all previous Consolidated Community Development Plans and Action Plans as well as for managing the consultation and Citizen Participation processes, preparing annual CAPER(s) and interacting with HUD representatives. The BRA previously played a central and critical role in the planning, implementation and coordination of Brockton’s multi-faceted and interrelated community and economic development efforts. As the BRA partners with other public agencies such as the Brockton Housing Authority and with community based and/or private organizations in order to carry out projects and programs covered by the Consolidated Plan, the BRA nonetheless will remain the agency ultimately responsible for administering those programs.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to work closely with its non-profit partners to both monitor the success of existing programs and generate ideas for new programs to serve the changing needs of Brockton’s low income population. BRA Staff will meet with sub-grantees during the year to assess the existing program and discuss changes needed as well as ideas for new directions. The BRA Staff will also meet with non-profit and public housing providers to reassess needs and opportunities.

The Brockton Redevelopment Authority and Brockton Housing Authority regularly interacted with locally and regionally based agencies and community-based organizations seeking ideas and input as to the most pressing needs facing the City of Brockton, particularly its low- and moderate-income and minority populations. Again this year, the BRA and the BHA relied heavily on these consultations in developing this Annual Action Plan. The BRA and BHA encourage and maintain open lines of communication with all of these organizations and agencies. This has been the case in the development of the Annual Action Plan as well as the Consolidated Five Year Plan.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The BRA collected \$292,536.46 in program income, however all of those funds have been reprogrammed at this time. None of the proceeds from the City's Section 108 Loan are set aside at this time to address the priority needs and objectives.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

None.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Period of Affordability

The minimum period of affordability is determined by the HOME subsidy amount per unit:

<\$15,000 = 5 Year Minimum

\$15,000 to \$40,000 = 10 Year Minimum

> \$40,000 = 15 Year Minimum

Resale Provisions

Resale provisions shall be required when the subsidy is provided in the form of a development subsidy in which HOME funds are divided among each assisted unit and not provided as a direct subsidy to the homebuyer. The resale option ensures that the assisted unit remains affordable over the entire period of affordability. Affordable units shall meet the following criteria:

- The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principal residence.
- The sales price must be affordable to low-income families at 70-80% of area median income paying no more than 32% of income for principal, interest, property taxes and insurance.
- Under no circumstances may the "affordable" sales price exceed 95% of the median purchase price for the area.
- Net proceeds from the sale must provide the original homebuyer, now the home seller, a "fair return" on their investment (including any down payment and capital improvement investment made by the owner since purchase, as calculated using the following formula: Maximum Permitted Resale Price = (The initial sales price/Initial AMI) x Resale AMI

Resale requirements shall be enforced through deed restrictions, covenants, land use restriction agreements, or other similar mechanisms filed with the Registry of Deeds and the requirements within shall be triggered upon sale or transfer of the property.

Recapture Provisions

Recapture provisions shall be enforced in cases where HOME funds are provided as a direct subsidy to the homebuyers as down payment, closing costs and/or purchase price assistance. This allows the city to recapture the subsidy, subject to net proceeds, if the recipient decides to sell the unit within the period of affordability at whatever price the market will bear. The homebuyer may sell the property to any willing buyer. The sale of the property during the period of affordability triggers

repayment of the direct subsidy, subject to net proceeds, to the HOME Investment Partnerships local account. The recapture provision shall be enforced through a mortgage filed with the Registry of Deeds, and a note filed at the offices of the Brockton Housing Authority. The city elects to reduce the amount subject to recapture on a prorated basis for the time the homeowner has owned and occupied the home measured against the required affordability period. Net proceeds are the sales price minus the superior non-HOME loan and closing costs. Upon receipt of recaptured funds the city shall prepare a discharge of mortgage document for the original homebuyer to record with the Registry of Deeds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

City of Brockton - Resale and Recapture Guidelines for Homebuyers - 24 CFR 92.254(a)(5)

Period of Affordability - See above

The City of Brockton, acting through subrecipients, CHDOs or other entities, may use HOME Program funds to provide homeownership assistance. The forms of subsidy to be used to assist homebuyers and/or developers may include down payment and closing cost assistance, development cost subsidy, deferred payment loans or some combination of these methods. The City of Brockton shall determine, based upon the type of subsidy, whether the period of affordability shall be enforced by either Resale or Recapture provisions.

Resale Provisions

Activity Types – Resale provisions as outlined in 24 CFR Part 92.254(a)(5)(i)(A) and (B) shall be required when the HOME subsidy is provided in the form of a development subsidy in which HOME funds are divided among each HOME-assisted unit and not provided as a direct subsidy to the homebuyer.

Methods – The resale option ensures that the HOME-assisted unit remains affordable over the entire period of affordability.

The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principle residence.

- The sales price must be “affordable to a reasonable range of low-income homebuyers”, defined as a family at 70-80% of area median income paying no more than 32% of income for principal, interest, property taxes and insurance.
- Under no circumstances may the “affordable” sales price exceed 95% of the median purchase price for the area.
- Net proceeds from the sale must provide the original homebuyer, now the home seller, a “fair return” on their investment (including any down payment and capital improvement investment made by the owner since purchase. Capital improvements are not considered to be normal “wear and tear” or maintenance replacement items. In general, the City of Brockton shall consider “fair return” to be the maximum sales price as calculated using the following formula:

Initial Area Median Income is defined as the Area Median Income corresponding to a household size at the time of purchase.

Resale Area Median Income is defined as the Area Median Income corresponding to a household

size at the time of intent to sell.

Enforcement Mechanisms – Resale requirements shall be enforced through deed restrictions, covenant, land use restriction agreement, or other similar mechanism filed with the Plymouth County Registry of Deeds and the requirements within shall be triggered upon sale or transfer of the HOME-assisted property.

Recapture Provisions - See above

Repayments – Repayments of recaptured funds shall be remitted directly to the City of Brockton HOME Investment Partnerships Program local trust account.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

No refinancing is proposed.

