

Executive Summary

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

1. Introduction

Under the direction of our five (5) member board of directors and the City of Brockton's e Mayor's Office the Brockton Redevelopment Authority (BRA) works closely with the City's Department of Planning and Economic Development, as well as with all city departments, 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 as in years past. 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 to further advance the city's housing and economic development activities in equitable manner. The City has been faced with many new challenges as a result of the ongoing Pandemic, while the core needs of the community remain the same and amplified. There are additional needs and approaches that need to be taken, and the management of these federal grants will be done so with participation from the community members, businesses and organization directors, surveyed needs of the community, and innovative ideas to progress the City forward as we address the issues that directly affect our most vulnerable populations

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 addressing emergency critical basic needs; stabilization of an increase in pricing of ownership properties over the last 12-24 months the lack of rental housing stock and the ongoing need for more low-income housing has been exacerbated. Analysis of the housing market in Southeastern Massachusetts have seen the values drastically increase and supply decrease causing higher acquisition prices for rental and ownership housing units. Through our consultations our critical need for all income levels of permanent affordable housing units; 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, significant public facility capital needs, and the service needs of residents. The city also considers 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 better address food insecurities; enhance the quality of community life through the provision of better public facilities, neighborhood stabilization efforts, and infrastructure improvements aimed at supporting economic development. The city actively works to 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, by addressing the community's significant needs providing equitable access to capital for down payment and closing assistance; and increasing 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. The dollars are always spent to their max or are allocated in preparation for specific larger projects. The programs and projects that run year over year operate smoothly with great satisfaction from the community. Challenges with the ongoing Pandemic have allowed us room for growth, improvement, and innovation. We will continue to push forward to evaluate and then meet the communities needs in the most effective, impactful way 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 made available beginning on May 10, 2022 through June 8, 2022 for a total of thirty (30) days.
- The Annual Action Plan will be posted on the Brockton Redevelopment Authority's social media platforms and website as well as the City of Brockton's website.
- The BRA reached out to the Office of the Mayor, the Office of the City Clerk, Brockton Housing Authority, and all public libraries to see if there was a place where copies of the draft could be placed. They've also been asked to share the posts on their website and via their social media platforms.

- Hard copies were made available free of charge for review and/or distribution to interested residents and the public at the office of the Brockton Redevelopment Authority. Translations of the Action Plan will be made available for limited-English speaking persons upon request.
- During the sixty (60) days of publication, the BRA sought out comments on the proposed plan.
- A public hearing will be held in person and via Zoom on TBD at TBD at which a summary of the proposed plan will be presented to the attendees for any questions, comments, or concerns.
- See consultation section for participation of local organizations and entities on the plan.

Upon the closure of the comment period, the Annual Action Plan draft was updated with any comments received.

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.

No comments were received.

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

None.

7. Summary

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	Brockton Redevelopment Authority
HOPWA Administrator		Brockton does not receive HOPWA funds
HOME Administrator	BROCKTON	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, to prepare and submit the City of Brockton's HUD reporting, manage the tracking and spending of the funds, and all other needs and responsibilities that come with having the funds.

Consolidated Plan Public Contact Information

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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. More specifically, the City has sought input on ensuring that the needs are met of 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.

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 and the Brockton Redevelopment Authority participate in many regular group meetings to bridge the gap between housing providers and agencies supporting the city. Some of these identified agencies include: the Brockton Housing Partnership, South Shore Continuum of Care, Brockton Neighborhood Initiative (BNI/Brockton HUB), and Transformative Development Initiative District Group. In addition, part of the application process for funding through CDBG and HOME requires that the applying agency disclose all working partners and explain to us their knowledge of those providing the same or similar services and how they interact or support one another in their efforts. Also, most all the agencies funded through public service 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 have taken into consideration the assessments of homeless persons and other concerned parties. This included directing attention to 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. Father Bill’s & MainSpring also provides shelter for families through their Scattered Sites and Congregate Shelters. Emergency shelter for families will also 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 meets families' needs. An example of collaboration is the partnership with the Brockton Housing Partnership (consortium of financial lenders and community partners) who provides financial literacy, credit counseling, and individual income and expense counseling to families at the shelter. Other agencies that they collaborate with include NeighborWorks Housing Solutions, DOVE (Domestic Violence Ended), Family and Community Resources Inc., Northeast Behavioral Health Services, Catholic Charities, South Bay Early Intervention, Brockton Public School District, School on Wheels, and St. Patrick's Church.

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

Although the city of Brockton does not receive ESG funding directly, The City does 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. As a member of the Executive Committee and Board of Directors of South Shore Continuum of Care (SSCoC), we consult at a minimum once a quarter with our local partners to evaluate funding activities, operational policies and procedures in accordance with local standards, and Emergency Solutions Grant funds. It is the SSSCoC staff that is responsible for the administration of the Homeless Management Information System (HMIS).

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	<p>Agency/Group/Organization</p>	<p>Father Bill's & MainSpring Graffiti Removal Program</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy HOPWA Strategy Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 anticipates the enrolment of 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</p>

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 Homeless Needs - Chronically homeless Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Brockton Housing Authority and Brockton Redevelopment Authority have met to analyze and discuss the need for affordable housing in the City of Brockton. One measurable outcome from our discussions is the Housing Authority's assistance with the BRA and Father Bill's MainSpring on a pilot program to create 6 bedrooms in a two-family dwelling for chronic homeless individuals. We are also working collaboratively to address the disparities and impediments to affordable housing in the city of Brockton.
3	Agency/Group/Organization	BROCKTON AREA MULTI SERVICES INC.
	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through our discussions and collaboration with BAMSI Helpline we provide community resources for individuals and families, particularly at times of financial instability. Our goal is to provide information, referral, and advocacy to residents within the City of Brockton. From our discussions we have assisted Brockton residence with housing, food, rental assistance, foreclosure assistance, and emergency services. The helpline anticipates supporting approximately 1,200 individuals annually 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. Many of the services include assistance with housing-related issues, utility issues, food and information on public assistance.
4	Agency/Group/Organization	DAVID JON LOUISON FAMILY CENTER
	Agency/Group/Organization Type	Services - Housing 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?	Annually we meet with the David Jon Louison Family Center staff as part of our review process. David Jon Louison Family Center anticipates providing shelter for twenty-three (23) families daily. All Families receive Case Management services and 24-hour support staff to provide a safe, healthy, positive environment with extensive array of support services to meet their needs. Each family has established goals and objectives to achieve as part of their "Family Care Plan". These plans include housing search, job search, childcare as well as other objectives to achieve a positive environment.

5	Agency/Group/Organization	Associacao Caboverdiana de Brockton
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Associacao Caboverdiana De Brockton, Inc. (CVA) and the Brockton Redevelopment Authority evaluates their after school and youth enhancement programs monthly. CVA has added immigration services as part of their mission and is now also known as the "Immigrant Assistance Center of Greater Brockton". Our consultation with Associacao Caboverdiana De Brockton monthly regarding the needs of after-school children's programs. As a result, CDBG funds are provided to support after school programs (from grades 1-12) for better grades and study habits, as well as summer programs for low-income 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?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Our consultations with Family Community Resources, Inc. (FCR) monthly to discuss data and services to victims of domestic violence. FCR provides comprehensive services to individuals and families (women and their children) impacted by trauma at home, school or in the community. FCR specializes in supporting the needs of children, adolescents and adults affected by domestic violence. Our funds will provide FCR the ability to service women who are victims of domestic violence, substance abuse issues and parenting challenges.
7	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 serves low-income, diverse, medically underserved patients in Greater Brockton and surrounding communities. BNHC is consulted for their tracking data, education, knowledge regarding Brockton low-income children and adults with elevated levels of LEAD. Education to this target population on the effects of LEAD (especially children under six) is essential outcome of our consultations.
8	Agency/Group/Organization	Brockton Board Of Health
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	State and Local Sanitary Code Enforcement

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Brockton Board of Health is an essential member of the City's Code Enforcement. As a member of Code Enforcement, the Brockton Redevelopment Authority consults with the Board of Health on a weekly basis to address violations of the State and Local sanitary of vacant properties. The BRA continues to work with the Board of Health and other members of the City's Code Enforcement to address issues of distressed properties in the City of Brockton.
9	Agency/Group/Organization	Brockton Housing Partnership
	Agency/Group/Organization Type	Services - Housing 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?	Brockton Housing Partnership is consulted on a quarterly basis. As a collaboration between local financial institutions and non-profit social service organizations to foster housing resources for low and moderate-income residents in the City of Brockton. Since its formation, BHP has focused on the development and funding of affordable and market rate housing. As a member of the BHP, we continue to assist to the restoration, rehabilitation, education and financial literacy regarding home-buying process and all housing related matters.

10	Agency/Group/Organization	Brockton Department of Planning and Economic Development
	Agency/Group/Organization Type	Housing Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Brockton Department of Planning & Economic Development is consulted on a regular/weekly basis regarding our Urban Revitalization Plan, the City's Homeless Strategy, Anti-Poverty Strategy and economic development efforts. As a result of several strategic revitalization efforts and plans using CDBG funds to stimulate investment, we anticipate a pipeline of housing development investment in Brockton's downtown district. The Department of Planning and Economic Development in the City of Brockton has a full time Conservation Agent whose primary responsibilities include the management of flood prone areas, public land or water resources and emergency management agencies. Additionally, the Planning Department and the BRA have been working with businesses on bringing a fiber network through Downtown Brockton to connect from Boston to New York City to enhance the city's connection and access to growing technology.

11	Agency/Group/Organization	Brockton Area Branch National Association for the Advancement of Color People
	Agency/Group/Organization Type	Services - Housing Services-Health Services-Education Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultations are on a regular monthly basis with the Brockton Area Branch of the NAACP's Housing Committee members. Review of the City's housing strategy and its impact on the housing needs assessments. Brockton is the only city in Plymouth County and is the only city municipality in the surrounding area. Its housing policies and strategies are impacted by its abutting communities. Through our continued consultations it's important that communication of policies and economic development activity is shared. This organization also plays an important role in our Fair Housing Strategy and where residents can get assistance with housing, education, employment and health issues.
12	Agency/Group/Organization	NeighborWorks Housing Solutions
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Anti-poverty Strategy 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?	City of Brockton through the Brockton Redevelopment Authority has an ongoing relationship with NeighborWorks Housing Solutions (NHS). NHS provides housing services to city residents but is also a non-profit development organization in the City of Brockton. NHS is considered a one-stop shop for finding and maintaining safe, affordable, high-quality housing and developing city residents' financial skills and resources. NHS as a regional non-profit provides City residents with services to support individuals and families' needs. NHS list of services include rental assistance; emergency financial help; shelter and homelessness prevention; first-time homebuyer education and counseling; financial coaching; foreclosure prevention; affordable residential and small business loans; and construction and management of high-quality rental housing across Southern Massachusetts. Through our continued consultations we anticipate knowledgeable first-time homebuyers, financial and budget literate residence, income mixed residential development, commercial development, and participation in the city's housing strategy.
13	Agency/Group/Organization	MassHire Greater Brockton Workforce Board
	Agency/Group/Organization Type	Services-Education Services-Employment Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Working with MassHire Greater Brockton Workforce Board (MHGBWB) on a weekly basis through our small business assistance program, MHGBWB is a business-led, policy-setting board that oversees workforce development initiatives in Brockton and nine other communities in the region. MassHire Greater Brockton Workforce Board, along with the Mayor of Brockton, charters MassHire Greater Brockton Career Center, the One Stop Career Center operated by the University of Massachusetts Donahue Institute and YouthWorks, the youth career and educational resource center. Providing oversight and leveraging resources, MassHire Greater Brockton Workforce Board works with our community leaders to respond to current trends in our region.
14	Agency/Group/Organization	Comcast Service Center
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Comcast has a program that allows qualified low-income families access to affordable broadband internet. The program is called Internet Essentials and households must meet eligibility requirements such as recipients of SNAP, SSI, Medicaid, Assisted Housing, or others. This program helps bridge the digital divide.

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

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	Father Bills & MainSpring	The plan includes a Housing First approach by creating permanent supportive housing for chronically homeless people. 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 Department/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	City of Brockton Planning Dept.	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 beginning on April 15, 2022 through May 15, 2022 for a total of thirty (30) days.
- The Annual Action Plan will be posted on the Brockton Redevelopment Authority’s social media platforms and website as well as the City of Brockton’s website.
- The BRA has reached out to the Office of the Mayor, the Office of the City Clerk, Brockton Housing Authority, and all public libraries to see if there is a place where copies of the draft can be placed while maintaining compliance with COVID guidelines and if they are willing to post it on their website and media platforms.
- Hard copies will be made available free of charge for review and/or distribution to interested residents and the public at the office of the Brockton Redevelopment Authority. Translations of the Action Plan will be made available for limited-English speaking persons upon request.
- During the thirty (30) day publication period, we will seek 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.
- A virtual public hearing will be held on May 8, 2022, at which a summary of the proposed plan will be presented to the attendees for any questions, comments, or concerns.
- See consultation section for participation of local organizations and entities on the plan.

Upon the closure of the comment period, the Annual Action Plan draft will be updated with any comments received.

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)

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

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 funding for CDBG at \$1,270,793, \$2,096,451 for HOME-ARPA Funding, and HOME at \$684,097 during time of drafting the FY2022 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	1,270,793	0	2,598,853	3,869,646	1,500,000	

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	2,780,548	0	1,674,765	4,455,313	600,000	Annual allocation amount for HOME funding is inclusive of HOME-ARPA funding award funding.

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 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. DHCD has given the BRA a grant opportunity based on the current CDBG Homeowner Rehabilitation Program model to help alleviate that waiting list.

Recent projects have 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.

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

None.

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	Promote Economic Development	2018	2022	Non-Housing Community Development	Downtown - Main Street Downtown Corridor/Business District City Wide	Economic Development	CDBG: \$613,916	Facade treatment/business building rehabilitation: 4 Business Jobs created/retained: 52 Jobs Businesses assisted: 6 Businesses Assisted Other: 1 Other
2	Promote Services that Promotes Self Sufficiency	2018	2022	Non-Housing Community Development	Downtown - Main Street City Wide Low and Moderate Census Tracts	Homeless/HIV/Aids Public Facilities Public Services	CDBG: \$954,996	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1220 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homeless Prevention	2018	2022	Homeless	Downtown - Main Street City Wide	Homeless/HIV/Aids Public Facilities Public Services		Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Homelessness Prevention: 15 Persons Assisted
4	Stabilize and Improve At-Risk Neighborhoods	2018	2022	Non-Housing Community Development	City Wide	Economic Development Rental Housing	CDBG: \$270,000	Facade treatment/business building rehabilitation: 3 Business Jobs created/retained: 10 Jobs
5	Revitalize Target Neighborhoods	2018	2022	Affordable Housing	City Wide	Infrastructure Owner Occupied Housing Rental Housing	CDBG: \$826,788	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted Businesses assisted: 3 Businesses Assisted

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	Downtown - Main Street City Wide	Homeless/HIV/Aids Public Facilities Public Services		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
7	Increase Access for Homeownership	2018	2022	Affordable Housing	City Wide	Owner Occupied Housing	CDBG: \$50,000 HOME: \$565,290	Rental units constructed: 48 Household Housing Unit Rental units rehabilitated: 23 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 16 Households Assisted
8	Preserve Existing Housing Stock	2018	2022	Affordable Housing	City Wide	Owner Occupied Housing	CDBG: \$760,000	Homeowner Housing Rehabilitated: 36 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Increase Supply of Affordable Housing	2018	2022	Affordable Housing	Downtown - Main Street Downtown Corridor/Business District City Wide Low and Moderate Census Tracts	Economic Development Owner Occupied Housing Rental Housing	CDBG: \$300,000 HOME: \$1,642,838	Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Other: 2 Other
10	Special Needs Housing	2018	2022	Non-Homeless Special Needs	City Wide Low and Moderate Census Tracts	Non Homeless Special Needs	CDBG: \$35,000	Rental units rehabilitated: 120 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Promote Economic Development
	Goal Description	
2	Goal Name	Promote Services that Promotes Self Sufficiency
	Goal Description	
3	Goal Name	Homeless Prevention
	Goal Description	
4	Goal Name	Stabilize and Improve At-Risk Neighborhoods
	Goal Description	

5	Goal Name	Revitalize Target Neighborhoods
	Goal Description	
6	Goal Name	Homeless and At-Risk of Homelessness Services
	Goal Description	
7	Goal Name	Increase Access for Homeownership
	Goal Description	
8	Goal Name	Preserve Existing Housing Stock
	Goal Description	
9	Goal Name	Increase Supply of Affordable Housing
	Goal Description	
10	Goal Name	Special Needs Housing
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

In considering funding priorities for this period, the City is attempting to focus on the following: supporting and providing a broad range of public service needs for lower income residents, improving the vitality of the City's downtown and increasing the appeal of local businesses opportunities, addressing the deteriorating rental housing stock and the ongoing need for more low-income housing, and accessibility modifications to public facilities.

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, significant public facility capital needs, and the number of low to moderate income people served.

The City of Brockton intends to support efforts to enhance the quality of community life through the provision of better public facilities, neighborhood stabilization efforts, and infrastructure improvements aimed at supporting economic development. It is also critical for the City to address the need 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.

Projects

#	Project Name
1	Business Assistance
4	CDBG Planning and Administration
5	Public Services
6	Public Facilities
7	Homeowner Housing Rehabilitation Program
8	Lead Abatement Program
9	Commercial Rehabilitation
10	Acquisition and Rehabilitation
11	Housing Administration
12	Facade Improvement Program
13	Urban Renewal
14	HUD Section 108 Loan
15	Parks Renovation
16	Architectural Barrier Removal

#	Project Name
17	Graffiti Removal
18	HOME Program Delivery
20	HOME Administration
21	Community Housing Development Corporation
22	Down Payment Assistance Program
23	Greyson Hotel
24	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. With an emphasis on urban needs and on energy conservation assistance, Brockton is hopeful that with an 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, 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 all new public and private mechanisms that become available could further meet the underserved needs and it will continue to seek out creative local approaches to addressing these identified and prioritized needs.

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	Business Assistance
	Target Area	Downtown - Main Street Downtown Corridor/Business District City Wide
	Goals Supported	Promote Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$314,000
	Description	This project is designed to provide grants or loans to local Brockton businesses to boost business, ensure continued business, or add new streams to the business.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	We are hoping to assist 3-6 businesses with the Section 108 Funds and an additional 5 business with the funds being added to the \$500,000 of CDBG-CV funds, and at least 50 individual families and households with job retention or creation. This will assist working families employed by local businesses and local business owners and their families.
	Location Description	A priority is place on the Downtown for the business assistance grants, and the Section 108 Loan Program must be located within the Downtown.
Planned Activities	There are two main planned activities with this project. The first comes from the \$1,500,000 in Section 108 Loan Fund, that will be for 3-6 businesses to assist in Kitchen Infrastructure to expand businesses through loans that will be repaid. The second activity is going to be for COVID-19 small business recovery efforts. We are hoping these funds will infiltrate the community and these businesses and allow them to find new ways of continuing business, make up small deficits that are occurring during their continued operations, and recovery to open up again as normal when the nation is ready for that.	
2	Project Name	CDBG Planning and Administration
	Target Area	

	Goals Supported	Preserve Existing Housing Stock Homeless Prevention Stabilize and Improve At-Risk Neighborhoods Promote Economic Development Homeless and At-Risk of Homelessness Services Promote Services that Promotes Self Sufficiency Revitalize Target Neighborhoods Increase Access for Homeownership
	Needs Addressed	
	Funding	CDBG: \$150,000
	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	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location 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.
	Planned Activities	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.
3	Project Name	Public Services
	Target Area	City Wide
	Goals Supported	Homeless Prevention Promote Services that Promotes Self Sufficiency
	Needs Addressed	Crime Reduction Public Services Homeless/HIV/Aids
	Funding	CDBG: \$223,972
	Description	
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	This funded project will assist low and moderate income families in Brockton that need increased support to stay housed and self sufficient as a household.
	Location Description	
	Planned Activities	
4	Project Name	Public Facilities
	Target Area	City Wide
	Goals Supported	Homeless and At-Risk of Homelessness Services Promote Services that Promotes Self Sufficiency
	Needs Addressed	Public Facilities
	Funding	CDBG: \$250,000
	Description	This project is to support public facility improvements in the City of Brockton. These improvements should be made to such facilities to improve their capacity, increase community access or use, or make safety or health improvements necessary for continued use/operation.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	We are hoping to assist public facility improvements that service or are available to service the entire city at this time, specifically with access to goods and services to maintain basic living needs. With a number of serving at least 1,100 households a year with this amount of funding, across three different locations/organizations.
	Location Description	
	Planned Activities	
5	Project Name	Homeowner Housing Rehabilitation Program
	Target Area	City Wide
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$530,000

	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 for single family homes and \$35,000.00 for two-family homes. Lead Paint removal and energy efficiency costs may exceed this amount. For single family homeowners 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	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This amount of funding should support about 25 households in need of emergency repairs.
	Location Description	
	Planned Activities	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 for single family homes and \$35,000.00 for two-family homes. 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.
6	Project Name	Lead Abatement Program
	Target Area	City Wide
	Goals Supported	Preserve Existing Housing Stock
	Needs Addressed	Owner Occupied Housing Rental Housing
	Funding	CDBG: \$200,000

	Description	CDBG funds will be used in our revitalization districts to secure and stabilize property.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This funding should help at least 12 households, but we would hope to help closer to 20 households if possible.
	Location Description	
	Planned Activities	Match funding for deleading and health home gaps for low to moderate income homeowners going through the Lead Based Paint Hazard Control Program.
7	Project Name	Commercial Rehabilitation
	Target Area	Downtown - Main Street Downtown Corridor/Business District
	Goals Supported	Promote Economic Development Revitalize Target Neighborhoods
	Needs Addressed	Economic Development Infrastructure
	Funding	CDBG: \$500,000
	Description	CDBG funds will be used in our revitalization districts to secure and stabilize property.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	These funds should support at least three businesses/buildings in Brockton.
	Location Description	
	Planned Activities	CDBG funds will be used in our revitalization districts to secure and stabilize property.
8	Project Name	Acquisition and Rehabilitation
	Target Area	

Goals Supported	Increase Supply of Affordable Housing Increase Access for Homeownership
Needs Addressed	Owner Occupied Housing Rental Housing
Funding	CDBG: \$380,000
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	6/30/2023
Estimate the number and type of families that will benefit from the proposed activities	This funding should support the rehabilitation of at least two properties, which could provide housing for 2-5 families depending on the unit count of the property.
Location Description	
Planned Activities	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.

9	Project Name	Housing Administration
	Target Area	City Wide
	Goals Supported	Preserve Existing Housing Stock Increase Supply of Affordable Housing Stabilize and Improve At-Risk Neighborhoods Promote Services that Promotes Self Sufficiency Revitalize Target Neighborhoods Increase Access for Homeownership
	Needs Addressed	Owner Occupied Housing Rental Housing
	Funding	CDBG: \$150,000
	Description	Funds will be used to support the implementation of all BRA housing programs and activities.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used to support the implementation of all BRA housing programs and activities.
10	Project Name	Facade Improvement Program
	Target Area	Downtown Corridor/Business District
	Goals Supported	Promote Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$212,165
	Description	Facade improvement program for business in Brockton.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This funding will assist 5 business owners the business facade improvements.

	Location Description	
	Planned Activities	Facade improvement program for business in Brockton.
11	Project Name	Urban Renewal
	Target Area	Downtown - Main Street Downtown Corridor/Business District Census tract 5104, 5108, 5109, 5114
	Goals Supported	Stabilize and Improve At-Risk Neighborhoods Promote Economic Development Revitalize Target Neighborhoods
	Needs Addressed	Economic Development Infrastructure
	Funding	CDBG: \$130,000
	Description	Funds will be used for urban renewal acquisition/rehab/relocation as part of the City's on-going urban revitalization effort.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	These funds should support at least three businesses or buildings for business in Brockton.
	Location Description	
	Planned Activities	These funds should support at least three properties in commercial rehab for commercial acquisition for economic development type projects.
12	Project Name	HUD Section 108 Loan
	Target Area	
	Goals Supported	Promote Economic Development
	Needs Addressed	Infrastructure
	Funding	CDBG: \$101,350
	Description	For FY22, 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.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	The downtown area benefitted from the original project, and it is one of only two parking garages in downtown. But this is just repayment of the original loan, so accomplishments are not reported for it annually.
	Location Description	
	Planned Activities	For FY20, 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.
13	Project Name	Parks Renovation
	Target Area	
	Goals Supported	Revitalize Target Neighborhoods
	Needs Addressed	Public Facilities Non Homeless Special Needs
	Funding	CDBG: \$200,000
	Description	Funding to match a city grant for rehabilitating a park in a low-moderate income neighborhood in Brockton.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This funding will support at least two neighborhood parks, and the number of households served can only be determined upon selection of the parks. However, one park will be a handicap accessible park and serve the special needs population.
	Location Description	
	Planned Activities	The main park will be identified by the City at a later date, but \$50,000.00 of this funding has been committed to a special needs park as a match already.
14	Project Name	Architectural Barrier Removal
	Target Area	
	Goals Supported	Promote Services that Promotes Self Sufficiency Special Needs Housing

	Needs Addressed	Owner Occupied Housing Public Facilities Non Homeless Special Needs
	Funding	CDBG: \$100,000
	Description	Fund reserved for any facade/barrier removal around the city for ADA compliance at businesses or homes.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This should assist at least one public facility or business and one homeowner. At this time there is a proposal in for the funding to support handicap accessibility improvements at two public housing locations for 120 units total.
	Location Description	
	Planned Activities	This should assist at least one public facility or business and one homeowner. At this time there is a proposal in for the funding to support handicap accessibility improvements at two public housing locations for 120 units total.
15	Project Name	Graffiti Removal
	Target Area	City Wide
	Goals Supported	Revitalize Target Neighborhoods
	Needs Addressed	Public Facilities
	Funding	CDBG: \$18,000
	Description	Graffiti removal city wide done by WorkExpress, employing homeless while providing them with housing and job training and cleaning the city.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This project cleans about 100 sites a year with this amount of funding and employs 10 new individuals a year.
	Location Description	

	Planned Activities	This funding will remove any reported graffiti in the City at no cost to the building owner. The program is staffed by homeless (or formerly homeless persons) and removes upwards of 100 different graffiti locations a year.
16	Project Name	HOME Program Delivery
	Target Area	
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Rental Housing
	Funding	HOME: \$419,015
	Description	This activity is to cover program delivery for HOME Program projects that meet the CDBG requirement.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	This activity is to cover program delivery for HOME Program projects that meet the CDBG requirement.
17	Project Name	HOME Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$399,877
	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	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
18	Project Name	Community Housing Development Corporation
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$403,401
	Description	This is the required 15% Community Housing Development Corporation (CHDO) set-aside for HOME. At this time, there is a waiver for the usual 15% required set-aside to be spent otherwise, so that is currently the plan for this project. However, it is to be noted that that waiver is only until December 31, 2020, at this time so funds may need to be reallocated back to this project if it takes effect again.
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	Project Name	Down Payment Assistance Program
	Target Area	City Wide
	Goals Supported	Increase Access for Homeownership
	Needs Addressed	Owner Occupied Housing
	Funding	HOME: \$250,000
	Description	Down payment assistance given to low-income, first-time home buyers purchasing homes in Brockton, even if they were not previously Brockton residents. This is done through a partnership with NeighborWorks Housing Solutions.
	Target Date	6/30/2023

	Estimate the number and type of families that will benefit from the proposed activities	This should support at least 20 low income, first time home buyers.
	Location Description	
	Planned Activities	Down payment assistance given to low income, first time home buyers purchasing homes in Brockton, even if they were not previously Brockton residents. This is done through a partnership with NeighborWorks Housing Solutions.
20	Project Name	Greyson Hotel
	Target Area	Downtown - Main Street
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Rental Housing
	Funding	HOME: \$400,000
	Description	Rehab and conversion of former hotel to residential facility - 18 micro studios (3 HOME-assisted).
	Target Date	6/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	This will provide three affordable units to low income families in downtown Brockton.
	Location Description	
	Planned Activities	Rehab and conversion of former hotel to residential facility - 18 micro studios (3 HOME-assisted).
21	Project Name	Lincoln School Senior Housing
	Target Area	
	Goals Supported	Increase Supply of Affordable Housing
	Needs Addressed	Rental Housing
	Funding	HOME: \$200,000

<p>Description</p>	<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>
<p>Target Date</p>	<p>6/30/2023</p>
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>This will provide three HOME assisted units of affordable housing for senior citizen, very low to low income renters.</p>
<p>Location Description</p>	<p>70 Highland Street, Brockton, MA 02301</p>
<p>Planned Activities</p>	<p>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.</p>

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 87.35% 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 80.72% of the households listed in the 2020 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 This neighborhood is made up of census tracts 5105-02 and 5103 with 61.53% of low- to moderate-income households. 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 67.85% low- and moderate-income residents.

Campello Neighborhood Census tract 5114 and 5116 are within the Campello Neighborhood and has 61.76% of its residents low and moderate income in tract 5114 and 62.95% in Census Tract 5116.

East Side Neighborhood Census Tract 5112 has 53.3% of the residents listed as low and moderate income.

Pleasant/Prospect Neighborhood is within census tract 5104 and has over 75.63% of its residents listed as low- and moderate-income households.

Geographic Distribution

Target Area	Percentage of Funds
Downtown - Main Street	22
Downtown Corridor/Business District	1
City Wide	41
Census tract 5104, 5108, 5109, 5114	0
Low and Moderate Census Tracts	36

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Overall, the population of the City of Brockton is made up of more than 51% low- to moderate-income households. Because of this, most efforts are designed to target city-wide needs due to them not being central to any one specific tract. However, we end up with a few target areas due to focusing extra efforts and funding into one area at a time for revitalization which allows for greater impact in the short term. The City's Downtown area has been a major focus for the City over the last few years and will continue to be since we continue to make progress in large strides as a community. The Census tracts 5104, 5108, 5109, 5114 are located in and around Downtown and have been identified for having the highest crime rates in Brockton. Lastly, , a few census tracts within the City do not have a majority low-income population, so we will focus on those that do for public facilities, park renovations, public services, rental housing and rental housing cost assistance when possible.

Discussion

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	19
Special-Needs	0
Total	19

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	45
The Production of New Units	19
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	67

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

Discussion

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. BHA also serves about 7,000 residents, or about 7% of Brockton's population. In addition, BHA 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 current waitlist for admission into public housing continues to be extremely long. Though not as long as the wait for state public rental subsidies (almost 15-20 years) BHA is seeing their waitlist grow an upwards of 10 years.

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

- **Under construction of comprehensive modernization at Caffrey Towers;**Completion of comprehensive balcony and façade restoration.Completion of comprehensive modernization to forty-five (45) units.
- **Under construction of energy efficient upgrades as follows in our Federal Developments;**Air make-up units to be replaced at Manning Tower, Caffrey Towers, Sullivan Tower, and Belair High-Rise. Rooftop Units to be replaced in Caffrey Towers Community Room.Comprehensive window replacement at Roosevelt Heights.Comprehensive furnace replacement at Hillside Village.Sullivan Tower roof replacement.Comprehensive water closet replacement at Hillside Village.
- **Under construction with UFAS compliant egress doors and automatic door operators at Manning Tower, Caffrey Towers, and Sullivan Tower.**Manning Tower replacement of doors and installation of door operators.Caffrey Towers installation of door operators.Sullivan Tower installation of door operators.
- **Under construction with the installation of surveillance cameras.**Manning Tower upgrade existing system and the addition of new locations throughout the Development.Crescent Court repair/replace system underground cabling, additional locations, the upgrade of the existing.
- **Under construction with the roof replacement of Belair High-Rise**Contract award anticipated at April 2022 BHA Board Meeting.
- **Campello High-Rise Revitalization**Campello High-Rise is comprised of 398 apartments for senior- and disabled residents in two 10-story buildings on Main Street in Brockton. In the October of 2021, the BHA received approval to convert Campello High-Rise from the public housing program to the Section 8 project-based voucher program. This switch will increase the amount of money Brockton will receive to operate the Campello high-rise allowing it to make meaningful improvements while keeping the development in the control of the BHA and at the current affordability levels. BHA is currently planning for the comprehensive revitalization of Campello Hi-Rise which is one of the most critical affordable housing resource for senior and

non-senior disabled residents in Brockton.

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

The city, along with the Housing Authority will continue to encourage residents and staff to participate in monthly meetings that encourage good communication, transparency, and strides made towards the continued effort to bring the community together.

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 designated as troubled.

Discussion

DRAFT

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

Introduction

The City continues to work on ways in which to increase the attention to the homeless population. The City actively collaborates with the CoC and shelter providers such as Father Bill's and MainSpring (FBMS) and the Old Colony YMCA, as well as providing input on how to increase affordable housing stock. FBMS continues to work on innovative ways to address those experiencing homelessness, or those who are at risk of homelessness. Recently, they've begun renovations to convert a hotel in Brockton into housing to house 62 formerly homeless individuals. The City also continues to seek collaboration and input from community partners, non-profit and for-profit organization, as well as residents of the community on how to best maximize efforts to combat the continued struggles with homelessness in the city of Brockton.

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

Outreach is conducted to homeless unaccompanied adults in Brockton to assess their needs and provide assistance. Father Bill's & MainSpring (FBMS) operates MainSpring House, a low-barrier emergency shelter for homeless adults. Any homeless adult is provided shelter so long as the individual does not pose a safety risk. FBMS street outreach staff also conducts outreach and engagement of unsheltered individuals to encourage them to enter shelter and/or access housing directly. Their ability to provide this was impacted by COVID-19 and their need for response and safety, but efforts have since restarted and stronger than before.

The CoC still uses an evidence-based assessment tool, the Vulnerability Index & Service Prioritization Decision Assessment Tool (VI-SPDAT), with every homeless individual and family. Households are assessed for service needs and assisted with action plans for successful exits to housing or treatment. They are prioritized for HUD CoC permanent supportive housing and rapid rehousing assistance based on this assessment.

Any family in the CoC experiencing homelessness is directed to the local Department of Transitional Assistance (DTA) office to be assessed for eligibility for diversion, rapid re-housing, or shelter placement in compliance with the Commonwealth of Massachusetts Emergency Assistance (EA) system. EA mandates that all eligible homeless families with dependent children are to be sheltered or otherwise kept out of homelessness. Family shelter providers must, by state contract, assess and engage the families they assist to develop and implement action plans for services and rehousing. There are no unsheltered families in Brockton due to the state EA mandate and to an extensive homeless family

shelter and service network.

The CoC has been improving its assessment of homeless young adults in recent years. For the past six years it has conducted a homeless youth count and survey in concert with the annual homeless point-in-time count. These surveys capture data on youth both in shelters and no longer residing with their families but doubled-up or otherwise unstably housed. The survey and the quantitative count combined have greatly improved Brockton's response to unaccompanied homeless youth.

Addressing the emergency shelter and transitional housing needs of homeless persons

More than ten years ago, Brockton shifted its homeless shelter response to reduce barriers to entry and to engage, assess, and shelter nearly all homeless adults. No one is denied shelter unless they are a safety risk.

As noted above, every eligible homeless family in Brockton who cannot be kept in housing is provided by the state with emergency shelter. FBMS and Old Colony YMCA are the family shelter providers for the Brockton area. There is also an emergency shelter for families experiencing domestic violence operated by Health Imperatives.

The CoC operates with a Housing First approach. Whenever possible, homeless persons are moved directly from the streets or shelter to housing, rather than requiring compliance with treatment or their placement in transitional housing as an interim step. The CoC also offers a 15-unit Grant and Per Diem transitional housing program in Brockton for homeless veterans funded by the Veterans Administration. This program has a high success rate of placement into housing.

This year, Neighborworks Housing Solutions completed construction of their 48-Unit Housing Project located in downtown Brockton. 11 of these units are HOME units, reserved for low-income families.

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

In 2013, the Brockton Leadership Council recalibrated the Ten-Year Plan to End Chronic Homelessness with a goal of moving 50 chronically homeless individuals to housing in five years. Since then, FBMS was selected as the South Shore region's provider for the statewide Social Innovation Fund (SIF) initiative to house chronically homeless individuals. FBMS is providing 35 units, 20 of which are funded with new state rental subsidies; several of these are being targeted to chronically homeless individuals in Brockton. In addition, FBMS is working on the substantial rehabilitation of the Rodeway Inn (a former

motel located in Brockton) that will house approximately 62 formerly homeless individuals. The CoC also continues to prioritize chronically homeless individuals and families for any HUD CoC-funded permanent supportive housing units that become available upon turnover. Homeless individuals and families are assisted to access any affordable housing resource, but such resources remain extremely scarce given limited federal and state funding for affordable housing, especially long-term deep subsidies so households exiting homelessness do not experience homelessness again.

Homeless families are assisted to transition to permanent housing. Lengths of stay in shelter are longer for families than for individuals, given the high cost of housing in this region, the aging housing stock that includes the presence of lead-based paint, and scarcity of long-term rental subsidies. The CoC has added workforce development resources to assist families to gain jobs and increase their incomes to afford and sustain housing. FBMS staff who assist homeless families with workforce development are co-located at the Brockton One Stop Career Center. Family shelter providers also provide rapid rehousing assistance using the state's HomeBASE program.

A priority for the CoC is to add housing resources for homeless unaccompanied youth given their rising numbers and the scarcity of housing targeted to their needs. The CoC's Unaccompanied Homeless Youth Committee was relaunched in 2015 with this housing goal.

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.

Low-income families on the brink of becoming homeless are directed to the MA Department of Transitional Assistance (DTA) in Brockton where they are assessed for eligibility for shelter under the state EA mandate. Both FBMS and NeighborWorks Housing Solutions have staff co-located at the Brockton DTA to assess and assist families to avoid homelessness. Families that are deemed homeless, but who might be diverted from shelter to housing, are assisted by FBMS using state HomeBASE funds. Families that are not homeless, but at-risk, are assisted by FBMS and NeighborWorks Housing Solutions and may receive state prevention funds. Brockton Area Multi Services (BAMSI) Helpline also provides information, referral and prevention assistance to both families and individuals in the Brockton area using funds from the Emergency Food & Shelter Program (EFSP) and from private resources. South Coast Legal Services, Inc. provides free legal representation to low-income residents of Brockton who are in danger of losing their housing. FBMS operates the Tenancy Preservation Program (TPP) in this region, staffing an office at the Brockton Housing Court. TPP aids tenants who are at-risk of eviction due to their disability to remain housed. NeighborWorks Housing Solutions has continued to administer RAFT funds throughout the duration of the Pandemic to renters who might otherwise be rendered homeless without the use of the funding, and have also begun to administer HAFT funds for homeowners who

have been significantly impacted by the Pandemic Finally, the CoC tracks discharges from publicly funded institutions through its assessment of every homeless individual entering MainSpring House shelter, tracking where they stayed in the last seven days. Data on discharges from other systems of care is analyzed by the CoC and used to advocate with publicly funded institutions and policy makers to address inappropriate discharges to homelessness.

Discussion

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

Introduction:

Barriers to Affordable Housing are something that the City is continuously working to overcome. The City, in conjunction with the Housing Authority, and several other stakeholders is currently working on updating the Affirmatively Furthering Fair Housing (AFFH) policy for the city. The creation of this document and the implementation of this policy serve as critical pieces in order to ensure that the City identifies and addresses those barriers that loom over individuals as they seek to move into affordable housing. The City is actively working to ensure that all residents of the city have fair, equal, and equitable access to 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.

The City has also established the Brockton Neighborhood Initiative (BNI) that is a Chapter 180 nonprofit organization comprised of a Six-Member board of directors. The goal of BNI is to acquire vacant and dilapidated housing units within the city, provide necessary renovations and sell these properties to first-time homebuyers. In addition, BNI is working to establish on the job training for these units by utilizing students from the local high school and community college to conduct some of the work on the buildings to provide them with a series of skills trainings.

The City is currently taking substantial steps towards amending its last Urban Revitalization Plan. A series of public meetings have taken place to garner input from the public on recommended changes, and suggestions to overcome barriers to affordable housing that will help shape the outcome of the amendment. In addition, the City is working on the newest version of its Affirmatively Furthering Fair

Housing (AFFH) plan to further address these barriers to accessing fair housing.

Discussion:

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AP-85 Other Actions – 91.220(k)

Introduction:

The City has engaged in extensive and collaborative 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 so there has been a lot of work with other organizations in the City to leverage funding and find other sources and means to meet underserved needs. The goals with most funded projects from CDBG and HOME are designed to assist more than with just that immediate financial support, but to give households the tools needed to require less support in the future or with other areas of their lives.

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 organize support to promote equitable growth, including increased housing opportunities. The City is also continuing to focus on ways to increase access to affordable housing and making this item a priority in all conversations with developers who seek to develop housing units within the city.

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. 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

Actions planned to develop institutional structure

The Brockton Redevelopment Authority (BRA) will carry out the FY2022 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 also plays a central and critical role in the planning, implementation and coordination of Brockton's multi-faceted and interrelated community and economic development efforts.

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 interact 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 rely heavily on these consultations in developing this Annual Action Plan. The BRA and BHA encourage and maintain open lines of communication with all 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:

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.	99.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(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:

Recapture provisions as outlined in 24 CFR Part 92.254(a)(5)(ii)(A)(1-7) shall be enforced in cases where HOME funds are provided as a direct subsidy to a homebuyer as down payment or closing cost assistance.

Methods – The recapture option allows the City of Brockton to recapture the direct HOME subsidy, subject to net proceeds, if there is a transfer of ownership of the HOME assisted property OR if the property ceases to be homebuyer’s principal residence during the life of the loan. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs, either voluntarily or involuntarily, before the period of affordability has expired, certain regulatory limitations apply, as established in this policy.

Triggers- Actions Triggering Recapture: Specific actions triggering Recapture of the City provided assisted funding include: a property sale (whether voluntary or involuntary); a transfer of title (except between spouses or other approved qualified low-income homebuyer); or, refinancing and incurring additional debt.

Accelerated Items of Default Triggering Recapture- The following shall be considered accelerated items of default and will trigger the Recapture of the direct HOME subsidy: failure to maintain the property as a principal residence; failure to maintain the property up to code; or, failure to carry adequate homeowner’s insurance, naming the City as an interested party and beneficiary.

Enforcement Mechanisms – Recapture provisions shall be enforced through a HOME Agreement, Lien Mortgage, both are recorded with the Plymouth County Registry of Deeds, and a Promissory Note kept on file with the Brockton Redevelopment Authority.

Amount of Recapture- Direct HOME Subsidy is the amount of HOME assistance, including any program income that enabled the homebuyer to buy the unit. The City shall recoup the full amount of direct HOME subsidy provided to the assisted homeowner based on the net proceeds available. Net proceeds shall be limited to the sale price of the unit less the balance of the first loan (ahead of the City mortgage) and any closing costs. This will apply to all units assisted and whether the sale of the unit is voluntary or involuntary.

Mortgage Discharge – Upon receipt of recaptured funds, the City of Brockton shall prepare a discharge of mortgage to record with the Plymouth County Registry of Deeds to discharge the original HOME mortgage. Repayments of recaptured funds shall be remitted directly to the City of Brockton HOME Investment Partnerships Program.

Subordination – The Brockton Redevelopment Authority may, in limited situations, agree to

subordinate its lien position upon request by the homebuyer. The homebuyer must submit a written request to the BRA explaining in detail the reason for the request.

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:

For HOME-funded affordable housing development projects, the City's shall enforce the recapture provision requiring the repayment of all HOME loans and funds expended for the project. The recaptured HOME funds will be repaid to the Authority's local HOME Investment Trust Fund Account. The requirements include, by way of example, but are not limited to: (1) requirements related to rent limitations; (2) requirements related to tenant income, and any required reporting and certification requirements; (3) requirements related to the provision of HOME Program-required tenant and participant protections; (4) requirements related to HOME Program nondiscrimination requirements and Affirmative fair housing marketing requirements.

The City will ensure that projects are sustainable over the long term and will review management practices, fiscal soundness and other financial commitments through its subsidy layering and underwriting review to determine that long term needs of the project and the targeted populations can be met during the period of affordability. In the event of noncompliance, the City must be repaid the total amount of HOME funds invested in the housing. This includes any HOME development subsidy in the project plus any direct subsidy provided to the buyer (i.e., HOME down payment or closing cost assistance). The City is required to repay HUD the entire HOME investment in the event of noncompliance.

For HOME-funded homebuyer assistance loans, the Promissory Note, Deed, and Homebuyer Agreement stipulate the terms for early loan repayment or repayment due to default. The City chooses to recapture the funds if the repayment occurs during the affordability period, rather than to place continued affordability restrictions upon subsequent buyers/owners of the properties, as long as the Borrower remains in compliance with the terms of the Note, the Mortgage, the Loan Agreement and the Affordable Housing Restriction. If the HOME-assisted homebuyer fails to occupy the unit as his or her principal residence (i.e., unit is rented or vacant), or the home was sold or otherwise transferred during the period of affordability and the applicable recapture provision was not enforced, then the project will be considered in noncompliance.

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.

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