

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

City of Fall River



**City of Fall River Community Development Agency and the Lawyers'
Committee for Civil Rights Under Law**

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II. EXECUTIVE SUMMARY

The City of Fall River's Analysis of Impediments to Fair Housing Choice (AI) is a thorough examination of structural barriers to fair housing choice and access to opportunity for members of historically marginalized groups protected from discrimination by the federal Fair Housing Act (FHA). The AI also outlines fair housing priorities and goals to overcome fair housing issues. In addition, the AI lays out meaningful strategies that can be implemented to achieve progress towards the City's obligation to affirmatively furthering fair housing. The Lawyers' Committee for Civil Rights Under Law (Lawyers' Committee), in consultation with the Fall River Community Development Agency and with input from a wide range of stakeholders through a community participation process, prepare this AI. To provide a foundation for the conclusions and recommendations presented in this AI, the Lawyers' Committee reviewed and analyzed:

- Data from the U.S. Census Bureau and other sources about the demographic, housing, economic, and educational landscape of Fall River, nearby communities, and the broader region;
- Various city planning document and ordinances;
- Data reflecting housing discrimination complaints;
- The input of a broad range of stakeholders that deal with the realities of the housing market and the lives of members of protected classes in Fall River.

The AI draws from these sources to conduct an analysis of fair housing issues such as patterns of integration and segregation of members of protected classes, racially or ethnically concentrated areas of poverty regionally, disparities in access to opportunity for protected classes, and disproportionate housing needs. The analysis also examines publicly supported housing in Fall River as well as fair housing issues for persons with disabilities. Private and public fair housing enforcement, outreach capacity, and resources are evaluated as well. The AI identifies contributing factors to fair housing issues and steps that should be taken to overcome these barriers.

Overview of the City of Fall River

The City of Fall River is part of the Providence metropolitan area and is the tenth-largest city in Massachusetts with a population of 86,107. The City is majority White and has one of the largest Portuguese-American populations in the country, comprising ten percent of all residents.

Over time, the percentage makeup of non-Hispanic White residents in Fall River has decreased, with an accompanying increase in Hispanic residents. While the non-Hispanic Black population has generally seen increases since 1990, it experienced a slight dip from 2010 to the present day. So, too, did the Asian or Pacific Islander population. The Native American population experienced a sharp dip in recent years, a pattern which is present in the Region as well. Overall, the makeup of Fall River has changed in ways that are similar to trends in the greater Region. In addition, the number of families with children has also decreased since 1990, as seen in the Region as well. Fall River has higher percentages individuals with ambulatory, cognitive and independent living difficulties than the region.

Contributing Factors to Fair Housing Issues

In the course of the AI process, the following contributing factors were identified.

1. Access to financial services
2. Access for persons with disabilities to proficient schools
3. Access to publicly supported housing for persons with disabilities
4. Access to transportation for persons with disabilities
5. Admissions and occupancy policies and procedures, including preferences in publicly supported housing
6. Availability of affordable units in a range of sizes
7. Availability, type, frequency, and reliability of public transportation
8. Community opposition
9. Deteriorated and abandoned properties
10. Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
11. Displacement of residents due to economic pressures
12. Impediments to mobility
13. Inaccessible public or private infrastructure
14. Inaccessible government facilities or services
15. Lack of access to opportunity due to high housing costs
16. Lack of affordable, accessible housing in a range of unit sizes
17. Lack of affordable in-home or community-based supportive services
18. Lack of affordable, integrated housing for individuals who need supportive services
19. Lack of assistance for housing accessibility modifications
20. Lack of assistance for transitioning from institutional settings to integrated housing
21. Lack of community revitalization strategies
22. Lack of local private fair housing outreach and enforcement
23. Lack of local public fair housing enforcement
24. Lack of local or regional cooperation
25. Lack of meaningful language access for individuals with limited English proficiency
26. Lack of private investment in specific neighborhoods
27. Lack of public investment in specific neighborhoods, including services or amenities
28. Lack of resources for fair housing agencies and organizations
29. Lack of state or local fair housing laws
30. Land use and zoning laws
31. Lending discrimination
32. Location of accessible housing
33. Location of employers
34. Location of environmental health hazards
35. Location of proficient schools and school assignment policies
36. Location and type of affordable housing
37. Loss of affordable housing
38. Occupancy codes and restrictions

39. Private discrimination
40. Quality of affordable housing information programs
41. Regulatory barriers to providing housing and supportive services for persons with disabilities
42. Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
43. Source of income discrimination
44. State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing and other integrated settings
45. Unresolved violations of fair housing or civil rights law

Proposed Goals and Actions

To address the contributing factors described above, the AI plan proposes the following goals and strategies.

1. Strengthen code enforcement and increase penalties for repeat violators in order to reduce displacement of low- and moderate-income residents.
2. Examine Fall River's occupancy code to ensure that the definition of a family does not restrict the development of group homes for unrelated individuals.
3. Study and advocate for expanded hours for bus routes to ensure better access to jobs.
4. Encourage the development of permanent supportive housing for people with disabilities, in general, and people with disabilities who are at risk of unnecessary institutionalization, in particular
5. Establish public housing authority waiting list preferences for both the Housing Choice Voucher program and for public housing for persons with disabilities who are exiting institutions or are at risk of institutionalization.
6. Explore creating a mobility counseling program to support moves to opportunity.
7. Contract with a fair housing organization to increase awareness of fair housing issues and conduct fair housing enforcement, outreach, and education to landlords, tenants, and relevant City agencies such as Community Development, Planning, and Building Departments.
8. Provide fair housing training to the Fall River Housing Authority to ensure that they are following HUD's Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions that was issued on April 4, 2016.
9. Conduct fair housing training for landlords on Massachusetts' Source of Income Discrimination protections to reduce the number of voucher holders turned away.
10. Organize and convene a Fair Housing Task Force to implement the recommendations in the AI through the Consolidated Plan process.

The AI lays out a series of achievable action steps that will help the City of Fall River to not only meet its obligation to affirmatively fair housing but also allow it to become a model for equity and inclusion in the region.

III. COMMUNITY PARTICIPATION PROCESS

1. Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify Your meetings with the Resident Advisory Board.

In order to ensure that the analysis contained in an AI truly reflects conditions in a community and that the goals and strategies are targeted and feasible, the participation of a wide range of stakeholders is of critical importance. A broad array of outreach was conducted through community meetings, focus groups, and public hearings. In preparing this AI, the Fall River Community Development Agency and the Lawyers' Committee reached out to tenants, landlords, homeowners, fair housing organizations, civil rights and advocacy organizations, legal services providers, social services providers, housing developers, and industry groups to hear directly about fair housing issues affecting residents of the City.

In June 2019, the Lawyers' Committee had six meetings with stakeholders that including homeless and social service providers, housing providers, legal services providers, lenders, and city agencies, including but not limited to:

- Steppingstone, Inc.
- SER-Jobs for Progress, Inc.-
- Fall River Housing Authority
- BayCoast Bank
- St. Anne's Hospital
- Fall River Community Housing Resource Board
- People, Incorporated and People Improving Communities and Neighborhoods, Inc
- Bristol County Savings Bank
- MassHousing
- Webster Bank
- SouthCoast Federal Credit Union
- SouthCoast Fair Housing
- SouthCoast County Legal Services, Inc.

The additional stakeholder meeting was held during the day and the public hearing on the evening of October 23, 2019. We received comments from the Fall River Housing Authority pertaining to Goal 5, Goal 8, and Contributing Factor *Admissions and occupancy policies and procedures, including preferences in publicly supported housing,*

The Fall River Housing Authority stated that its admission policies conform with HUD Notice PIH 2015-19. We have revised the contributing factor accordingly. We have kept Goal 5 because despite its efforts to secure Mainstream Voucher Program (MVP) funding, there is currently no waitlist preference for persons with disabilities who are exiting institutions or at risk of institutionalism. We have also kept Goal 8 and language pertaining to the lengthy lookback periods for criminal records because we contend that the lookback periods are longer than necessary and may have a disparate impact on people of color.

IV. ASSESSMENT OF PAST GOALS, ACTIONS AND STRATEGIES

a. Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents.

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

- Promote the "Buy Fall River Now" program.

b. Discuss what progress has been made toward the achievement of fair housing goals.

The FRCDA has undertaken a very aggressive marketing campaign from promotion of its housing products. FRCDA has advertised on radio, social media and print media its rehab and first-time homebuyer programs. A year ago, FRCDA became a homebuyer counseling agency and has counseled over 200 individuals looking to buy their first home. FRCDA Has continued to work with three CHDO's in the production of new affordable housing units.

To address abandoned properties the FRCDA instituted the Make It Safe Housing Program. This program identifies abandoned properties and rehabilitates them through the Massachusetts Attorney General's AHI program. FRCDA has also demolished several vacant and abandoned properties throughout the city.

FRCDA continued to partner with the Fall River Office of Economic Development and just established a new partnership with the Fall River Redevelopment Authority (FRRA). The FRRA is now handling all economic development activities for the City and the FRCDA has a sub-recipient agreement to fund the FRRA job creation and job retention activities.

FRCDA has worked with SCIL to promote its handicap accessibility grants to the disabled. FRCDA has completed several handicap ramps and lifts over the last five years.

FRCDA continued to be a partner in the Fall River/New Bedford Housing Partnership Program. The Program has continued to provide Credit 101 workshops and housing finance information to residents of Fall River and New Bedford.

c. Discuss how successful in achieving past goals, and/or how it has fallen short of achieving these goals (including potentially harmful unintended consequences)

FRCDA has had some success in achieving its past goals but has fallen short in others. In the past, FRCDA passed on its responsibility of achieving fair housing goals to the Community Housing Resource Board, Inc. (CHRB). Over the past five years CHRB has provided tenant landlord counseling to approximately 911 tenants and 11 landlords. done very little to be proactive in promoting fair housing laws to city residents. However, CHRB's role has change from a fair housing agency to a CHDO and owns and rents 58 units of affordable housing in Fall River.

Outreach to city residents regarding Fair Housing has been very limited. It is my opinion that residents do not understand their fair housing rights and when discriminated against do not know where to file discriminatory action.

d. Discuss any additional policies, actions, or steps that the program participant could take to achieve past goals, or mitigate the problems it has experienced.

FRCDA is going to develop an Office of Fair Housing in the Fall River Community Development Agency. The Office of Fair Housing will be staffed by a part-time attorney responsible for outreach to city residents. The Office of Fair Housing will conduct landlord and tenant counseling sessions and will be a call center for fair housing discrimination complaints.

This office will also outreach to other city agencies, social service agencies and the general public to make residents aware of Fair Housing laws.

The FRCDA has just contracted with a company, Tolemi to institute a computer tracking software program to identify nuisance and abandoned properties that are having a negative effect on the city's neighborhoods.

FRCDA will continue to work with the Fall River/New Bedford Housing Partnership.

FRCDA is in the process of becoming a HUD certified first-time homebuyer agency.

- e. *Discuss how the experiences of program participant(s) with past goals has influenced the selection of current goals.*

Past priority goals of the 2015 Analysis of Impediments (AI) stated the need for the City's population to have a greater understanding of Fair Housing laws, and their rights under these laws. The 2015 AI stated the need to provide outreach and education for tenants and landlords to increase their knowledge and rights of fair housing. The AI also recommended increasing communication among housing providers (Fall River Housing Authority, Community Housing Development Organizations, real estate companies and the private housing industry) and the general public. While the City has made strides in increasing awareness of Fair Housing throughout the City, more needs to be done to stop housing discrimination.

The 2020 AI's goals were determined by various methods one being the input of a broad range of stakeholders that deal with the realities of the housing market in Fall River. The stakeholders discussed that even though there are a small percentage of discrimination claims being reported, past program participants and non- program participants are still experiencing housing discrimination. With this feedback and data analysis, the 2020 AI incorporates the continuation of several past 2015 AI priority goals. The 2020 AI continues the need for the City to strengthen code enforcement, look at occupancy codes, analyze public housing authority housing procedures, increase awareness for fair housing laws, and educate the city residents of their fair housing rights.

Hopefully through continued outreach and education, past program participants and non-program participants will be more aware of their rights and will be knowledgeable about

housing discrimination. With this knowledge, program participants can educate those perpetuating discrimination to stop.

A. **Demographic Summary**

This Demographic Summary provides an overview of data concerning race and ethnicity, sex, familial status, disability status, limited English proficiency, national origin, and age. The data included reflects the composition of the City of Fall River and the larger Providence-Warwick, RI-MA Region to which it belongs. In addition to capturing current conditions, the data reflects changes over time in the nearly three decades since the 1990 Census. The data and analysis in the succeeding sections of this Analysis build upon the foundation laid in this section and, at times, refers back to this section.

1. *Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).*

The City of Fall River is part of the Providence metropolitan area and is the tenth-largest city in Massachusetts with a population of 86,107. The City is majority White and has one of the largest Portuguese-American populations in the country.

Table 1 Demographics, City of Fall River

	City of Fall River (CDBG, HOME, ESG) Jurisdiction			Providence-Warwick (RI-MA) Region		
Race/Ethnicity	#	%		#	%	
White, Non-Hispanic	74,107	83.40%		1,273,029	79.52%	
Black, Non-Hispanic	3,016	3.39%		67,296	4.20%	
Hispanic	6,562	7.38%		163,675	10.22%	
Asian/Pacific Island, Non-Hispanic	2,259	2.54%		40,552	2.53%	
Native American, Non-Hispanic	163	0.18%		5,109	0.32%	
National Origin						
#1 country of origin	Portugal	11,429	13.72%	Portugal	51,708	3.41%
#2 country of origin	Azores	5,449	6.54%	Dominican Republic	24,126	1.59%
#3 country of origin	Brazil	1,363	1.64%	Guatemala	18,481	1.22%
#4 country of origin	Cambodia	606	0.73%	Azores	14,252	0.94%
#5 country of origin	Cape Verde	450	0.54%	Cape Verde	10,701	0.71%
#6 country of origin	Ecuador	241	0.29%	China excl. Hong Kong & Taiwan	5,482	0.36%
#7 country of origin	Dominican Republic	234	0.28%	Colombia	5,376	0.35%
#8 country of origin	Lebanon	218	0.26%	India	4,785	0.32%

#9 country of origin	Haiti	176	0.21%	Canada	4,441	0.29%
#10 country of origin	Russia	151	0.18%	Brazil	4,248	0.28%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Portuguese	8,517	10.22%	Spanish	59,067	3.90%
#2 LEP Language	Spanish	1,506	1.81%	Portuguese	38,464	2.54%
#3 LEP Language	Cambodian	518	0.62%	Chinese	4,245	0.28%
#4 LEP Language	French Creole	169	0.20%	French Creole	3,762	0.25%
#5 LEP Language	Arabic	155	0.19%	Cambodian	3,102	0.20%
#6 LEP Language	Chinese	129	0.15%	French	2,800	0.18%
#7 LEP Language	French	102	0.12%	Italian	1,887	0.12%
#8 LEP Language	Vietnamese	52	0.06%	Laotian	1,567	0.10%
#9 LEP Language	Greek	41	0.05%	Arabic	1,438	0.09%
#10 LEP Language	Korean	41	0.05%	African	1,405	0.09%
Disability Type						
Hearing difficulty		3,560	4.34%		54,926	3.68%
Vision difficulty		2,496	3.04%		29,914	2.00%
Cognitive difficulty		8,077	9.84%		83,541	5.60%
Ambulatory difficulty		9,088	11.07%		100,500	6.74%
Self-care difficulty		3,331	4.06%		37,521	2.51%
Independent living difficulty		6,771	8.25%		73,153	4.90%
Sex						
Male		42,193	47.48%		773,916	48.34%
Female		46,664	52.52%		826,936	51.66%
Age						
Under 18		19,069	21.46%		346,365	21.64%
18-64		56,347	63.41%		1,024,727	64.01%
65+		13,441	15.13%		229,760	14.35%
Family Type						
Families with children		10,257	45.81%		176,359	43.99%
<i>Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately. Note 3: Data Sources: Decennial Census; ACS. Note 4: China does not include Hong Kong and Taiwan. Note 5: Refer to the Data Documentation for details www.hudexchange.info/resource/4848/affh-data-documentation.</i>						

Race and Ethnicity

Fall River has a mostly White population, with non-Hispanic White residents making up 83.40% of the population. Hispanic/Latino residents make up the next largest racial/ethnic group in the City, at 7.38% of the population. Non-Hispanic Black residents make up 3.39% of the population,

followed by Asian or Pacific Islander residents at 2.54% and Native American residents at 0.18%. These numbers are generally similar to the makeup of the larger Region.

National Origin

Within Fall River, the #1 country of national origin is Portugal, with residents from Portugal making up 10.22% of the population. The following most common national origins are Azores, Brazil, Cambodia, Cape Verde, Ecuador, Dominican Republic, Lebanon, Haiti and Russia. This varies significantly from the makeup of the Region, in which residents of Portuguese national origin make up 3.41% of the total population.

Limited English Proficiency

The most commonly spoken language for those in the City with Limited English Proficiency (LEP) is Portuguese. The remaining most common languages for those with Limited English Proficiency are, in order, Spanish, Cambodian, French Creole, Arabic, Chinese, French, Vietnamese, Greek and Korean. Spanish is the most commonly spoken language in the Region for those with Limited English Proficiency, but the jurisdiction and region otherwise have similar makeups with respect to Limited English Proficiency languages.

Disability

The most common type of disability experienced by residents of the City are ambulatory difficulties. The remaining most common disabilities are, in order of prevalence, cognitive difficulties, independent living difficulties, hearing difficulties, self-care difficulties and vision difficulties. Fall River has higher percentages of those disabilities, but especially ambulatory, cognitive and independent living difficulties, than the region.

Table 2: Disability by Type, City of Fall River

City of Fall River				
	(Fall River, MA CDGB, HOME, ESG) Jurisdiction		(Providence-Warwick, RI-MA) Region	
Disability Type	Number	Percentage	Number	Percentage
Hearing Difficulty	3,560	4.34%	54,926	3.68%
Vision Difficulty	2,496	3.04%	29,914	2.00%
Cognitive Difficulty	8,077	9.84%	83,541	5.60%
Ambulatory Difficulty	9,088	11.07%	100,500	6.74%
Self-care Difficulty	3,331	4.06%	37,521	2.51%
Independent Living Difficulty	6,771	8.25%	73,153	4.90%

Sex

Fall River residents are 47.48% Male and 52.52% Female.

Age

The majority of residents in the City are ages 18-64, with 63.41% of residents falling into that age group. 21.46% of the population is under 18, and 15.13% of residents are over age 65.

Familial Status

Families with children constitute 45.81% of the total City population.

Table 3: Demographic Trends

	(Fall River, MA CDBG, HOME, ESG) Jurisdiction								(Providence-Warwick, RI-MA) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	88,868	95.76%	82,340	89.49%	74,107	83.40%	74,107	83.40%	1,368,520	90.74 %	1,336,320	84.41 %	1,273,029	79.52 %	1,273,029	79.52 %
Black, Non-Hispanic	889	0.96%	2,663	2.89%	4,079	4.59%	3,016	3.39%	41,106	2.73%	64,225	4.06 %	86,791	5.42 %	67,296	4.20 %
Hispanic	1,566	1.69%	3,038	3.30%	6,562	7.38%	6,562	7.38%	59,064	3.92%	109,988	6.95 %	163,675	10.22 %	163,675	10.22 %
Asian or Pacific Islander, Non-Hispanic	1,193	1.29%	2,441	2.65%	2,601	2.93%	2,259	2.54%	21,782	1.44%	36,303	2.29 %	48,077	3.00 %	40,552	2.53 %
Native American, Non-Hispanic	80	0.09%	435	0.47%	421	0.47%	163	0.18%	4,311	0.29%	9,396	0.59 %	10,114	0.63 %	5,109	0.32 %
National Origin																
Foreign-born	19,209	20.70%	18,220	19.80%	16,744	18.84%	16,918	19.04%	156,644	10.39 %	182,091	11.50 %	199,273	12.45 %	203,420	12.71 %
LEP																
Limited English Proficiency	13,964	15.05%	12,948	14.07%	11,479	12.92%	11,360	12.78%	110,826	7.35%	126,185	7.97 %	130,263	8.14 %	127,985	7.99 %
Sex																
Male	42,772	46.09%	42,920	46.65%	42,193	47.48%	42,193	47.48%	720,994	47.81 %	760,379	48.03 %	773,916	48.34 %	773,916	48.34 %
Female	50,019	53.91%	49,089	53.35%	46,664	52.52%	46,664	52.52%	787,020	52.19 %	822,655	51.97 %	826,936	51.66 %	826,936	51.66 %
Age																
Under 18	22,417	24.16%	22,899	24.89%	19,069	21.46%	19,069	21.46%	349,552	23.18 %	391,035	24.70 %	346,365	21.64 %	346,365	21.64 %
18-64	53,576	57.74%	53,592	58.25%	56,347	63.41%	56,347	63.41%	934,090	61.94 %	963,599	60.87 %	1,024,727	64.01 %	1,024,727	64.01 %
65+	16,797	18.10%	15,517	16.86%	13,441	15.13%	13,441	15.13%	224,372	14.88 %	228,400	14.43 %	229,760	14.35 %	229,760	14.35 %
Family Type																
Families with children	12,374	49.47%	9,747	49.32%	10,257	45.81%	10,257	45.81%	183,721	46.27 %	138,218	47.49 %	176,359	43.99 %	176,359	43.99 %

Over time, the percentage makeup of non-Hispanic White residents in Fall River has decreased, with an accompanying increase in Hispanic residents. While the non-Hispanic Black population has generally seen increases since 1990, it experienced a slight dip from 2010 to the present day. So, too, did the Asian or Pacific Islander population. The Native American population experienced a sharp dip in recent years, a pattern which is present in the Region as well. Overall, the makeup of Fall River has changed in ways that are similar to trends in the greater Region.

The foreign-born population has been decreasing since 1990, as has the Limited English Proficiency (LEP) population.

The number of families with children has also decreased since 1990, as seen in the Region as well.

A. General Issues

i. Segregation and Integration

1. Analysis

- a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.*

The City of Fall River has relatively low rates of ethnic and racial segregation, especially when compared to the greater Providence-Warwick Region.

One common metric used to determine levels of residential segregation between groups is the dissimilarity index. The index shows the degree to which two groups are evenly distributed across a geographic area, and measures the percentage of a certain group's population that would have to move to a different census tract in order to be evenly distributed within a city or metropolitan area in relation to another group. The higher the dissimilarity index, the more uneven the population of different groups is to each other. For example, if a Black/White dissimilarity index is 65, then 65 percent of Black residents would need to move in order for Blacks and Whites to be evenly distributed across the city. The higher the dissimilarity index, the more uneven the population of different groups is to each other. A dissimilarity index of less than 40 is considered low while an index of 40 to 55 is considered moderate, and values over 55 are considered high.

	(Fall River, MA CDBG, HOME, ESG) Jurisdiction				(Providence-Warwick, RI-MA) Region			
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	23.28	26.31	23.13	29.81	52.70	53.73	50.22	54.42
Black/White	27.44	28.31	20.70	27.08	60.20	55.36	50.81	55.43
Hispanic/White	18.11	27.40	28.30	35.21	57.82	64.47	60.11	62.09
Asian or Pacific Islander/White	35.20	31.78	24.52	36.77	47.07	41.23	36.60	43.74
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

In the City of Fall River, segregation is generally low and consistent over past decades. The one notable exception is Hispanic/White segregation, which has nearly doubled since 1990.

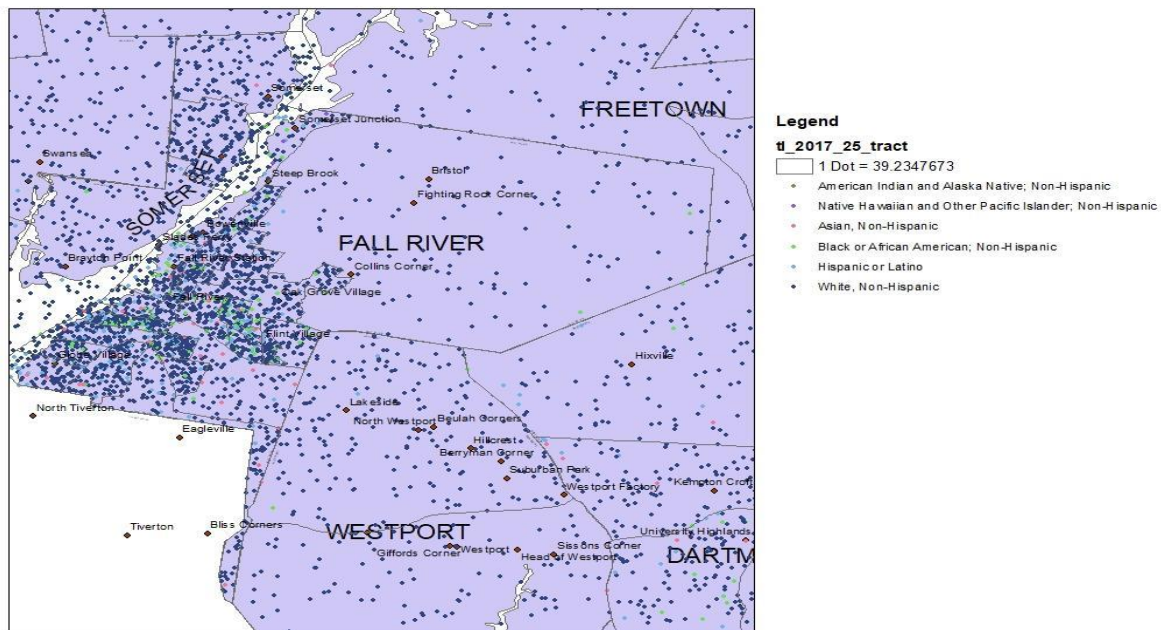
Black/White dissimilarity values have decreased slightly since 1990, but jumped dramatically since 2010. Asian or Pacific Islander/White dissimilarity values have done the same. These dramatic rises in dissimilarity index values are not reflected in the Region. Though the Region is more segregated overall than the jurisdiction, it has maintained fairly consistent values through the decades and even slight decreases in the case of Black/White and Asian or Pacific Islander/White dissimilarity values.

Areas of high segregation and integration

- b. Identify areas in the jurisdiction and region with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.*

Fall River – Segregation by Race and Ethnicity

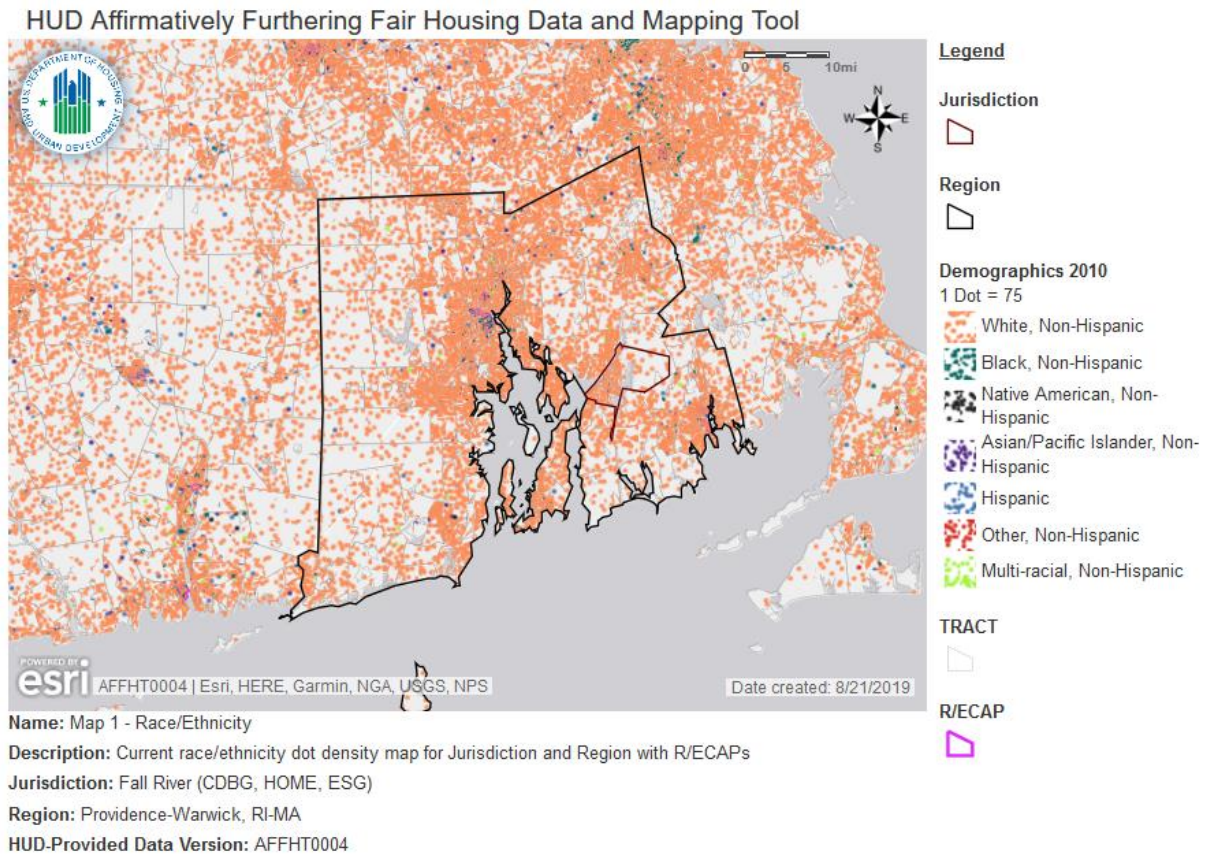
Map 1: Race/Ethnicity, Fall River



Fall River has fairly low levels of Segregation, as seen in both low Dissimilarity Index values as well as the map above. This is partly due to the relatively low populations of Black, Asian or Pacific Islander, and Hispanic residents. Most residents live in the southeast area of the City, closer to the Taunton River. Where patterns of segregation exist, they are most prominent in that non-White residents are less present in the northeast area of the City. There are notable clusters of Black residents near Flint Village, Kennedy Park and the center of the City. Hispanic residents are also more concentrated in these areas, as well as towards the north of Steep Brook.

Region – Segregation by Race and Ethnicity

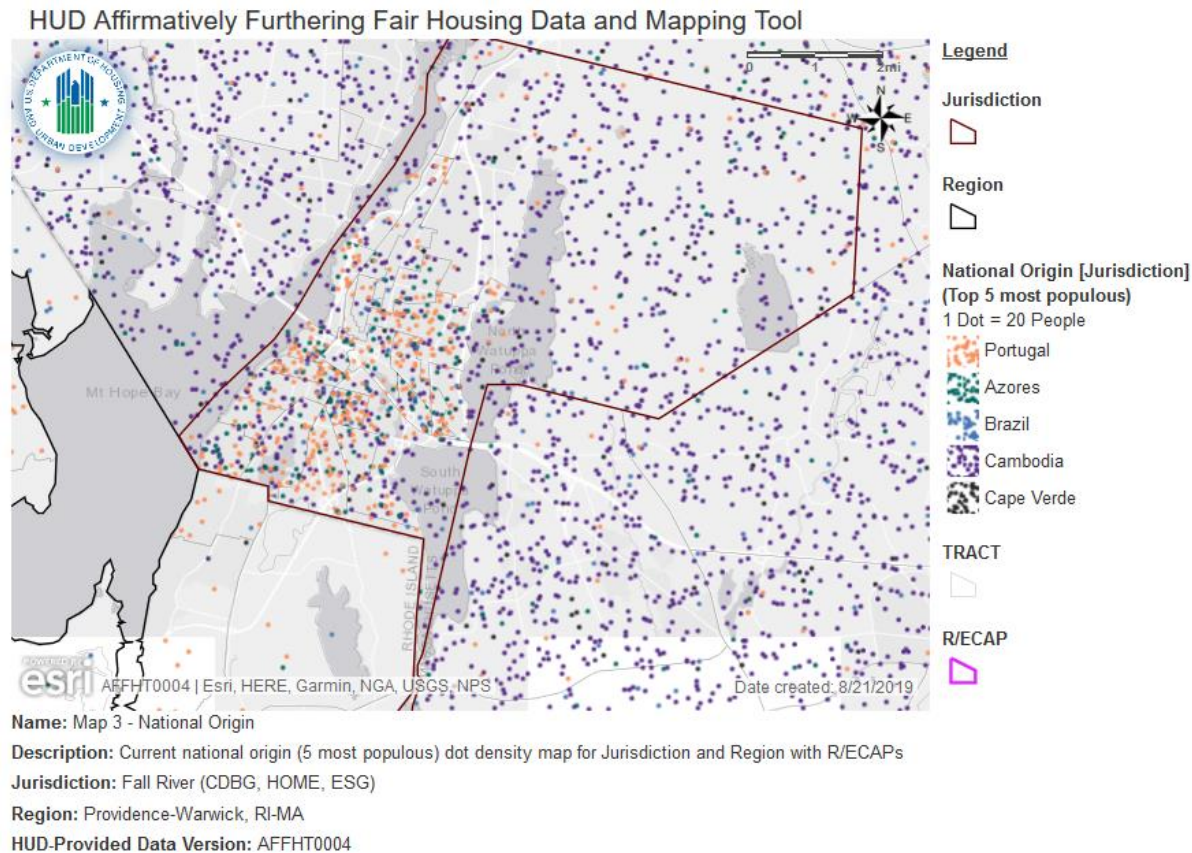
Map 2: Race/Ethnicity, Providence-Warwick RI-MA Region



Some patterns of segregation exist in the larger Providence-Warwick, Rhode Island-Massachusetts region. This is most prominent in the racial segregation closer to Providence, Rhode Island. Providence contains the highest concentrations of Black or Hispanic residents in the region, especially along the western edge of the City. This extends into Cranston to the south, and Pawtucket to the north. Much of the region has little presence of non-White residents, with the exceptions of some Black and Hispanic residents in Fall River, Taunton and Newport.

Fall River – Segregation by National Origin

Map 3: National Origin, Fall River



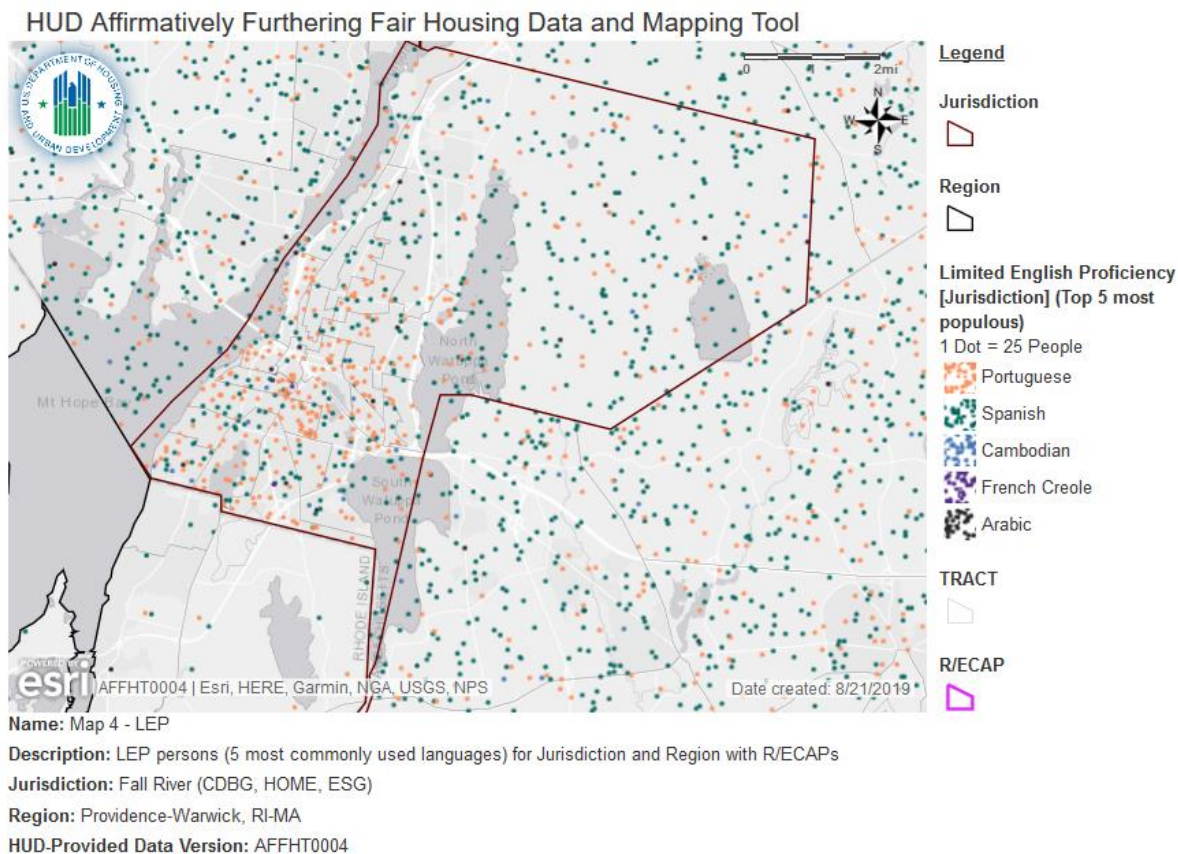
There are some patterns of segregation based on national origin within Fall River. Portuguese residents, as well as Azores and Brazilian residents, are primarily located closer to the center of the city, starting below Wilson Road. These three groups are evenly dispersed in the southwestern areas of the City that they occupy, however. Portuguese, Azorean, Brazilian and Cape Verdean residents are found primarily in the center of the City, especially in the neighborhoods below President Ave to the southern border of the City. This is also the most heavily populated area of the City, but the lack of residents of this background in the eastern part of the City indicates some segregation. There are negligible numbers of Cambodian residents in the area.

Region – Segregation by National Origin

There is some segregation by national origin within the larger region. The most obvious example is the large community of Dominican, Guatemalan and to a lesser extent, Cape Verdean residents in western Providence. There is also a community of Cape Verdean residents in nearby Pawtucket. Farther southeast to New Bedford, some distinct communities of Portuguese and Cape Verdean residents live throughout the City, but with less of a presence in its nearby suburbs.

Segregation of LEP Individuals

Map 4: Limited English Proficiency, Fall River



Portuguese speakers are the largest group of LEP speakers in Fall River, followed by Spanish and Cambodian speakers. While Spanish speakers are more evenly dispersed throughout the City, Portuguese speakers are found mostly in the center of the City, in the same areas where there are concentrations of Portuguese, Azores and Brazilian residents.

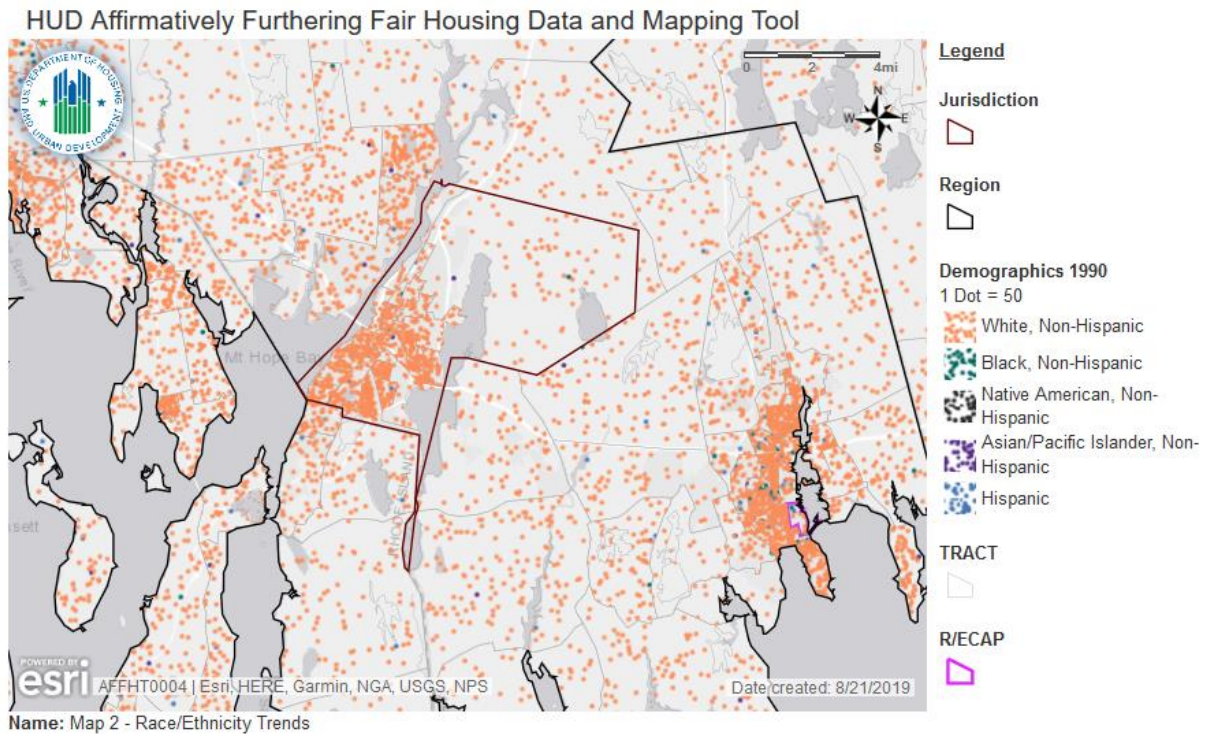
Region – Segregation of LEP Individuals

In the region, LEP speakers are spread out through different urban areas. There are significant numbers of Spanish and Portuguese speakers in western Providence, as well as in New Bedford. There are some Chinese LEP speakers within the center of Providence. Fall River and Taunton appear to have the highest densities of Portuguese speakers in the region. These speakers are not as present in the more suburban or rural areas of Massachusetts and Rhode Island.

Change in segregation over time

- c. Explain how these segregation levels and patterns in the jurisdiction and region have changed over time (since 1990).

Map 5: Race/Ethnicity Trends in 1990, Fall River



Name: Map 2 - Race/Ethnicity Trends

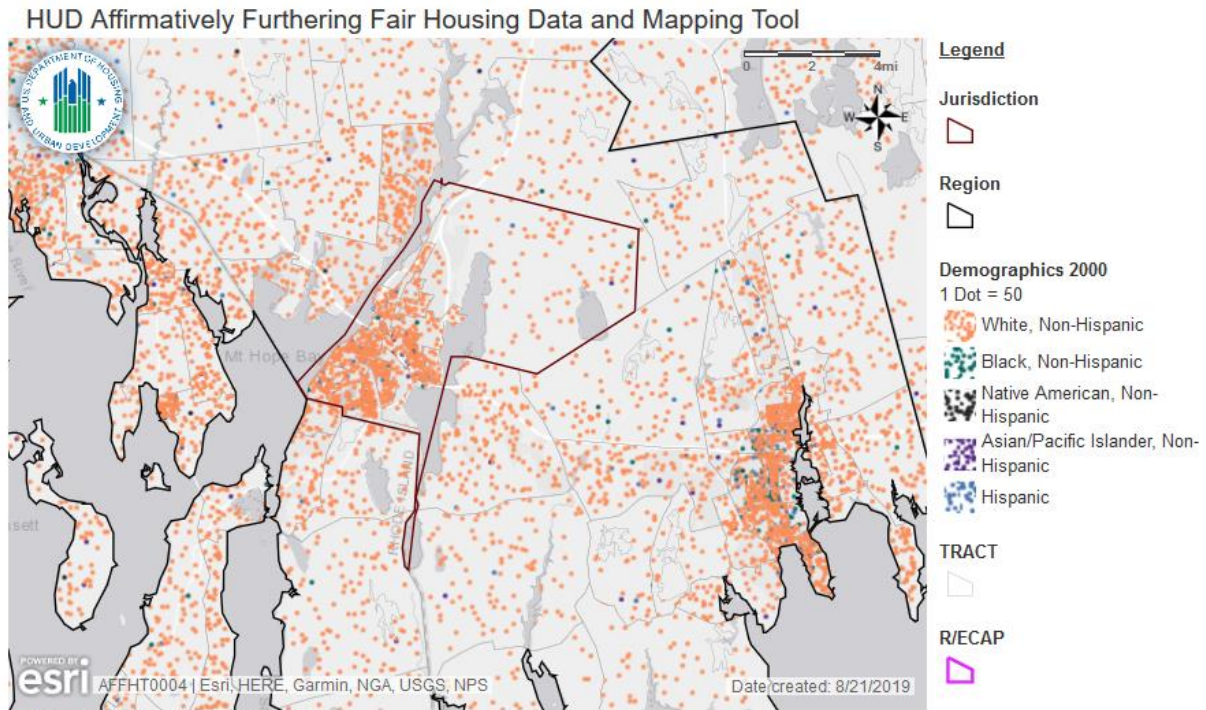
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Fall River (CDBG, HOME, ESG)

Region: Providence-Warwick, RI-MA

HUD-Provided Data Version: AFFHT0004

Map 6: Race/Ethnicity Trends in 2000, Fall River



Name: Map 2 - Race/Ethnicity Trends

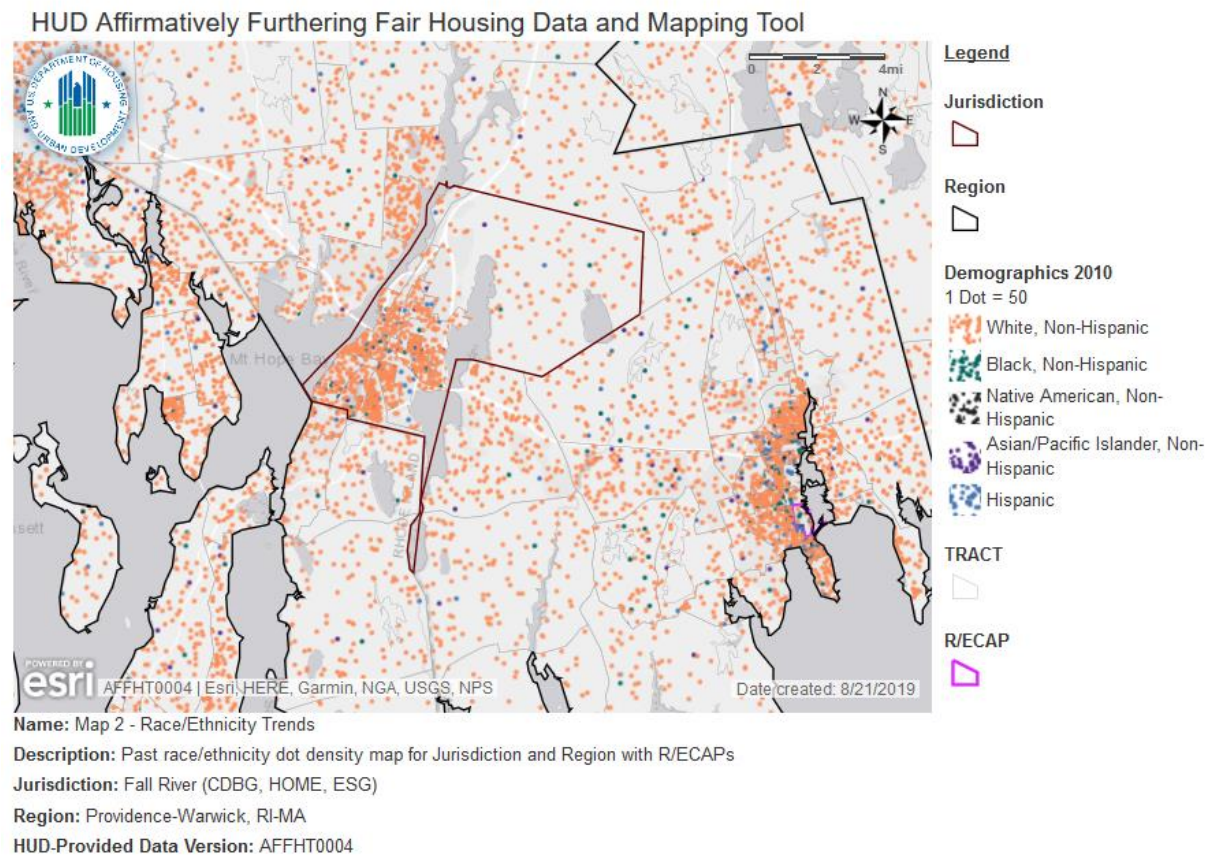
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Fall River (CDBG, HOME, ESG)

Region: Providence-Warwick, RI-MA

HUD-Provided Data Version: AFFHT0004

Map 7: Race/Ethnicity Trends in 2010, Fall River

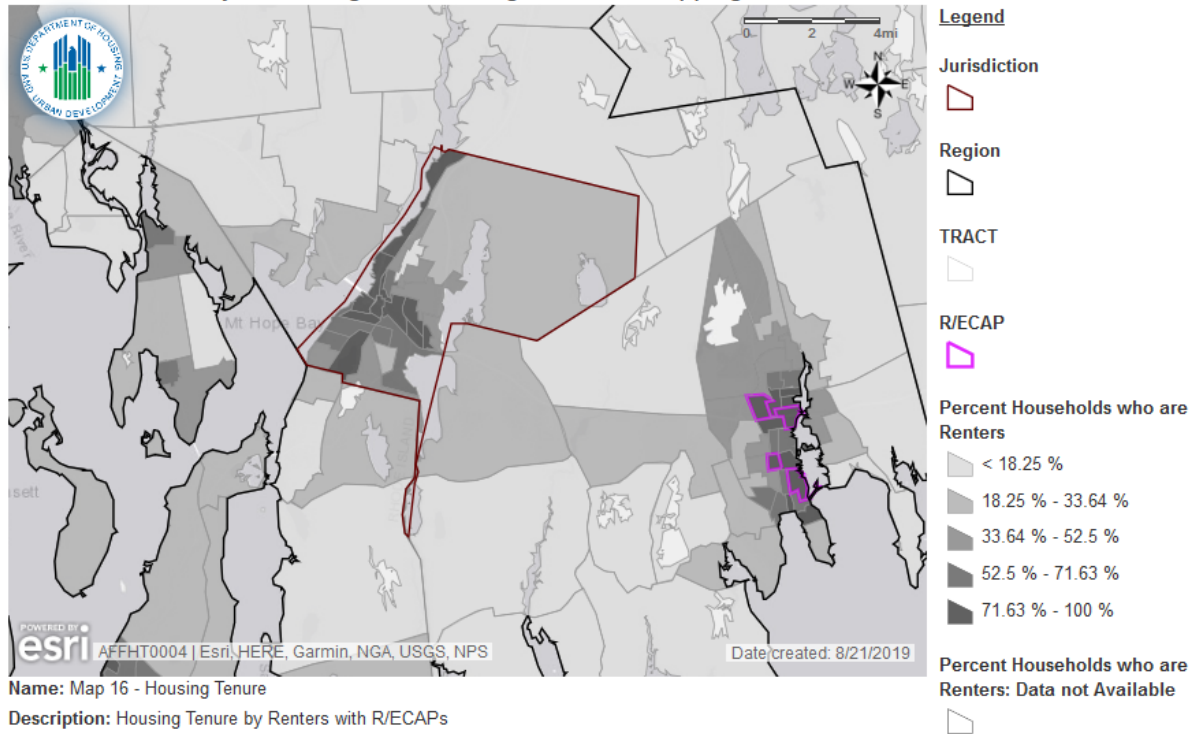


Fall River's population declined noticeably over the second half of the 20th century. This is largely due to the decline of textile and other industries, and a lack of industry or other employment to draw workers. This was also accompanied by a large influx of Portuguese immigrants, who came to Fall River and southern Massachusetts in general largely to support its whaling industry. That being said, these patterns are not evident in the maps shown above. Rather, there are clear patterns of Fall River becoming more diverse since 1990. While in 1990, the City was made up almost completely of White residents, Black and Hispanic residents have since come to have a more noticeable presence in the City. This is also evident in the larger region.

- d. Consider and describe the location of owner and renter occupied housing in the jurisdiction and region in determining whether such housing is located in segregated or integrated areas, and describe trends over time.

Map 8: Housing Tenure by Renters, Fall River

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Map 9: Housing Tenure by Owners, Fall River

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



In the City of Fall River, most residents rent rather than own their homes. Rentals are found primarily in the center of the City in more populated areas. Clear racial disparities exist regarding home ownership in Fall River, with most Black and Hispanic residents being renters rather than homeowners. While most White residents are not homeowners either, they have significantly higher rates of home ownership than do Black or Hispanic residents. Most home ownership is found along Robeson Street, between St. Patrick's Cemetery and North Park. Fall River has overall lower rates of home ownership than its surroundings, with the exceptions of Providence and New Bedford.

- e. *Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future. Participants should focus on patterns that affect the jurisdiction and region rather than creating an inventory of local laws, policies or practices.*

Religion

HUD does not provide and the Census Bureau does not collect data concerning religious affiliation, but religion remains a prohibited basis for discrimination under the Fair Housing Act. Although the data discussed above with respect to national origin and LEP status can provide some insight into residential patterns with respect to religious given correlations between language, national origin, and religion, the resulting picture is merely a rough proxy. It is also a proxy that does not genuinely capture minority religious communities whose members are less likely to be recent immigrants. Fall River has one mosque, no centers for worship for Jewish people, and one Buddhist temple. This correlates with the relatively low populations of Asian residents within the City.

More information can be found in the Contributing Factors of Segregations.

Contributing Factors of Segregation

Consider the listed factors and any other factors affecting the jurisdiction and Region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

Please see the Appendix for the following Contributing Factors to Segregation:

- Community opposition
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of private investment in specific neighborhoods
- Lack of public investment in specific, neighborhoods, including services and amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination
- Lack of public investment in specific, neighborhoods, including services and amenities

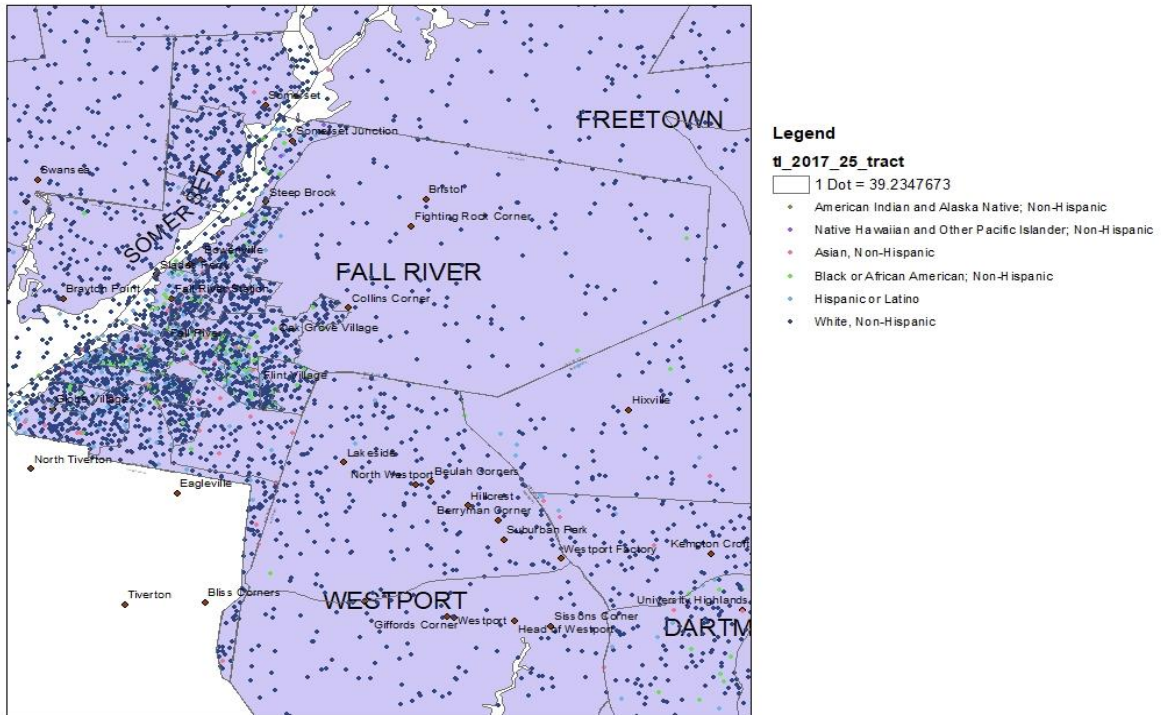
i. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

R/ECAPs are geographic areas with significant concentrations of poverty and minority populations. HUD has developed a census-tract based definition of R/ECAPs. In terms of racial or ethnic concentration, R/ECAPs are areas with a non-White population of 50 percent or more. With regards to poverty, R/ECAPs are census tracts in which 40 percent or more of individuals are living at or below the poverty limit or that have a poverty rate three times the average poverty rate for the metropolitan area, whichever threshold is lower.

Where one lives has a substantial effect on mental and physical health, education, crime levels, and economic opportunity. Urban areas that are more residentially segregated by race and income tend to have lower levels of upward economic mobility than other areas. Research has found that racial inequality is thus amplified by residential segregation. Concentrated poverty is also associated with higher crime rates and worse health outcomes. However, these areas may also offer some opportunities as well. Individuals may actively choose to settle in neighborhoods containing R/ECAPs due to proximity to job centers and access to public services. Ethnic enclaves in particular may help immigrants build a sense of community and adapt to life in the U.S. The businesses, social networks, and institutions in ethnic enclaves may help immigrants preserve their cultural identities while providing a variety of services that allow them to establish themselves in their new homes. Overall, identifying R/ECAPs is important in order to better understand entrenched patterns of segregation and poverty.

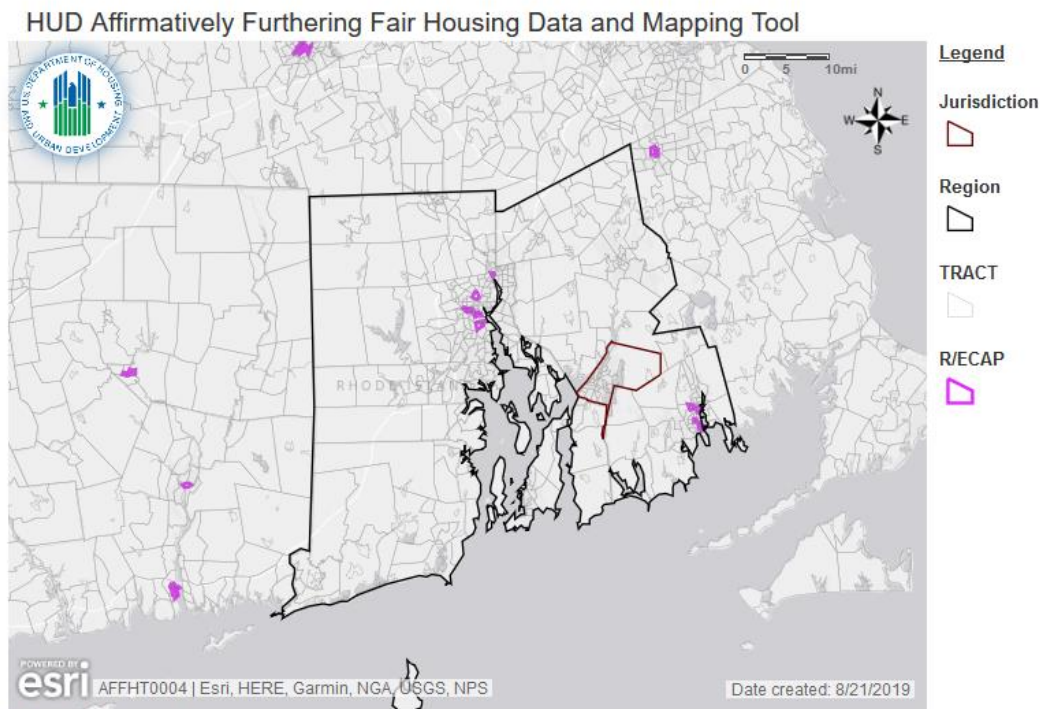
a) *Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction and Region.*

Map 1: R/ECAPs in Fall River



There are no R/ECAPs located in the City of Fall River.

Map 2: R/ECAPs in Providence-Warwick, RI-MA



Name: Map 1 - Race/Ethnicity

Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Fall River (CDBG, HOME, ESG)

Region: Providence-Warwick, RI-MA

HUD-Provided Data Version: AFFHT0004

There are seven R/ECAPs located in Providence, one R/ECAP in Pawtucket, and four R/ECAPs in New Bedford. The R/ECAPs in Providence are located closer to the western edge of the City, along I-95 and US6. The R/ECAP in Pawtucket is located in the center of the City. The R/ECAPs in New Bedford are more dispersed throughout the City, ranging from near the New Bedford Regional Airport to by the coast bordering the Acushnet River. These R/ECAPs contain predominantly Black and Hispanic, though mostly Hispanic, residents.

b) Describe and identify the predominant protected classes residing in R/ECAPs in the jurisdiction and Region. How do these demographics of the R/ECAPs compare with the demographics of the jurisdiction and Region?

Table 1 - R/ECAP Demographics						
	(Fall River, MA CDBG, HOME, ESG) Jurisdiction			(Providence-Warwick, RI-MA) Region		
R/ECAP Race/Ethnicity		#	%		#	%

		0	-		40,131	-
White, Non-Hispanic		0	N/a		10,267	25.58%
Black, Non-Hispanic		0	N/a		6,264	15.61%
Hispanic		0	N/a		19,036	47.43%
Asian or Pacific Islander, Non-Hispanic		0	N/a		1,290	3.21%
Native American, Non-Hispanic		0	N/a		394	0.98%
Other, Non-Hispanic		0	N/a		1,259	3.14%
R/ECAP Family Type						
Total Families in R/ECAPs		0	-		8,522	-
Families with children		0	N/a		5,074	59.54%
R/ECAP National Origin						
Total Population in R/ECAPs		0	-		40,131	-
#1 country of origin	Null	0	0.00%	Dominican Republic	5,693	14.19%
#2 country of origin	Null	0	0.00%	Guatemala	1,976	4.92%
#3 country of origin	Null	0	0.00%	Cape Verde	679	1.69%
#4 country of origin	Null	0	0.00%	Portugal	439	1.09%
#5 country of origin	Null	0	0.00%	Liberia	384	0.96%
#6 country of origin	Null	0	0.00%	El Salvador	354	0.88%
#7 country of origin	Null	0	0.00%	Other South Central Asia	323	0.80%
#8 country of origin	Null	0	0.00%	Mexico	284	0.71%
#9 country of origin	Null	0	0.00%	Ecuador	209	0.52%
#10 country of origin	Null	0	0.00%	Haiti	202	0.50%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.						
Note 2: Data Sources: Decennial Census; ACS						

[Note 3: Refer to the Data Documentation for details
\(www.hudexchange.info/resource/4848/affh-data-documentation\).](http://www.hudexchange.info/resource/4848/affh-data-documentation)

- c) *Describe how R/ECAPs have changed over time in the jurisdiction and the Region (since 1990).*

No R/ECAPs have existed in the jurisdiction dating back to 1990.

Contributing Factors of R/ECAPs

Consider the listed factors and any other factors affecting the jurisdiction and Region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs.

Please see the Appendix for the following Contributing Factors to R/ECAPs:

- Community opposition
- Deteriorated and abandoned properties
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of local or regional cooperation
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning laws
- Location and type of affordable housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination

i. Disparities in Access to Opportunity

a. *Education*

i. *Describe any disparities in access to proficient schools in the jurisdiction and region.*

Table 1:

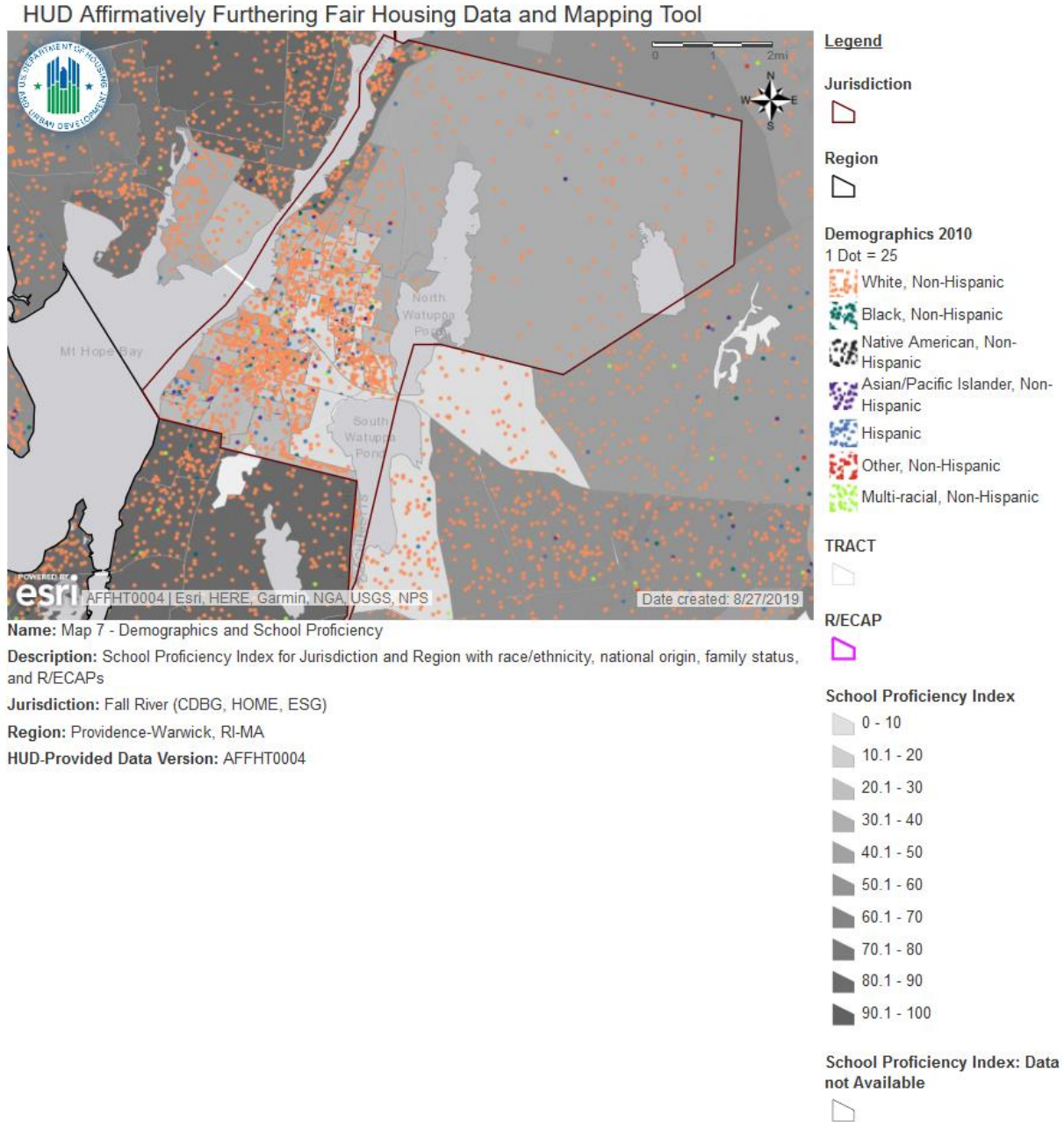
Jurisdiction	School Proficiency Index
Total Population	
White, Non-Hispanic	24.64
Black, Non-Hispanic	23.93
Hispanic	23.04
Asian or Pacific Islander, Non-Hispanic	21.45
Native American, Non-Hispanic	22.01
Population below federal poverty line	
White, Non-Hispanic	23.46
Black, Non-Hispanic	20.48
Hispanic	19.78
Asian or Pacific Islander, Non-Hispanic	16.85
Native American, Non-Hispanic	20.21
Region	
Total Population	
White, Non-Hispanic	56.82
Black, Non-Hispanic	31.09
Hispanic	26.12
Asian or Pacific Islander, Non-Hispanic	44.21
Native American, Non-Hispanic	45.08
Population below federal poverty line	
White, Non-Hispanic	45.46
Black, Non-Hispanic	24.29
Hispanic	18.96
Asian or Pacific Islander, Non-Hispanic	32.38
Native American, Non-Hispanic	42.85

School Proficiency index values are fairly consistent across different races or ethnicities in Fall River for the total population. This is not the case for those living below the poverty line, where disparities are slightly more pronounced, but still within a 4-point margin. Disparities in access to education are much greater in the region. White residents have the highest average School Proficiency index value at 56.82, which is double the value for Hispanic residents at 26.12. However, this is still greater than the highest value for White residents in Fall River at 24.64. Regionally, Black and Hispanic residents have significantly low School Proficiency Index values.

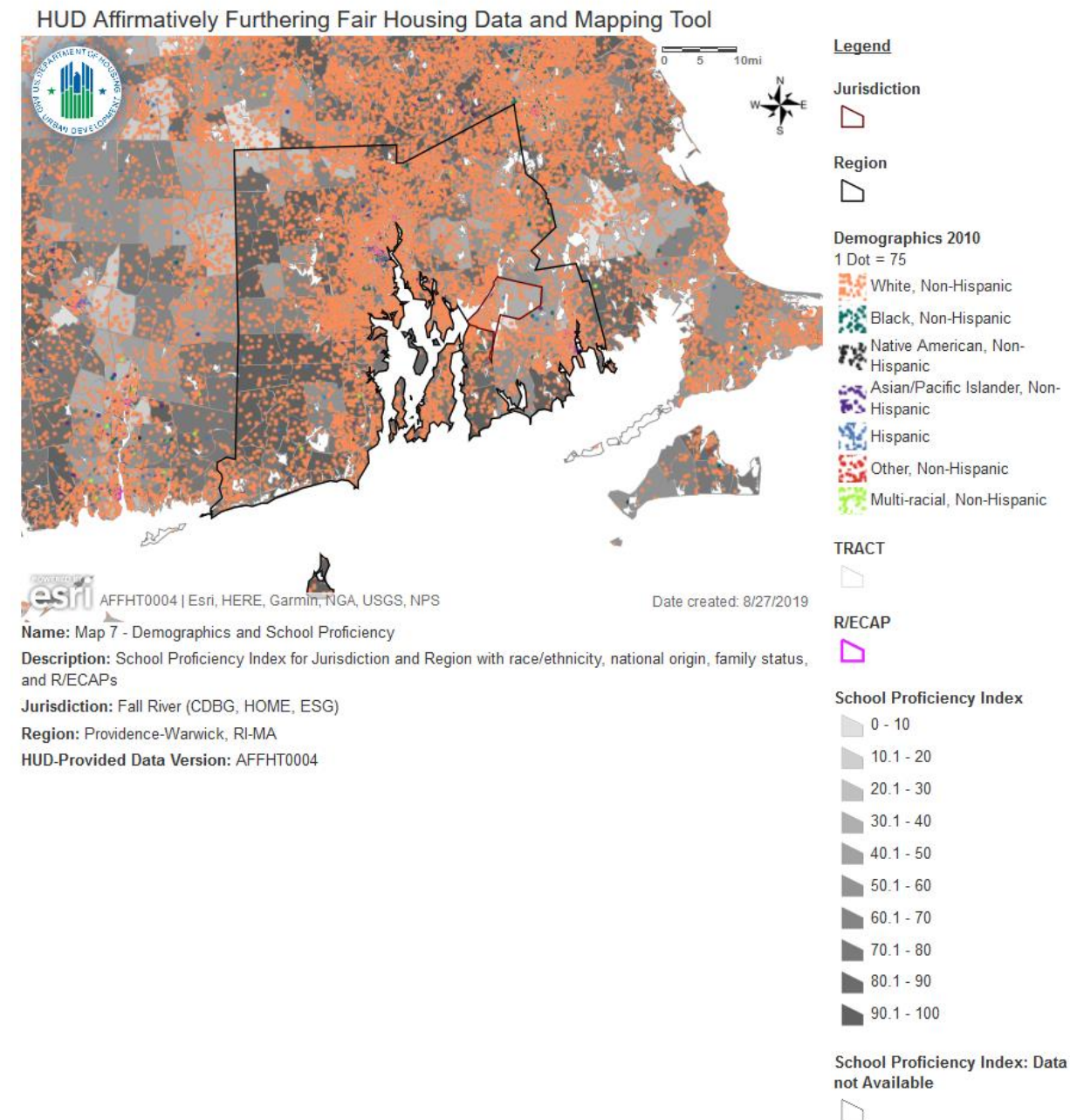
Disparities are even stronger for the population below the federal poverty line, regionally. White residents have a School Proficiency value of 45.46, which is almost double the value for Black residents and almost triple the value for Hispanic residents. Fall River contains less disparities in access to education by this metric than its region, with the caveat that the City also has fewer non-White residents than average for the region.

- ii. Describe how the disparities in access to proficient schools relate to residential living patterns in the jurisdiction and region.

Map 1: Race/Ethnicity and School Proficiency, Fall River



Map 2: Race/Ethnicity and School Proficiency, Providence-Warwick, RI-MA



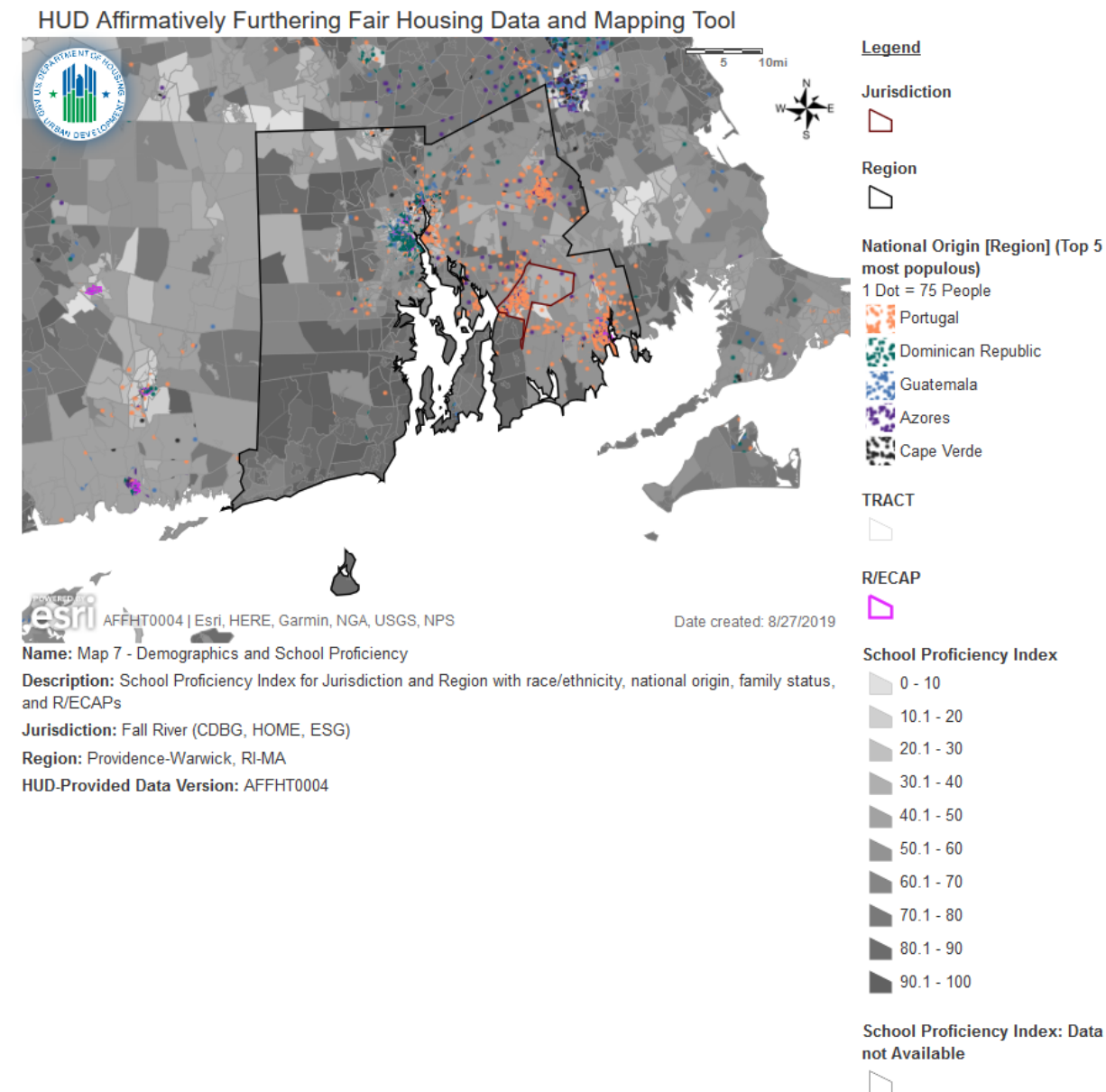
School Proficiency index values are fairly consistent across Fall River, with the exception of the eastern half of the City. This means that most of the population resides in areas of the City with similarly low index values. There are no significant disparities in access to proficient schools linked to race or ethnicity, except that the mostly White eastern half of the City does have access to slightly more proficient schools. Regionally, there are significant disparities in access to proficient schools linked to race or ethnicity. These are most prominent in the R/ECAPs around Providence, Pawtucket and New Bedford. Majority Black or Hispanic neighborhoods in these cities have drastically lower School Proficiency index values than their surroundings. Disparities are more visible in clearly segregated areas.

Map 3: National Origin and School Proficiency, Fall River

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



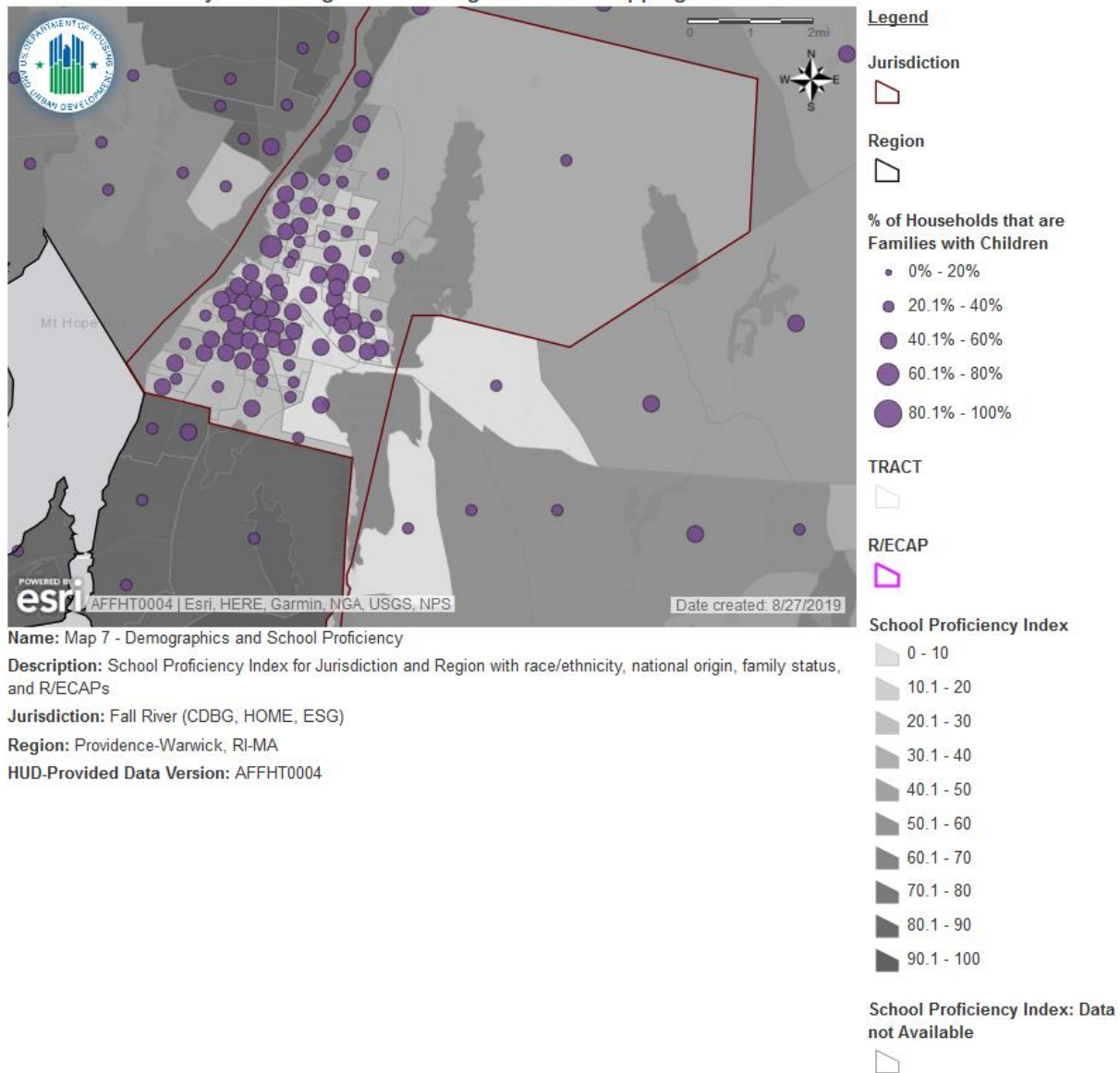
Map 4: National Origin and School Proficiency, Providence-Warwick, RI-MA



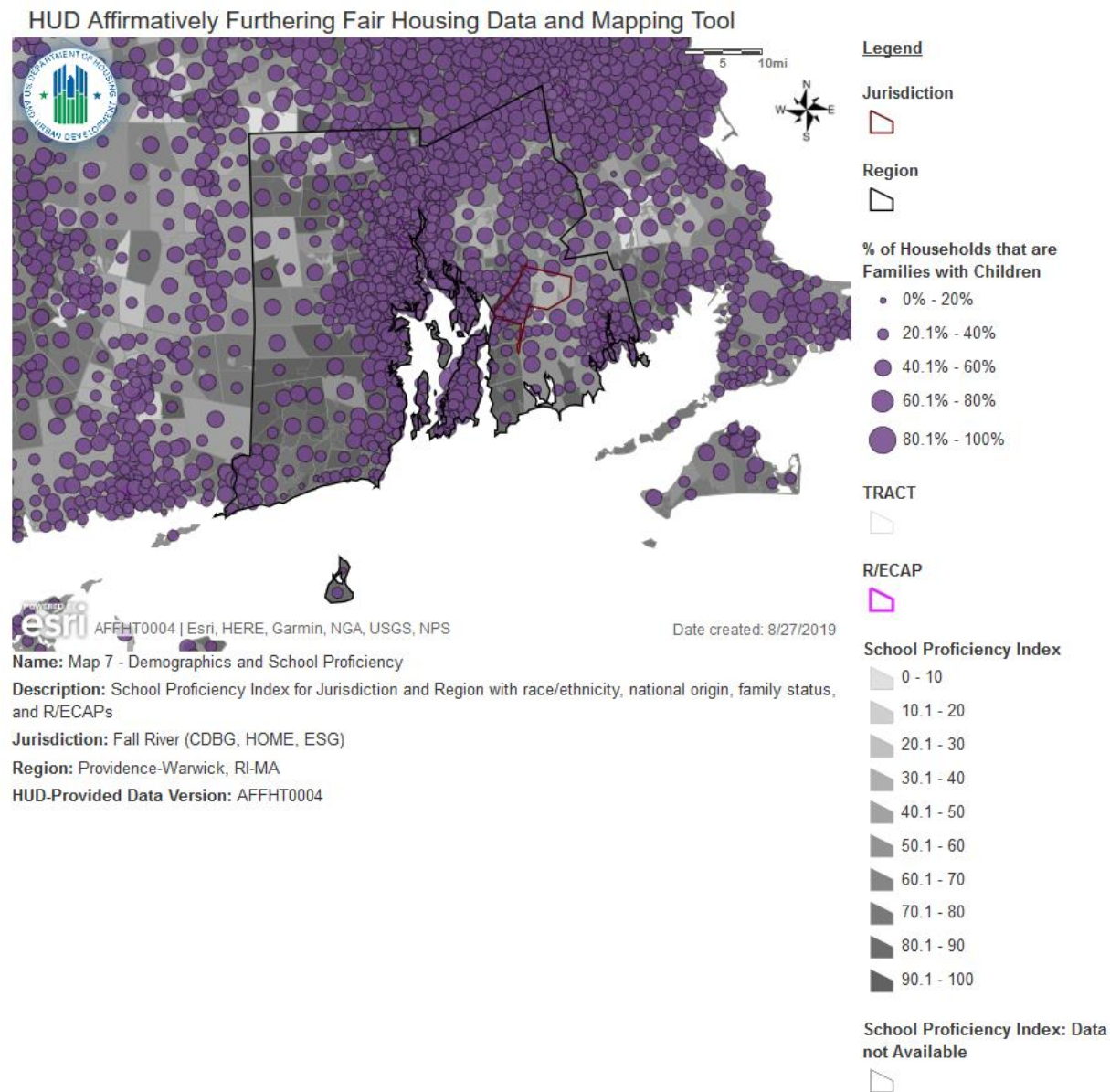
There is a correlation between national origin and access to proficient schools within both the jurisdiction and the region. Within the jurisdiction, there are very few Portuguese or Azorean residents within the eastern half of the City, which has the highest School Proficiency index values. Instead, most residents of a different national origin are found in the center of the City, which has slightly less access to proficient schools. Regionally, the Dominican population in Providence and the Portuguese population in New Bedford have lower access to proficient schools as well.

Map 5: Family Status and School Proficiency, Fall River

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



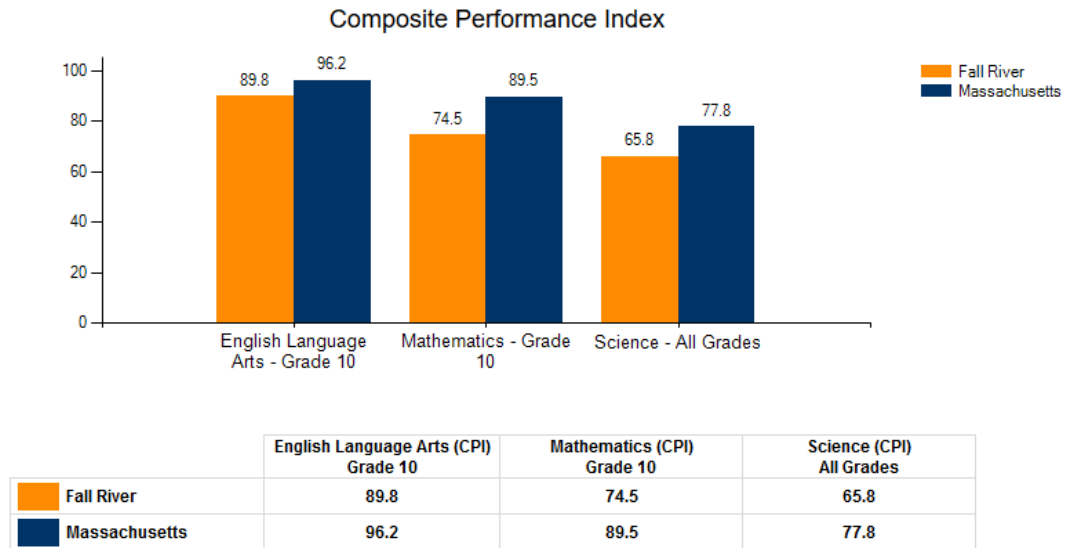
Map 6: Family Status and School Proficiency, Providence-Warwick, RI-MA



There are more families without children located in areas with lower access to proficient schools throughout both the jurisdiction and the region. This is reflected in less visible ways in Fall River, since School Proficiency index values are more similar throughout the jurisdiction. However, in the region, families with children are found more often in areas with higher School Proficiency index values.

- iii. *Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss programs, policies, or funding mechanisms that affect disparities in access to proficient schools.*

Data from the Massachusetts Department of Elementary and Secondary Education can help paint a better picture of disparities in access to proficient schools within both Fall River and its region.



Across Fall River, school performance is generally lower than the statewide average, as reflected in the earlier school proficiency maps as well. While School Proficiency index data is based on fourth grade test scores, the Massachusetts Composite Performance Index reflects that disparities remain (though maybe to a lesser extent) throughout grade school.

<u>Student Group</u>	<u># Enrolled Grades 09 through 12</u>	<u># Dropout All Grades</u>	<u>% Dropout All Grades</u>	<u>% Dropout Grade 09</u>	<u>% Dropout Grade 10</u>	<u>% Dropout Grade 11</u>	<u>% Dropout Grade 12</u>
All Students	2,264	108	4.8	3.7	5.7	5.5	4.3
High Needs	1,539	93	6.0	4.5	7.3	7.6	5.3
Economically Disadvantaged	1,355	73	5.4	4.4	6.0	5.9	5.6
LEP English language learner	270	18	6.7	6.1	7.0	10.5	2.3
Students with disabilities	432	48	11.1	7.8	11.5	18.5	9.4
African American/Black	189	4	2.1	0.0	4.3	2.3	2.1
American Indian or Alaskan Native	5						
Asian	116	1	0.9	0.0	3.1	0.0	0.0
Hispanic or Latino	542	29	5.4	4.7	7.0	5.6	3.9
Multi-race, non-Hispanic or Latino	96	0	0.0	0.0	0.0	0.0	0.0
Native Hawaiian or Pacific Islander	6	0	0.0				
White	1,310	74	5.6	4.4	6.0	7.1	5.4
Female	1,121	39	3.5	2.9	2.9	4.7	3.7
Male	1,143	69	6.0	4.5	8.9	6.3	4.8

The above chart of dropout rates for the 2017-2018 school year indicate some disparities for selected groups. There is less indication of racial disparities in dropout rates in Fall River as White residents have higher dropout rates than other racial or ethnic group. The 6.7% dropout rate for LEP English status learners is alarming, however, as is the 11.1% dropout rate for students with disabilities.

4-Year Graduation Rate (2018)							
Student Group	# in Cohort	% Graduated	% Still in School	% Non-Grad Completers	% H.S. Equiv.	% Dropped Out	% Permanently Excluded
All Students	686	71.1	5.7	6.4	1.9	14.9	0.0
Male	385	66.5	5.7	7.0	2.3	18.4	0.0
Female	301	77.1	5.6	5.6	1.3	10.3	0.0
EL	72	63.9	8.3	11.1	0.0	16.7	0.0
Students w/ disabilities	177	39.5	15.8	13.6	1.7	29.4	0.0
Low income	495	67.1	6.9	6.7	2.2	17.2	0.0
High needs	537	65.5	7.1	7.6	2.0	17.7	0.0
Afr. Amer./Black	63	61.9	7.9	15.9	0.0	14.3	0.0
Asian	28	96.4	0.0	3.6	0.0	0.0	0.0
Hispanic/Latino	152	59.9	8.6	9.9	2.6	19.1	0.0
Amer. Ind. or Alaska Nat.	1	-	-	-	-	-	-
White	414	73.9	5.1	4.1	1.7	15.2	0.0
Nat. Haw. or Pacif. Isl.	3	-	-	-	-	-	-
Multi-race, Non-Hisp./Lat.	25	84.0	0.0	4.0	8.0	4.0	0.0

The 2018 4-year graduation rate chart for Fall River paints an even better picture of disparities, however. Black and Hispanic students have lower graduation rates than White students, while Asian students have the highest 4-year graduation rates. Students with disabilities are drastically less likely to graduate in 4 years as well.

Student Group	Students	Students Disciplined	% In-School Suspension	% Out-of-School Suspension	% Expulsion	% Alternate Setting	% Emergency Removal
All Students	10,977	1,057	4.3	6.7	0.0	0.6	0.0
English Learner	1,889	176	4.4	6.4	0.0	0.4	0.0
Economically disadvantaged	7,944	918	5.2	8.0	0.0	0.7	0.0
Students w/disabilities	2,379	388	6.2	11.9	0.0	2.6	0.0
High needs	8,665	976	5.1	7.8	0.0	0.7	0.0
Female	5,306	354	2.5	5.1	0.0	0.3	0.0
Male	5,671	703	6.0	8.1	0.0	0.8	0.0
Amer. Ind. or Alaska Nat.	25	4					
Asian	432	15	1.6	2.3	0.0	0.0	0.0
Afr. Amer./Black	907	150	7.1	11.8	0.0	0.8	0.0
Hispanic/Latino	3,024	336	5.0	7.8	0.0	0.7	0.0
Multi-race, Non-Hisp./Lat.	895	102	6.1	6.8	0.0	1.0	0.0
Nat. Haw. or Pacif. Isl.	10	0					
White	5,684	450	3.3	5.6	0.0	0.4	0.0

Black students, as well as economically disadvantaged students in general, are significantly more likely to face discipline than other students.

b. Employment

- i. Describe any disparities in access to jobs and labor markets by protected class groups in the jurisdiction and region.*

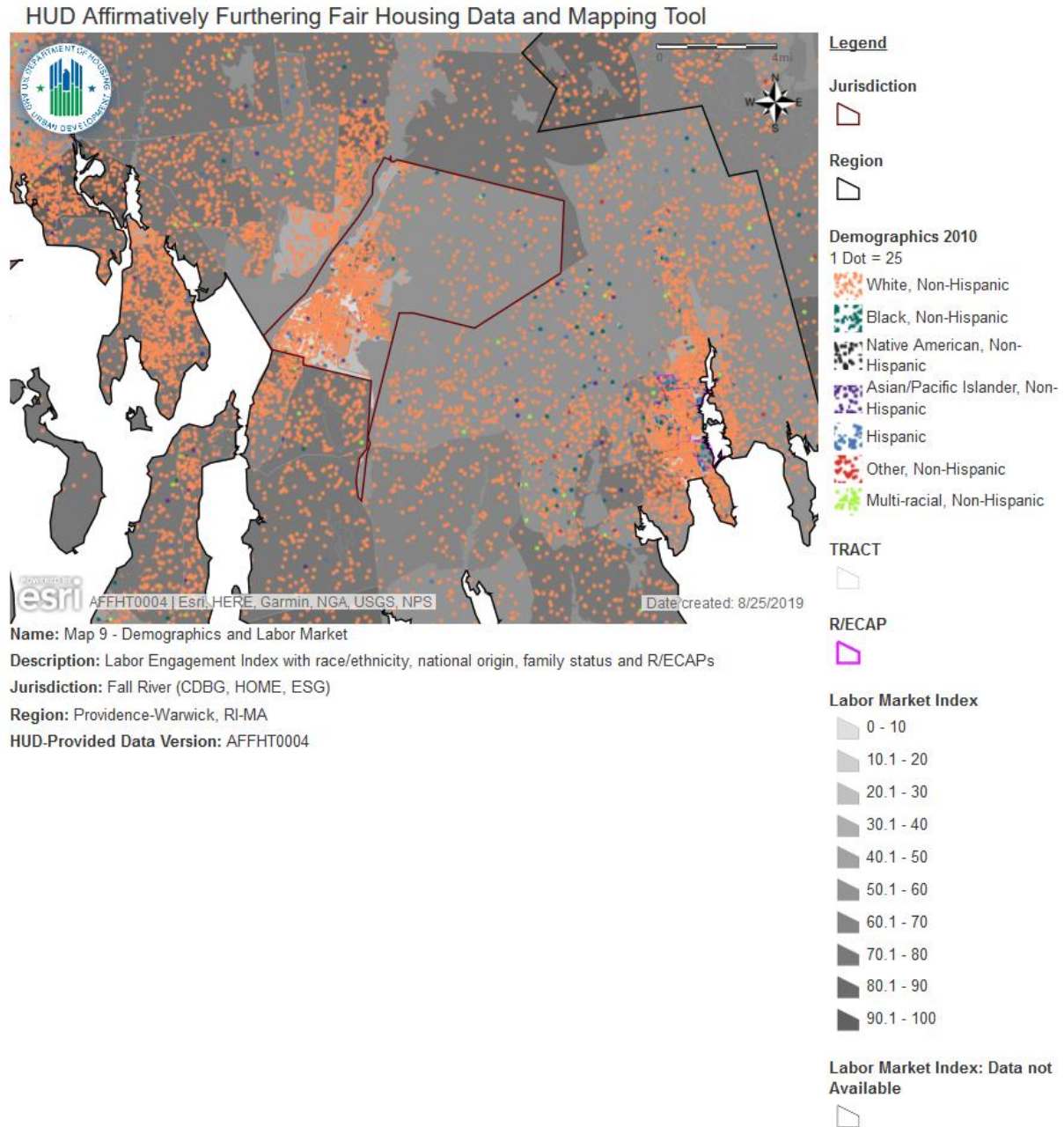
Table 1:

Fall River, Massachusetts	Labor Market Index	Jobs Proximity Index
Total Population		
White, Non-Hispanic	22.16	21.79
Black, Non-Hispanic	15.99	22.02
Hispanic	14.39	22.56
Asian or Pacific Islander, Non-Hispanic	17.45	22.17
Native American, Non-Hispanic	16.74	22.73
Population below federal poverty line		
White, Non-Hispanic	16.39	22.58
Black, Non-Hispanic	7.95	24.36
Hispanic	11.87	23.06
Asian or Pacific Islander, Non-Hispanic	9.47	23.38
Native American, Non-Hispanic	11.14	22.87
Region		
Total Population		
White, Non-Hispanic	60.22	34.55
Black, Non-Hispanic	35.75	50.51
Hispanic	30.25	50.21
Asian or Pacific Islander, Non-Hispanic	51.74	51.42
Native American, Non-Hispanic	47.35	47.33
Population below federal poverty line		
White, Non-Hispanic	46.88	46.24
Black, Non-Hispanic	28.23	53.71
Hispanic	22.13	50.95
Asian or Pacific Islander, Non-Hispanic	36.05	59.45
Native American, Non-Hispanic	44.23	58.57

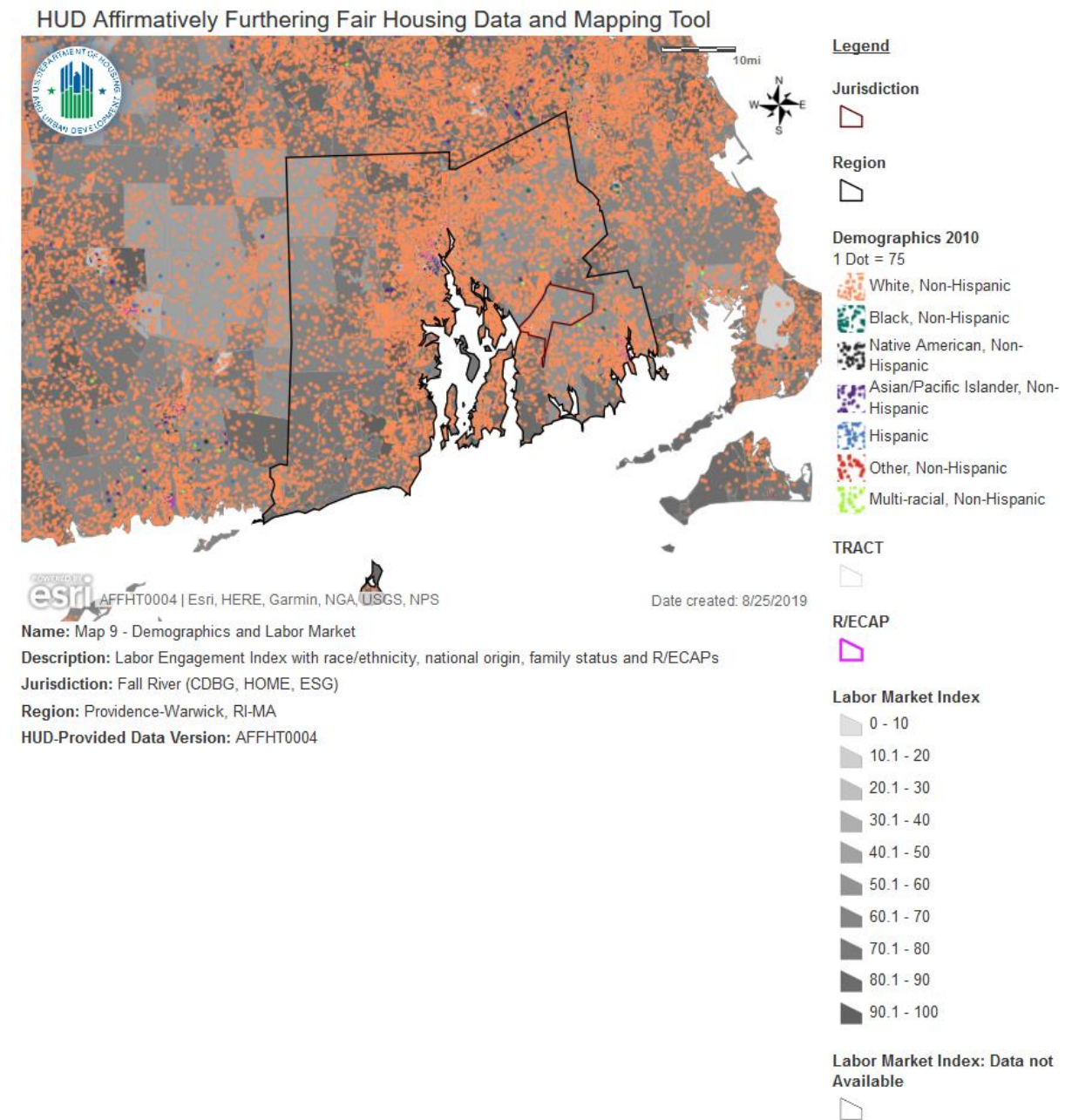
Employment prospects as measured by the Jobs Proximity and Labor Market Indices are significantly lower in Fall River than it is in the rest of the region. The population below the federal poverty line for the region still has higher Jobs Proximity and Labor Market index values than does the population within Fall River. These disparities are pronounced not just between the jurisdiction and the region, but also across race or ethnicity and across the poverty line. Racial or ethnic disparities are less pronounced in Fall River than in the region, but Black, Hispanic, Asian or Pacific Islander, and Native American residents all have lower Jobs Proximity and Labor Market index values than do White residents. Black and Hispanic residents, especially below the poverty line, are especially affected.

- ii. For the protected class groups HUD has provided data, describe how disparities in access to employment relate to residential living patterns in the jurisdiction and region.

Map 1: Race/Ethnicity and Labor Market, Fall River



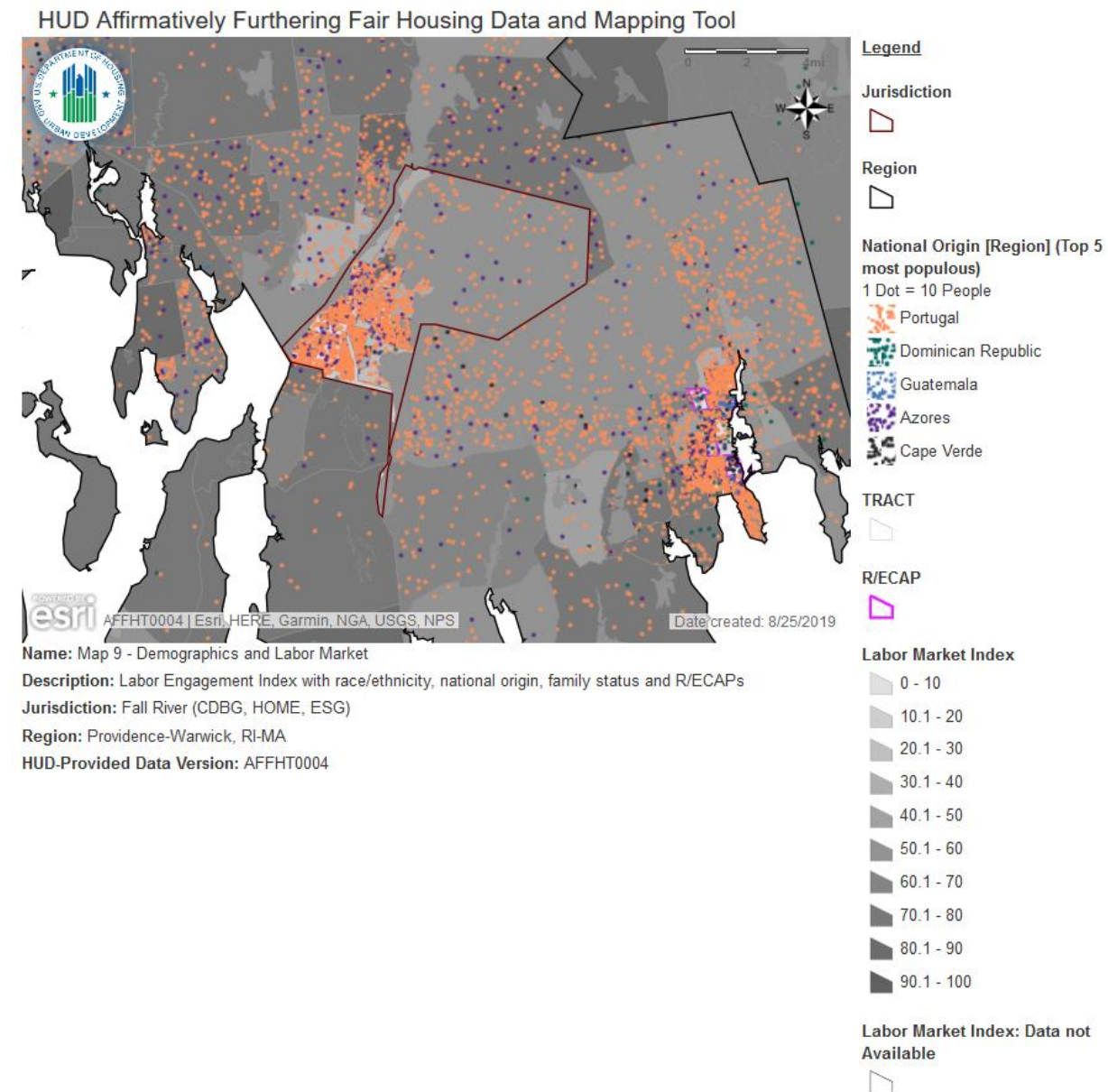
Map 2: Race/Ethnicity and Labor Market, Providence-Warwick, RI-MA



Fall River itself does not have very strong patterns of segregation and integration related to the labor market. While the City as a whole does not have strong Labor Market Index values, these values are lowest in the most populated areas of the city. Areas with more Hispanic residents tend to have lower values, such as the neighborhoods around Britland Park or Cook Pond. The area around Robeson Street, stretching from St. Patrick's Cemetery to North Park, has the highest value in the City at 81.

Fall River has a weaker labor market than much of the region. Other areas, such as segregated parts of Providence, Pawtucket and New Bedford, have more pronounced differences in labor market values based on patterns of segregation.

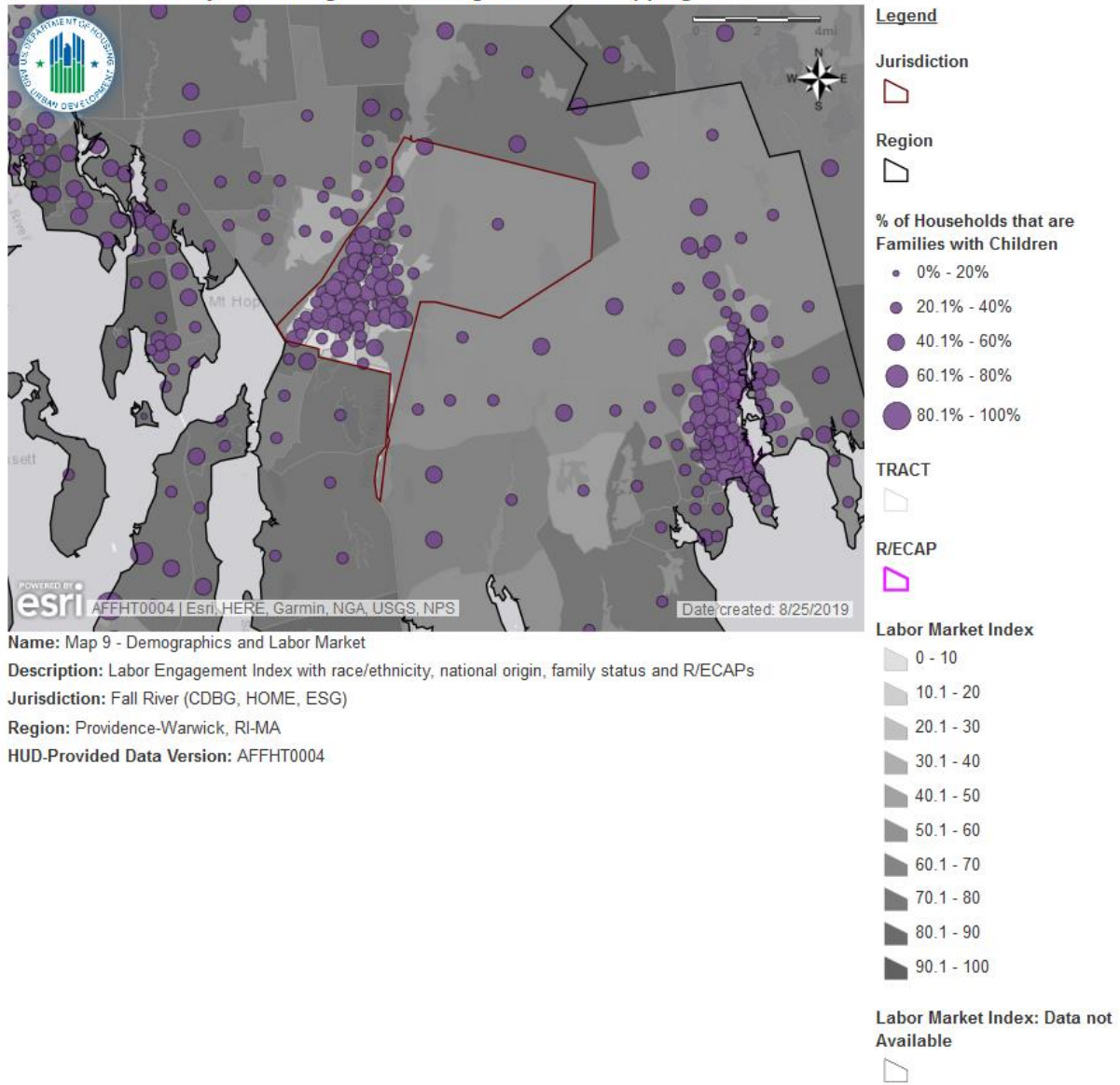
Map 3: National Origin and Labor Market, Fall River



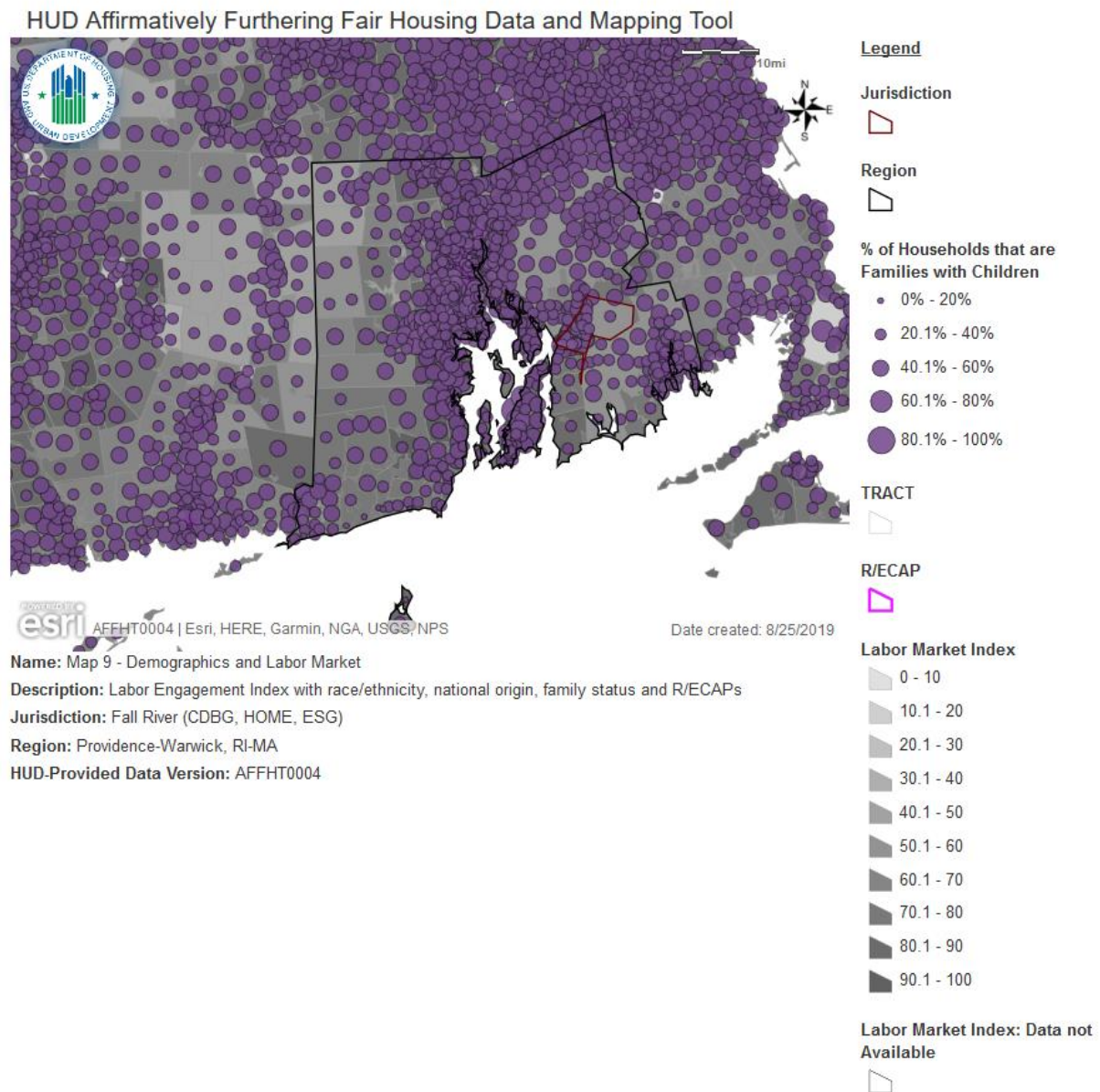
The map above reflects that there are not significant disparities in Labor Market values based on national origin. While Portuguese and Azorean residents tend to reside in areas with lower Labor Market Index values, these areas are also more densely populated in general.

Map 4: Family Status and Labor Market, Fall River

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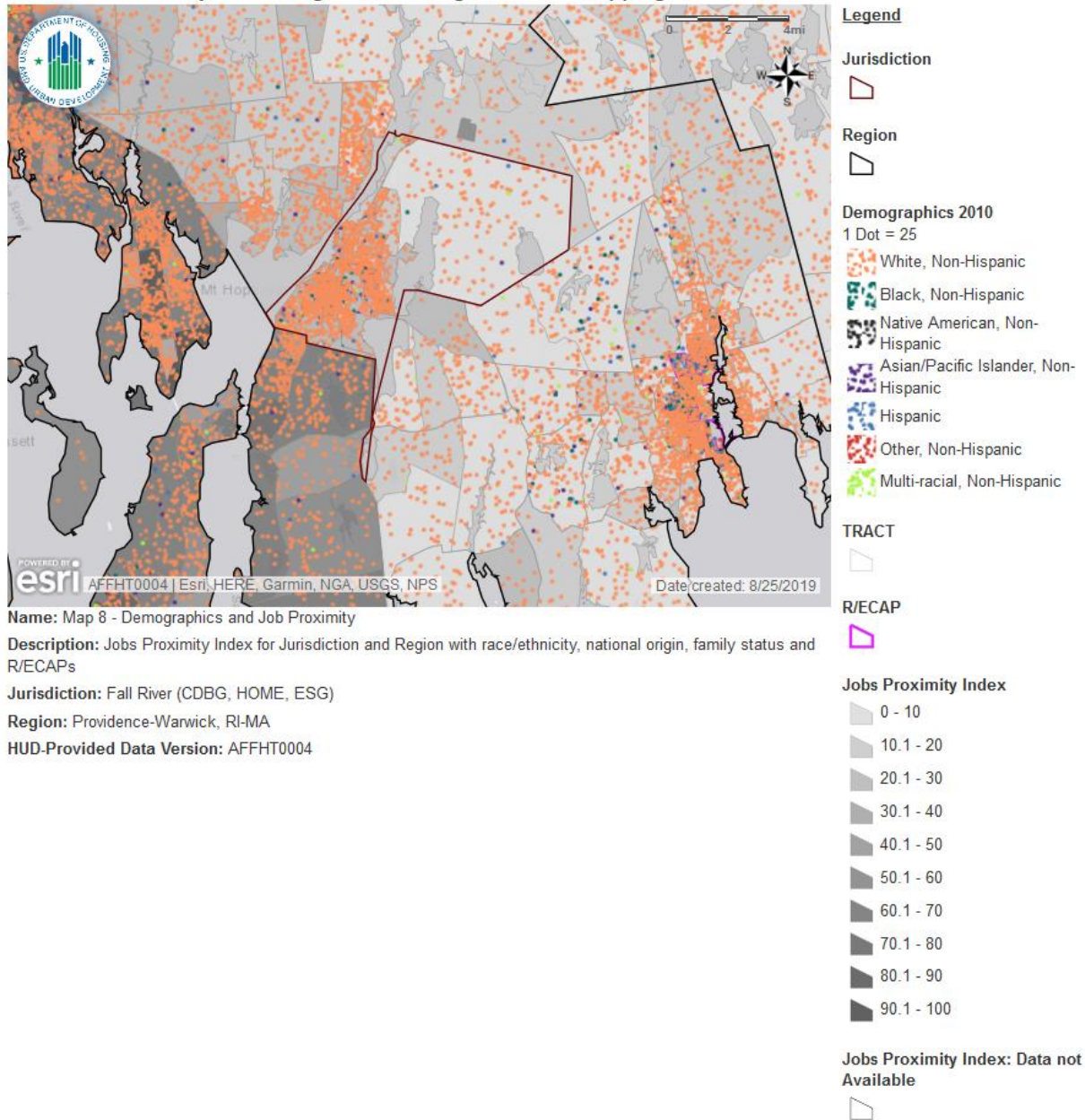
Map 5: Family Status and Labor Market, Providence-Warwick, RI-MA



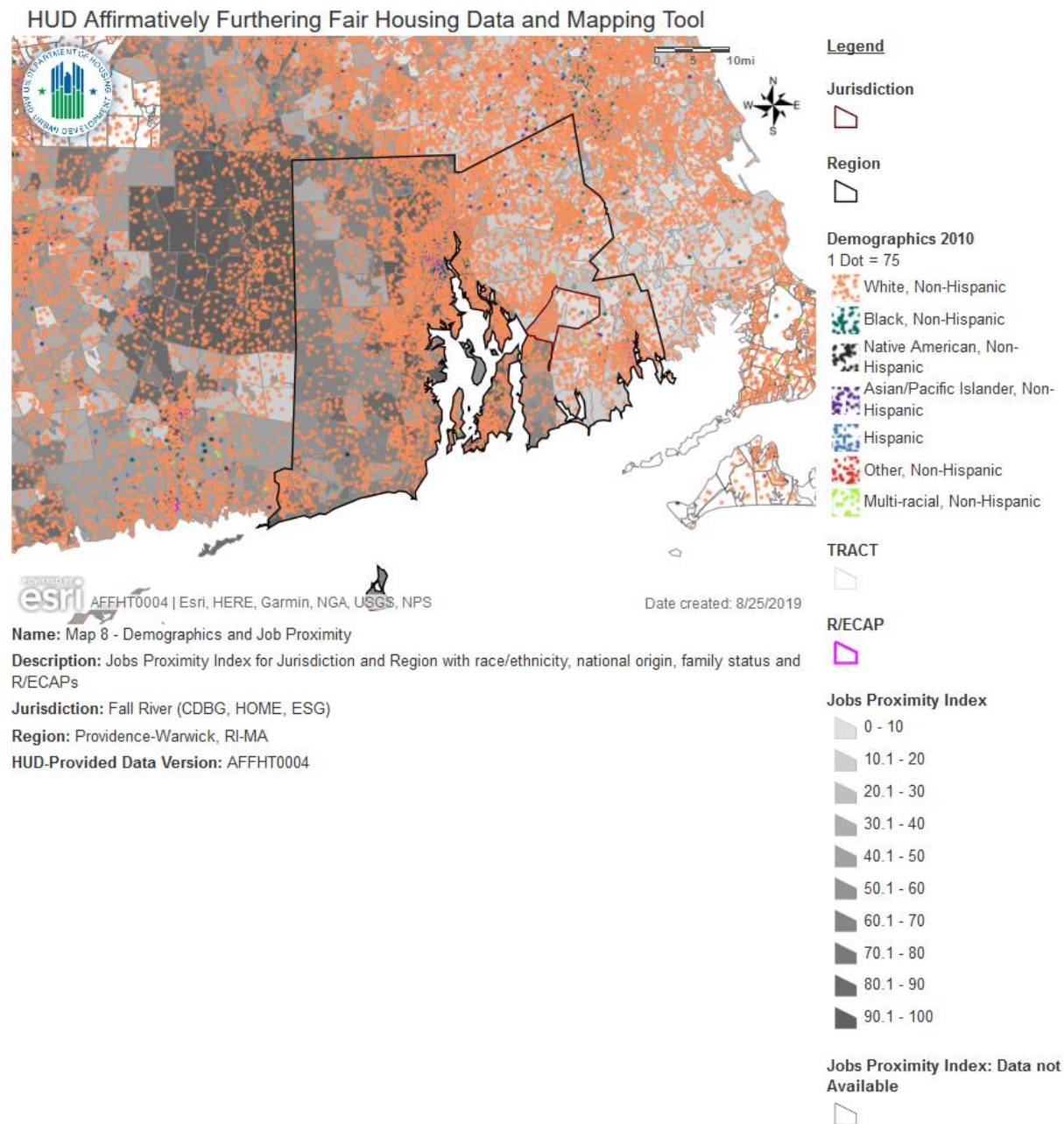
Most families are concentrated in the more populated areas of the city. The eastern part of the City has significantly less families than does the western edge. As such, many families reside in areas that have low Labor Market Index values. Notably, the previously described neighborhood along Robeson Street has significantly fewer families than does the rest of the city. It is more difficult to ascertain disparities based on family status throughout the region, especially because Labor Market index values are much higher elsewhere in the region.

Map 6: Race/Ethnicity and Job Proximity, Fall River

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Map 7: Race/Ethnicity and Job Proximity, Providence-Warwick, RI-MA

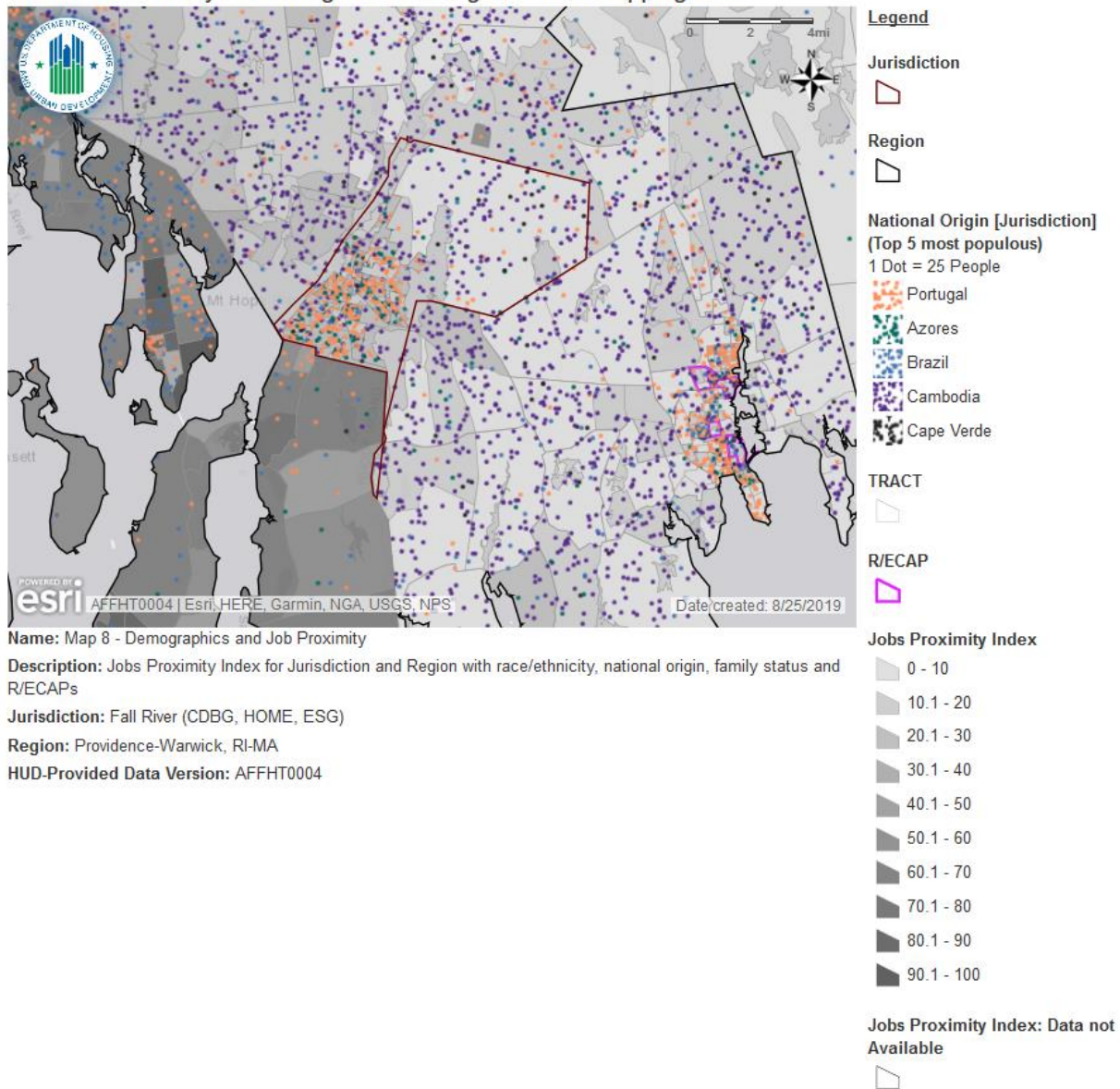


Job Proximity Index values are similarly low across Fall River. They are slightly lower towards the less populated eastern half of the city. This indicates that many of Fall River's residents must travel further away from the City for work, regardless of race or ethnicity.

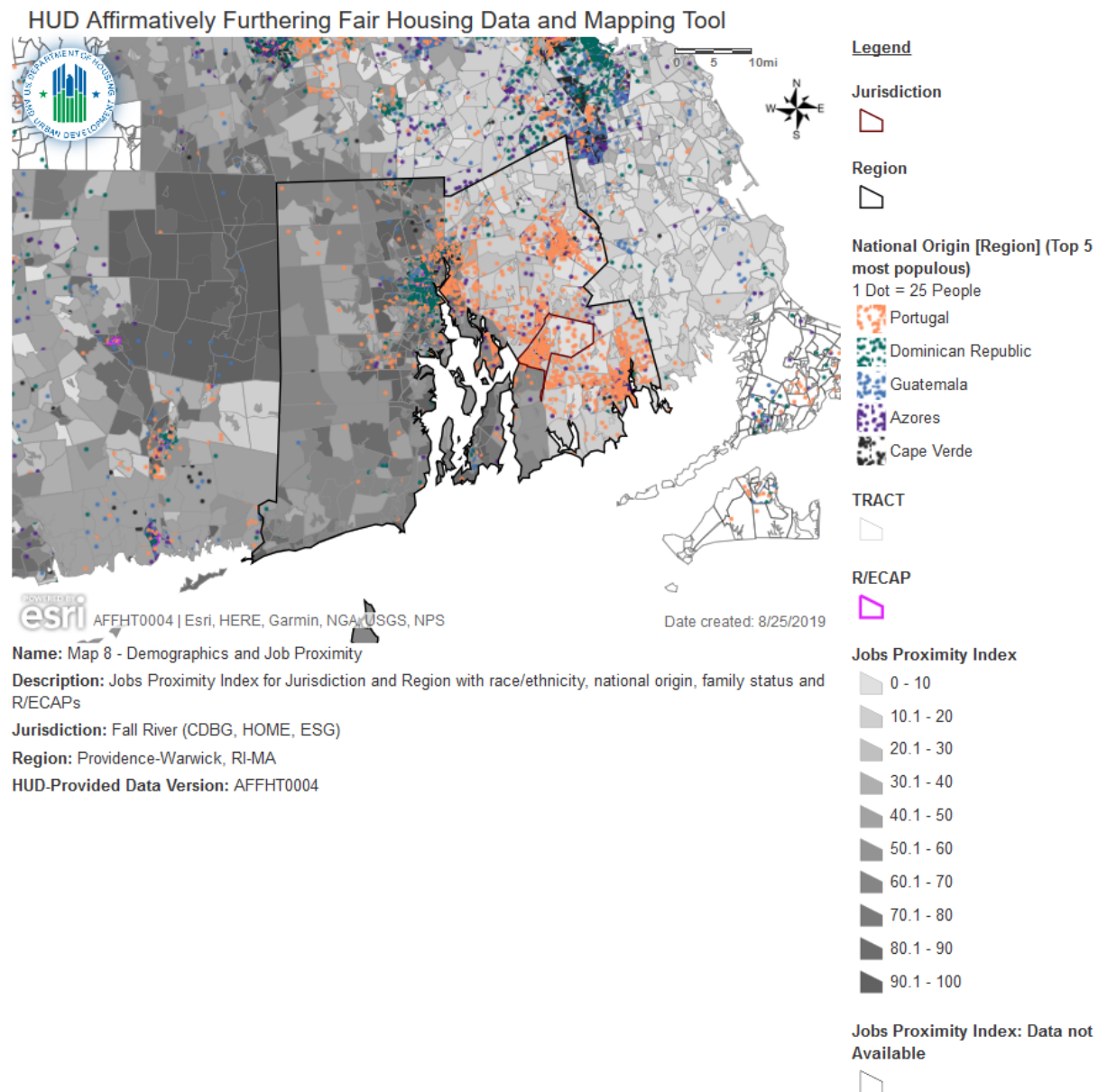
There are no distinct patterns of high or low Job Proximity Index values correlated to race or ethnicity in the region. Some clusters of Black or Hispanic residents near Providence reside in areas with high values, while those in New Bedford reside in areas with lower values.

Map 8: National Origin and Job Proximity, Fall River

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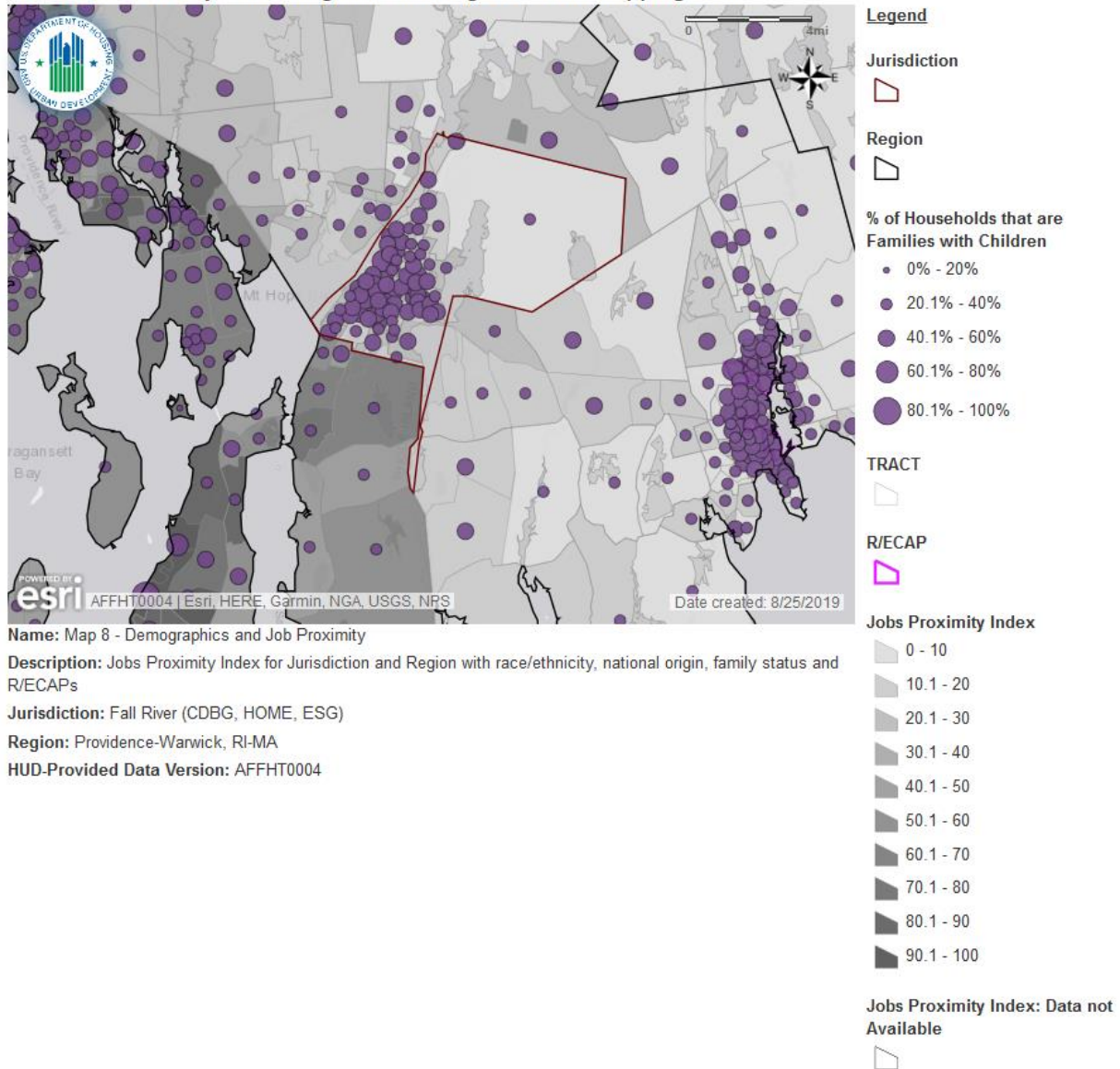
Map 9: National Origin and Job Proximity, Providence-Warwick, RI-MA



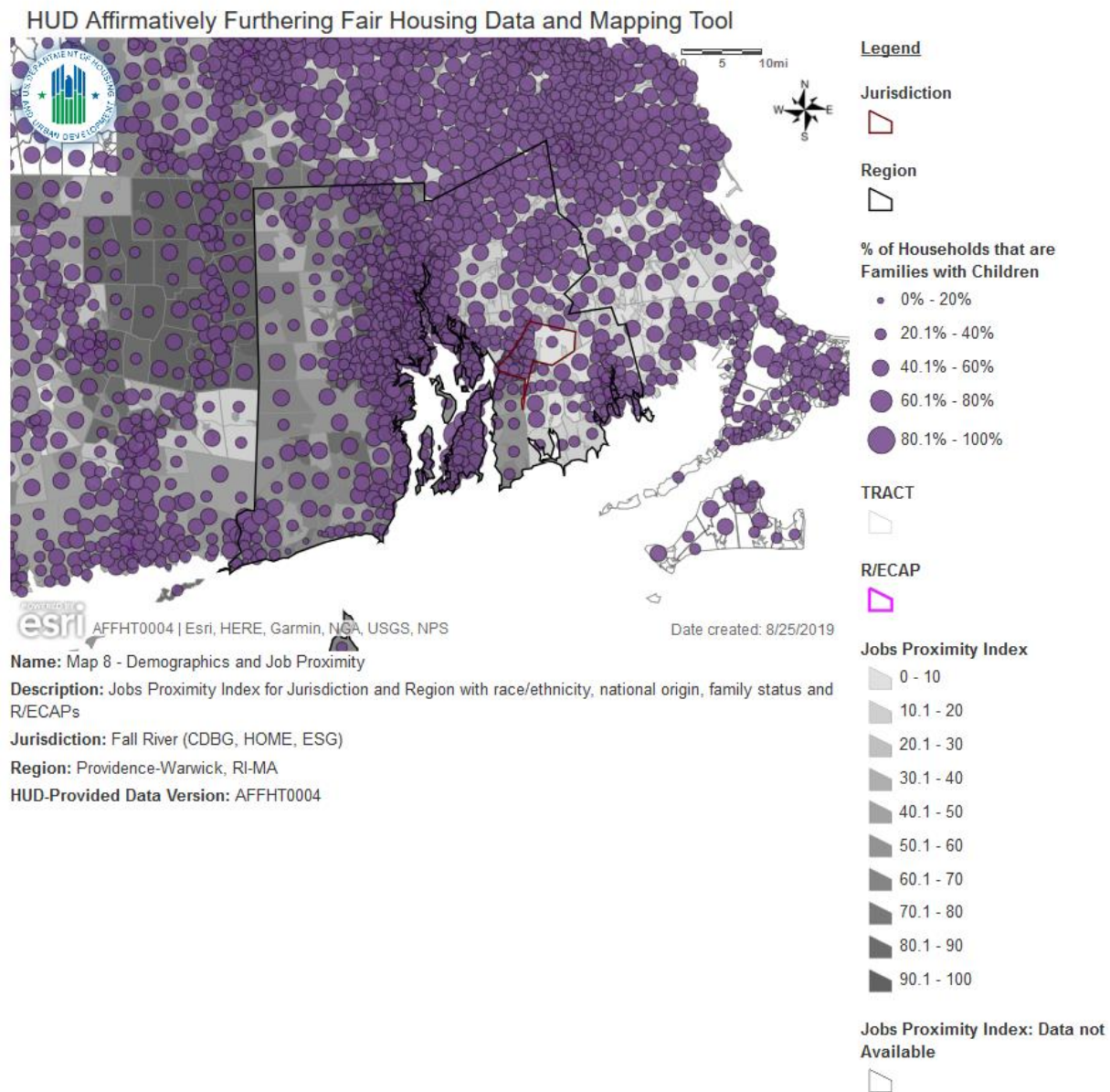
Residents of the five national origins described above tend to reside in the more densely populated center of the city. This area also has slightly higher Job Proximity Index values than the eastern half of the city, though they are still significantly lower than Job Proximity Index values throughout the region. The region has some correlation between national origin and Job Proximity. The cluster of Dominican residents along the western edge of Providence has slightly higher Job Proximity index values than does the part of the region in Massachusetts, but lower values than the rest of Providence.

Map 10: Family Status and Job Proximity, Fall River

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Map 11: Family Status and Job Proximity, Providence-Warwick, RI-MA



Families in Fall River tend to reside in the more populated City center. There are few families in the eastern half of the city, even for its already low population. Due to the similarity in Labor Market Index values in this area, it is difficult to find a correlation between family size and access to the labor market. In the larger region, the distinct differences between Labor Market index values between Rhode Island and Massachusetts means finding regional patterns is difficult, and no immediate differences are found in nearby Providence or New Bedford as well.

- iii. *Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to employment.*

Further American Community Survey data can be used to assess unemployment and labor force participation rates in Fall River across race and ethnicity.

Unemployment by Race and Ethnicity, 2013-2017 American Community Survey

	Fall River, MA	Providence-Warwick, RI-MA Metropolitan Statistical Area
White, Not Hispanic	8.9%	6.0%
Black	11.9%	10.3%
Asian	7.4%	5.0%
Hispanic	19.3%	11.4%

Labor Force Participation by Race and Ethnicity, 2013-2017 American Community Survey

	Fall River, MA	Providence-Warwick, RI-MA Metropolitan Statistical Area
White, Not Hispanic	58.8%	65.1%
Black	70.6%	67.8%
Asian	63.7%	65.4%
Hispanic	53.3%	66.7%

Black and Hispanic residents respectively have double and triple the unemployment rates of White residents in Fall River. The disparities between White and Hispanic residents are especially drastic, considering that Hispanic residents in the larger region has a much lower unemployment rate. This is also reflected in the lower labor force participation rate for Hispanic residents in the city. Unexpectedly, Black residents still have the highest labor force participation rate of the selected populations in the city. It may be that the population of Black residents is younger than Hispanic and White residents in Fall River.

c. Transportation

- i. *For the protected class groups HUD has provided data, describe any disparities in access to transportation related to costs and access to public transit in the jurisdiction and region.*

Table 1:

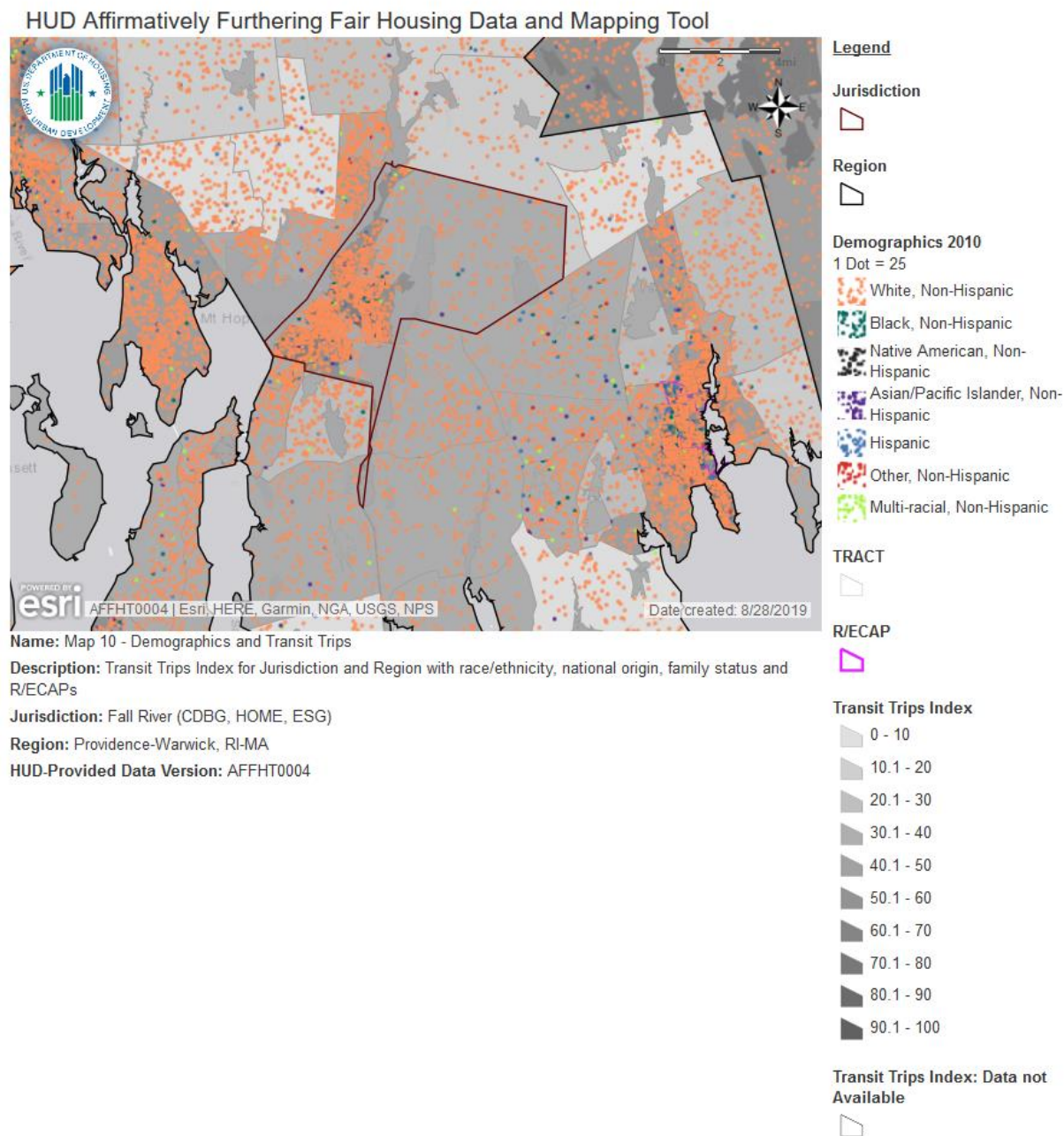
Jurisdiction	Low Transportation Cost Index	Transit Index
Total Population		
White, Non-Hispanic	95.00	60.39
Black, Non-Hispanic	96.02	62.57
Hispanic	96.09	62.72
Asian or Pacific Islander, Non-Hispanic	95.52	61.34
Native American, Non-Hispanic	95.94	63.06
Population below federal poverty line		
White, Non-Hispanic	96.13	63.29
Black, Non-Hispanic	97.01	64.64
Hispanic	96.34	62.33
Asian or Pacific Islander, Non-Hispanic	96.14	64.05
Native American, Non-Hispanic	95.85	62.41
Region		
Total Population		
White, Non-Hispanic	74.76	40.32
Black, Non-Hispanic	83.58	56.61
Hispanic	84.05	59.56
Asian or Pacific Islander, Non-Hispanic	79.36	49.91
Native American, Non-Hispanic	78.87	48.75
Population below federal poverty line		
White, Non-Hispanic	80.11	49.17
Black, Non-Hispanic	86.09	60.81
Hispanic	86.64	62.26
Asian or Pacific Islander, Non-Hispanic	86.25	60.25
Native American, Non-Hispanic	81.02	51.48

The jurisdiction performs better than the region in ensuring access to transportation. In Fall River, both Low Transportation Cost and Transit Trip index values are higher than those of the region and consistent across both race and ethnicity, and the population below the federal poverty line. This suggests that access to transportation is consistent across Fall River for its residents. Both Low Transportation Cost and Transit Trip Index values are lower throughout the region and vary slightly more with respect to race and ethnicity and the poverty line. Black and Hispanic residents have slightly higher values for both index values, likely because they reside more often in urban areas with more robust public transportation. This is probably also the case for the population

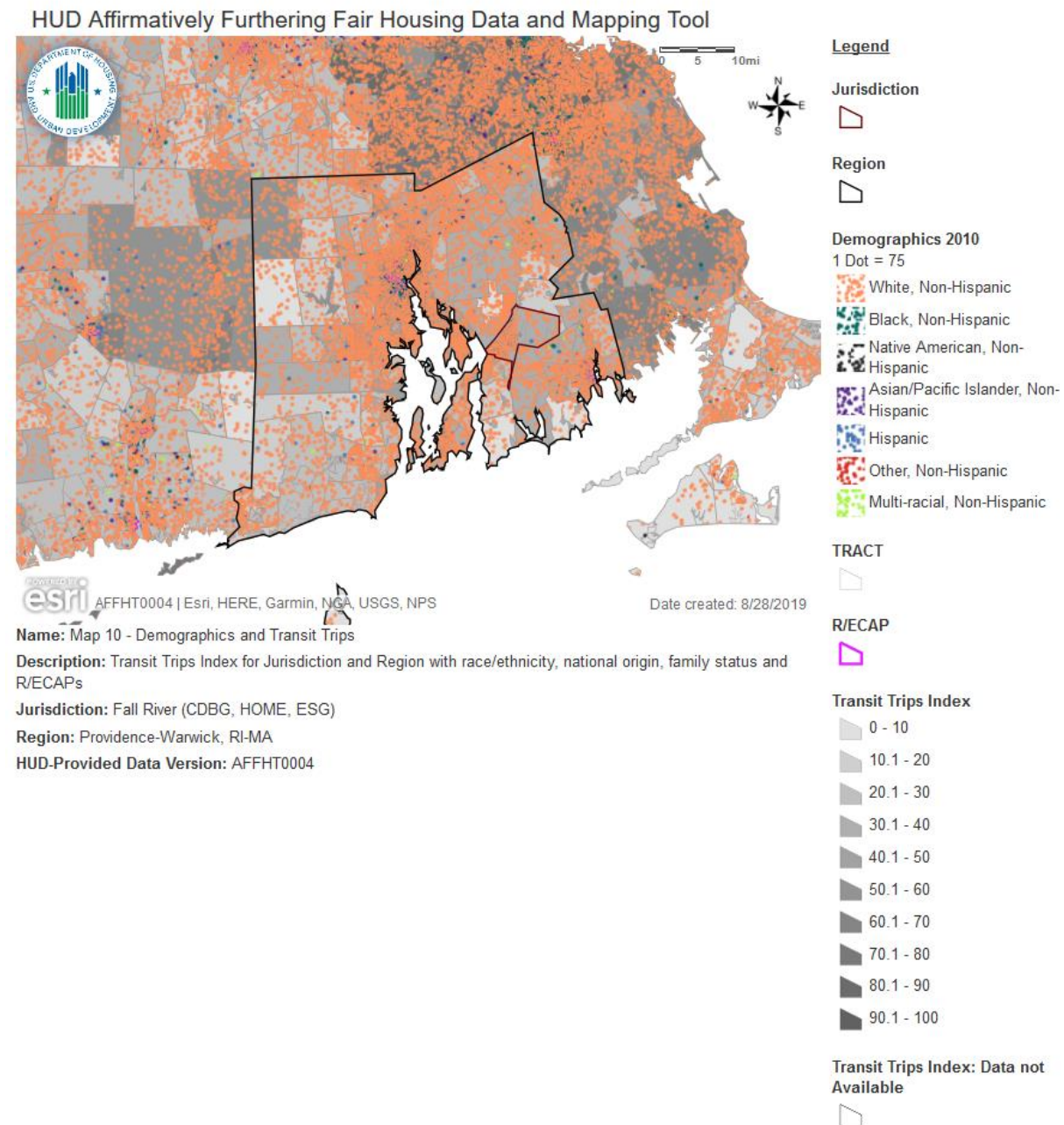
living below the federal poverty line, which similarly has greater access to transportation in the region than do those living above the federal poverty line. In the region, Black, Hispanic, and Asian or Pacific Islander residents all have greater Low Transportation Cost and Transit Trips Index values than do White or Native American residents.

- i. For the protected class groups HUD has provided data, describe how disparities in access to transportation related to residential living patterns in the jurisdiction and region.

Map 1: Race/Ethnicity and Transit Trips, Fall River



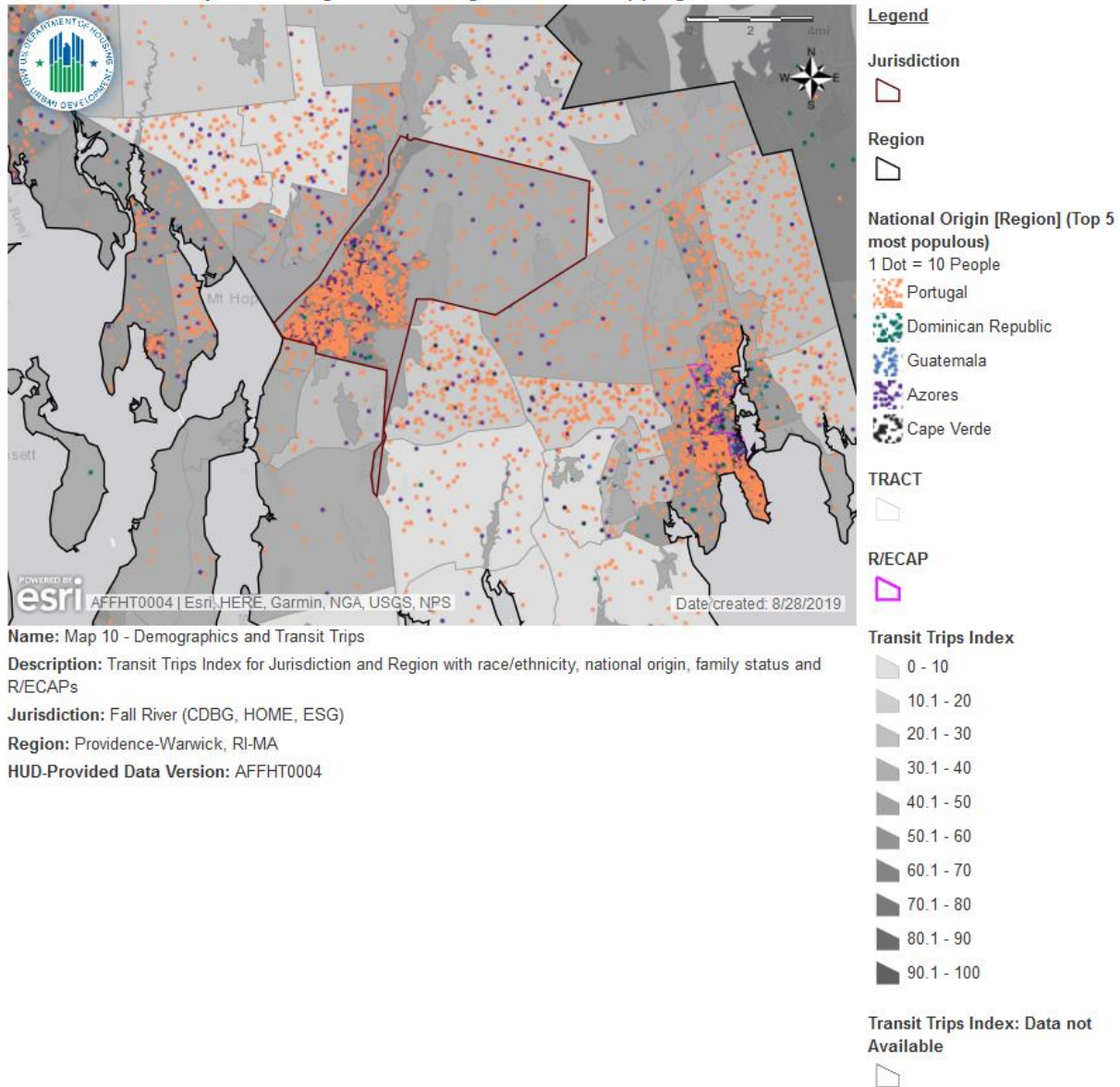
Map 2: Race/Ethnicity and Transit Trips, Providence-Warwick, RI-MA



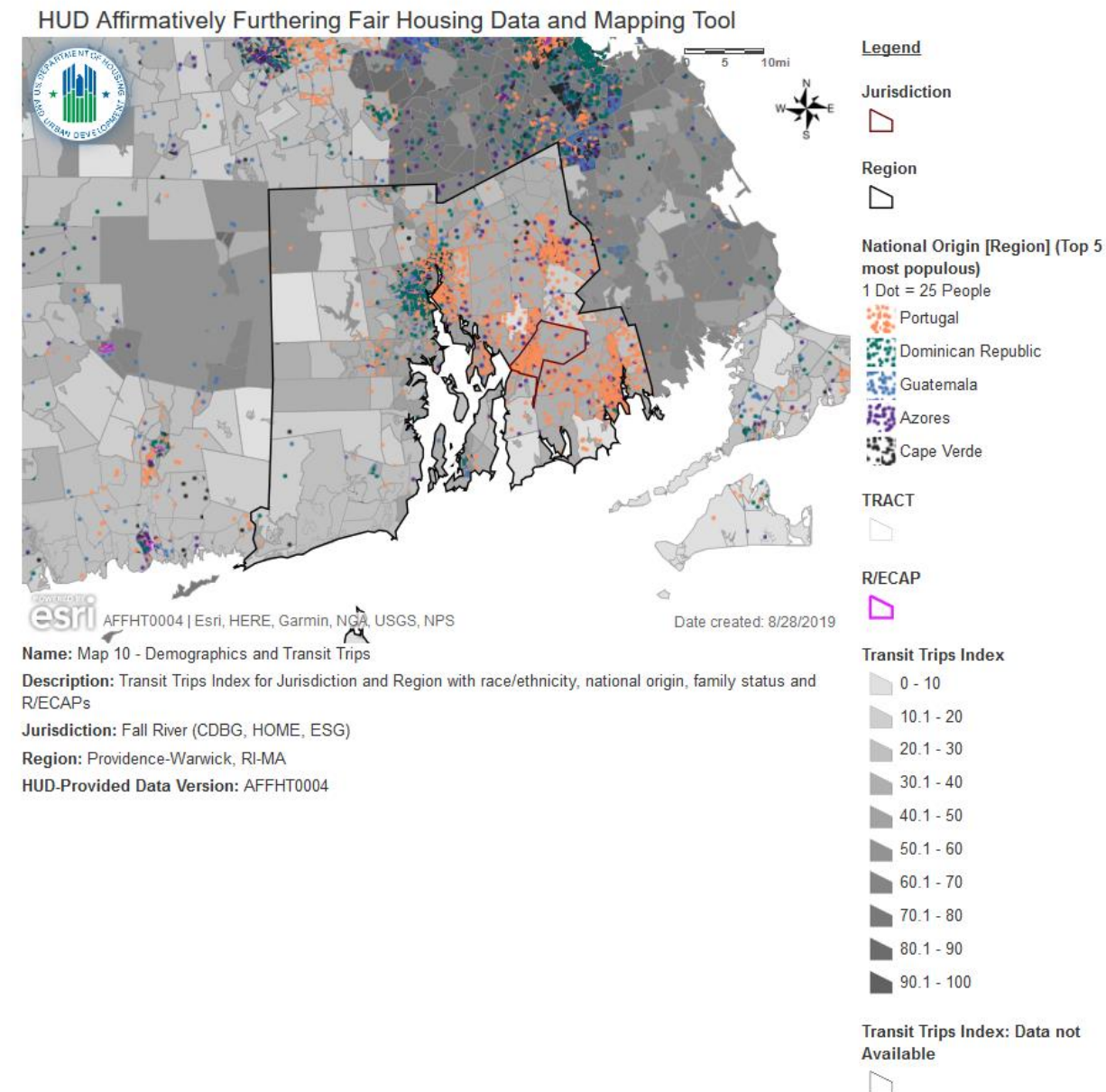
The most noticeable and obvious pattern for Transit Trips in both the jurisdiction and the region is that the Index values are higher in more populated areas, which likely have more robust public transportation and serve larger populations. This pattern is more prominent than any immediate disparities based on race and ethnicity. The more populated areas in both Fall River and the greater region have higher proportions of non-White residents, explaining higher Transit Trips Index values for Black and Hispanic residents in particular. However, it is also likely that White residents in the suburbs are more able to afford cars or other forms of transportation which enable them to rely less on public transportation.

Map 3: National Origin and Transit Trips, Providence-Warwick, RI-MA

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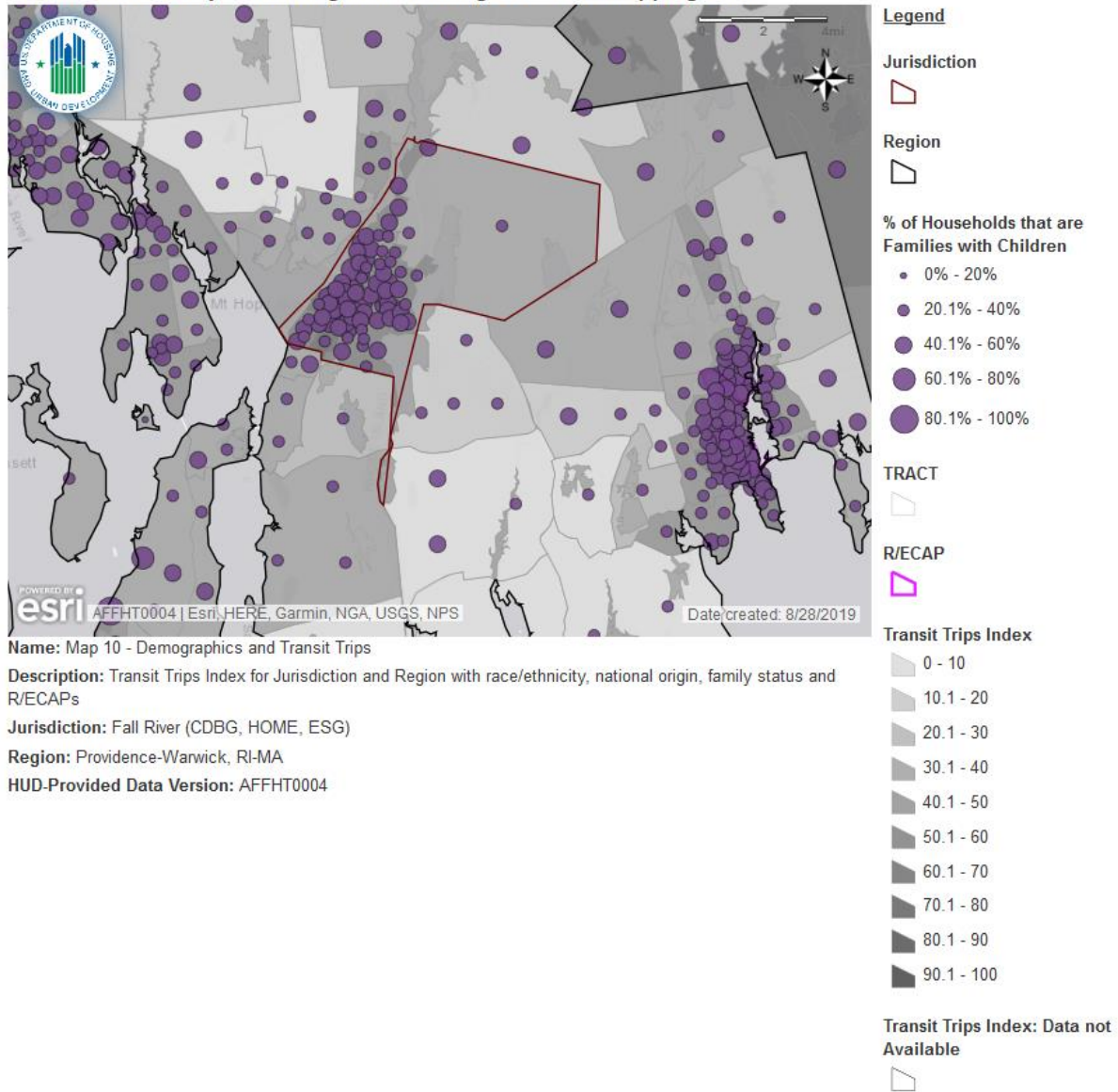
Map 4: National Origin and Transit Trips, Providence-Warwick, RI-MA



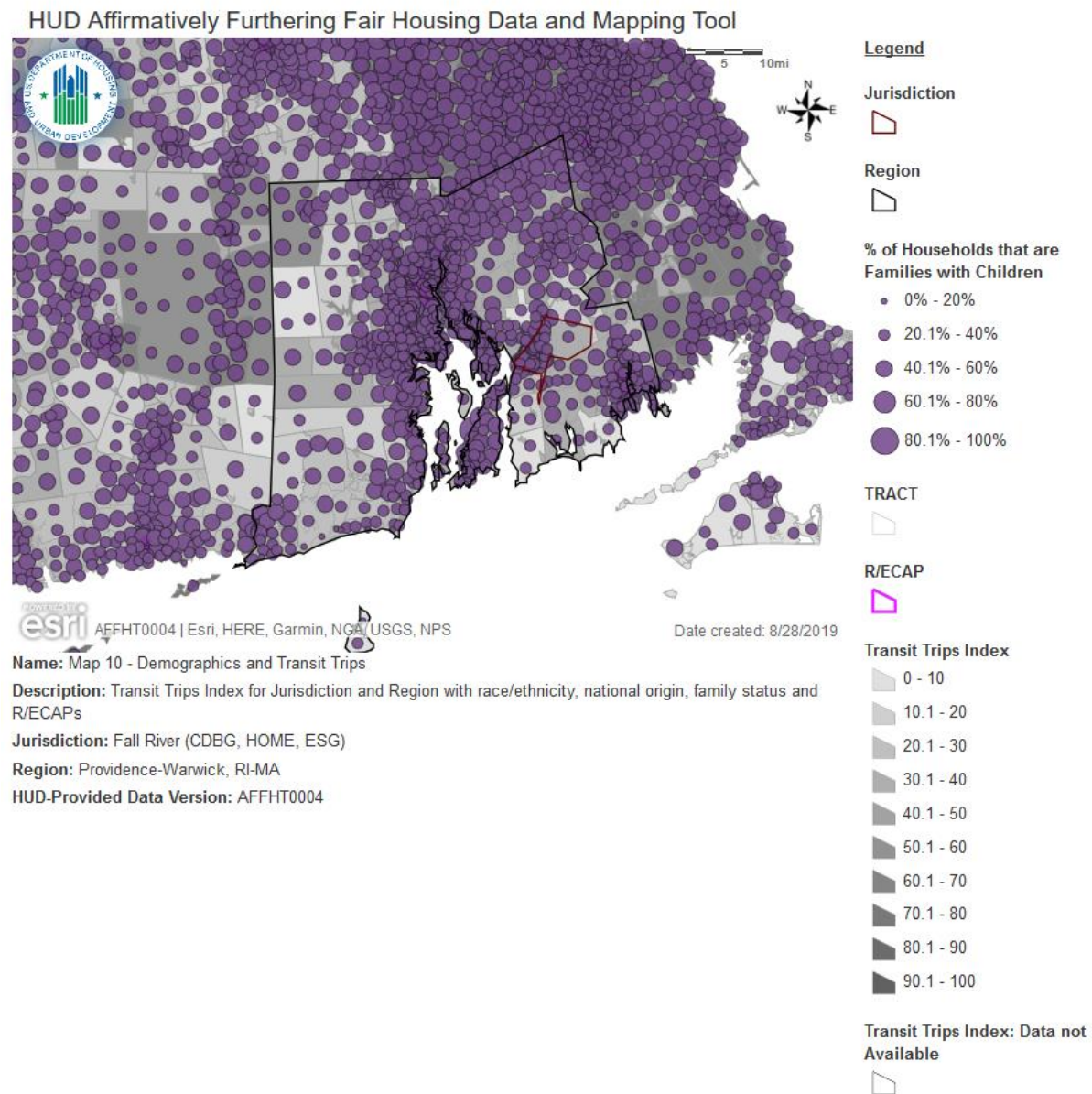
In Fall River, Portuguese and Azorean residents are more likely to live in areas of the City with greater Transit Trip Index values. The eastern half of the City has lower Index values, but it is also less populated by those with a foreign national origin. In the region, the Portuguese population near New Bedford and the Dominican population in western Providence both live in areas with higher Transit Trip Index values than usual.

Map 5: Family Status and Transit Trips, Fall River

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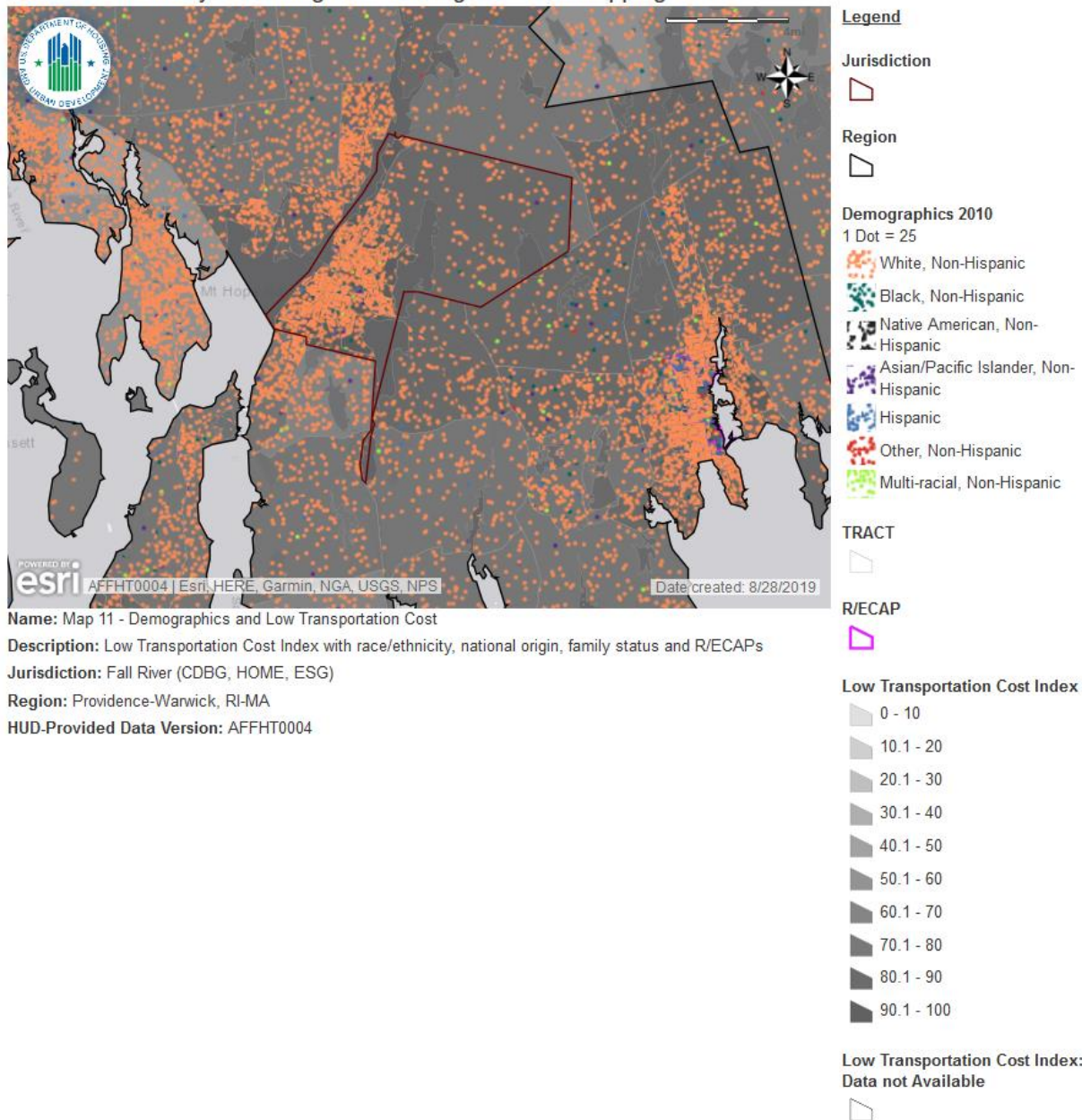
Map 6: Family Status and Transit Trips, Providence-Warwick, RI-MA



Families in Fall River are found primarily in areas with high Transit Trip Index values, towards the center of the city. The eastern half of the City contains relatively few families, and also has lower access to transportation than the rest of the City with a Transit Trip Index value of 33. Regionally, households without children are found more often in areas with high Transit Trip values than suburban or rural areas.

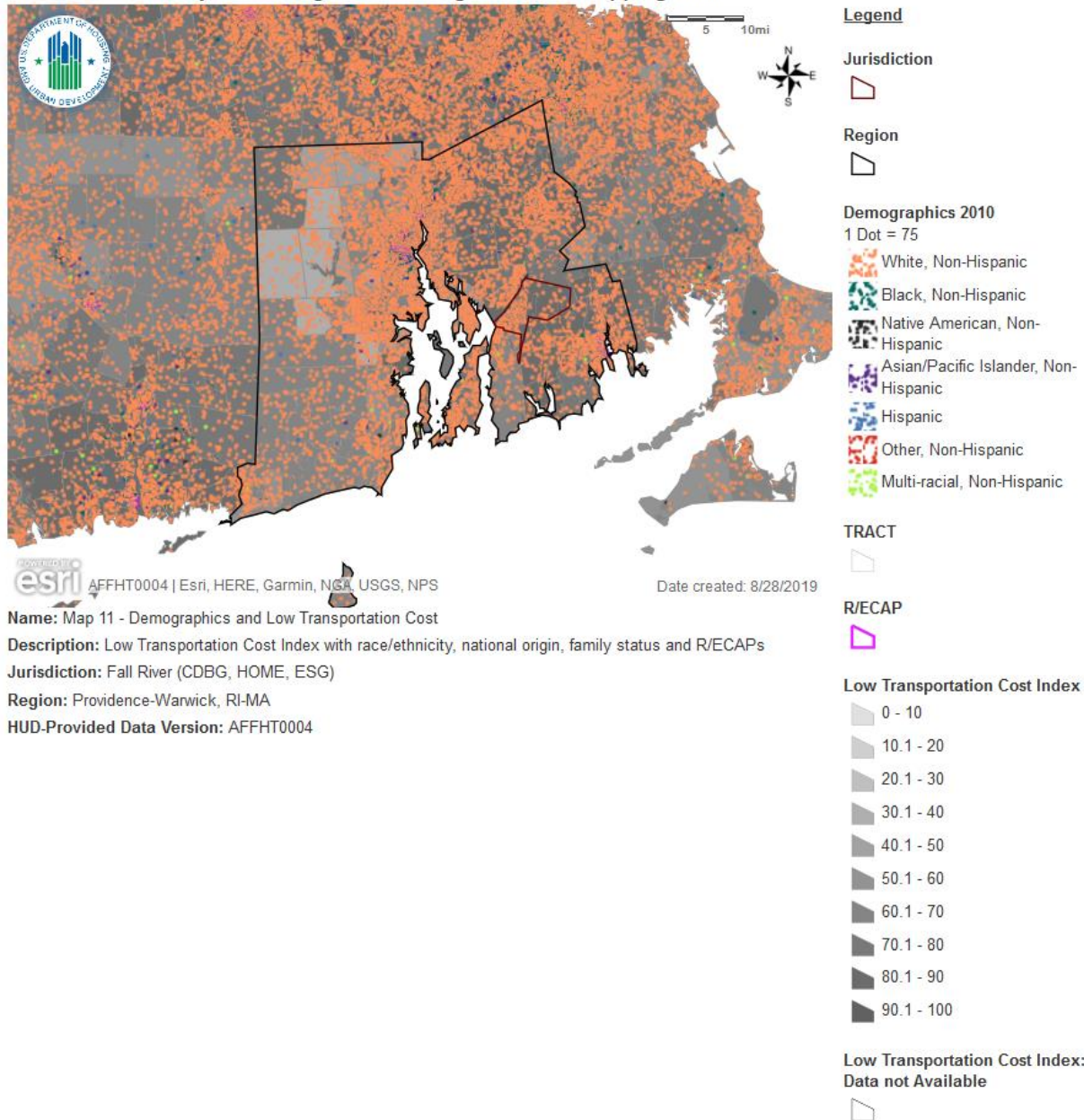
Map 7: Race/Ethnicity and Low Transportation Cost, Fall River

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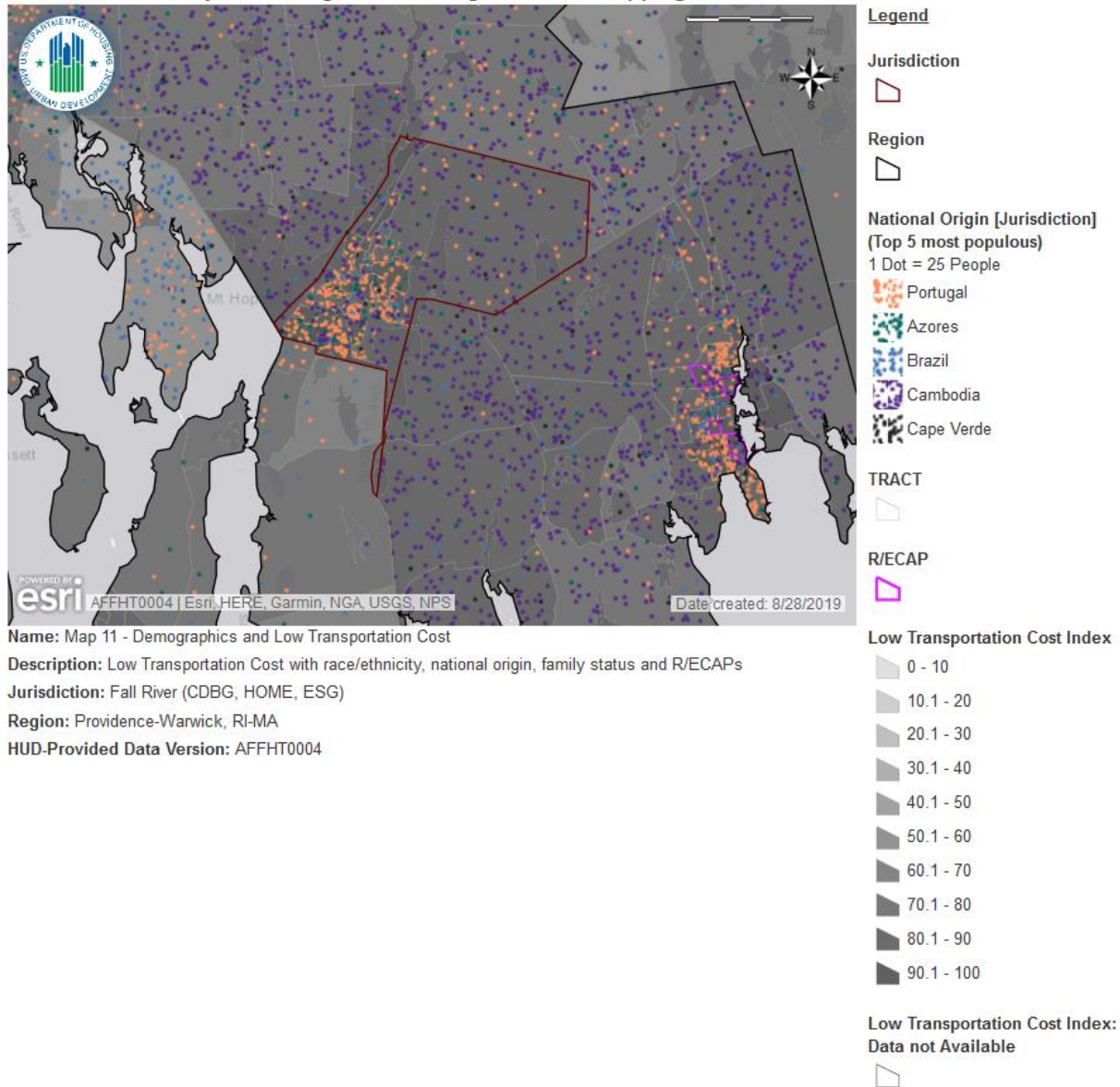
Map 8: Race/Ethnicity and Low Transportation Cost, Providence-Warwick, RI-MA

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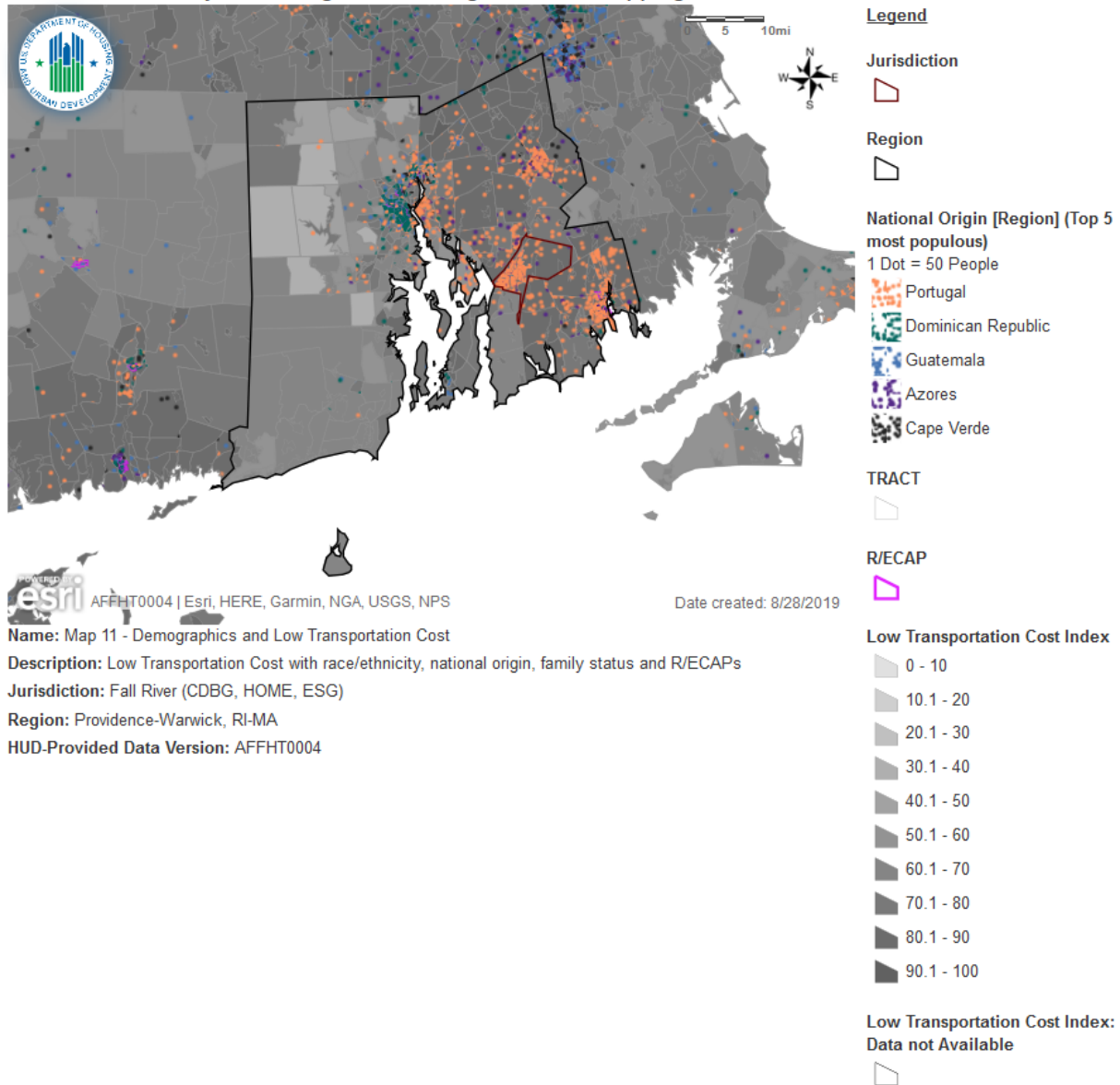
Map 9: National Origin and Low Transportation Cost, Fall River

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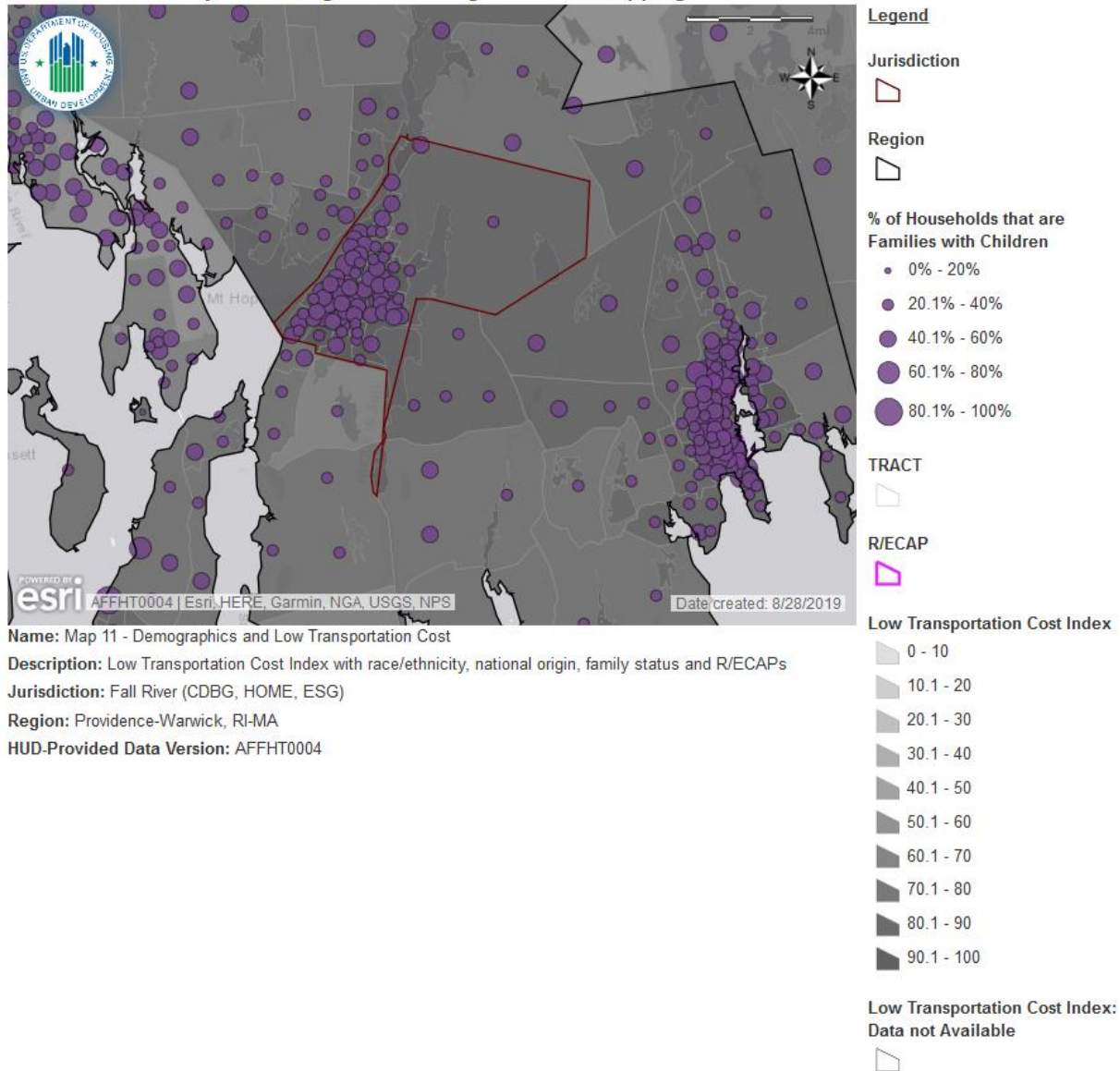
Map 10: National Origin and Low Transportation Cost, Providence-Warwick, RI-MA

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

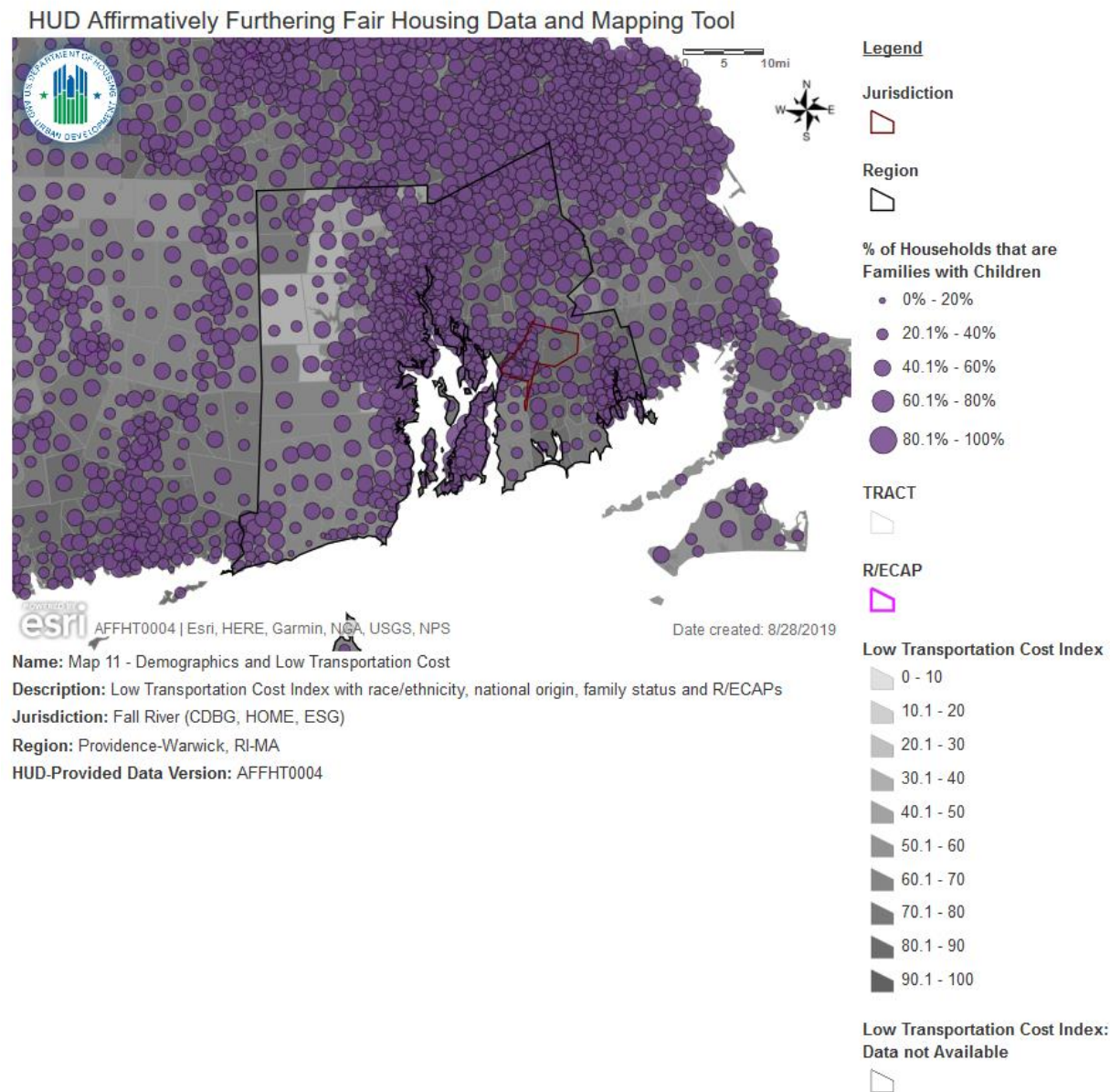


Map 11: Family Status and Low Transportation Cost, Fall River

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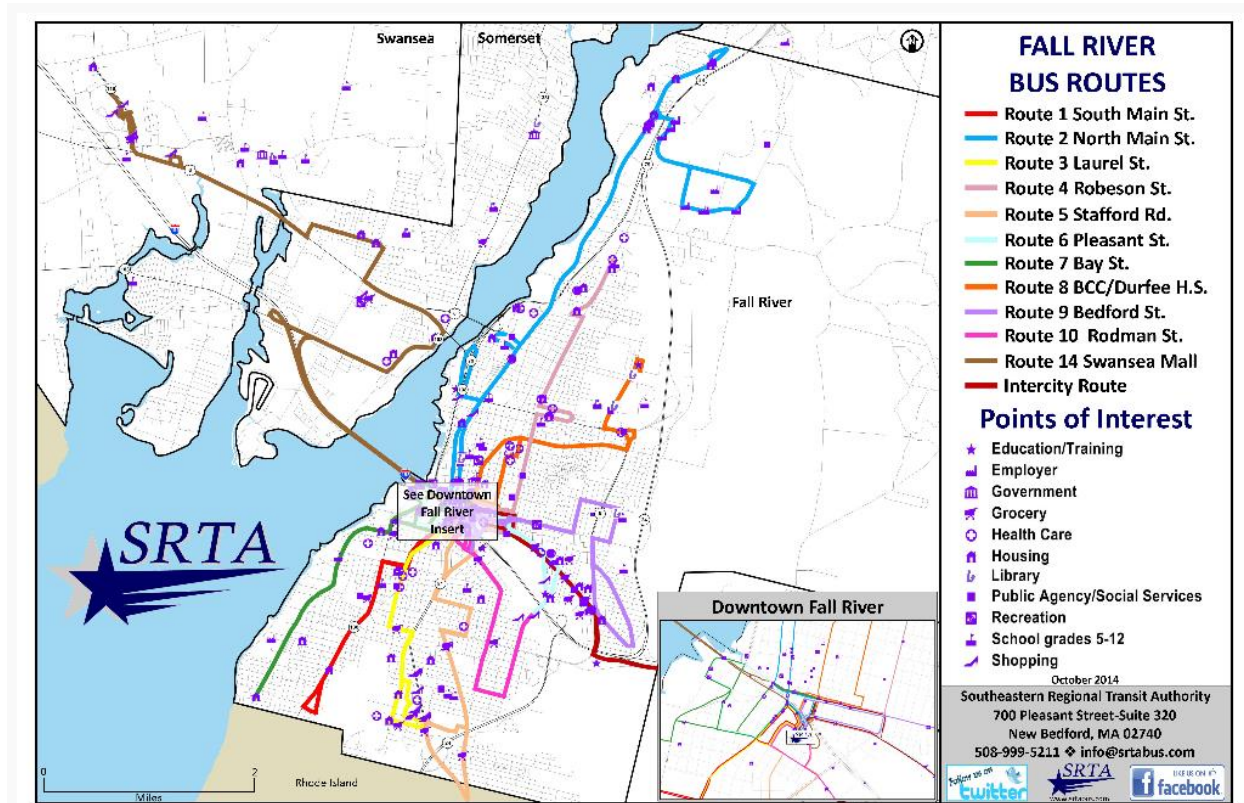


Map 12: Family Status and Low Transportation Cost, Providence-Warwick, RI-MA



Both the jurisdiction and the region have relatively high Low Transportation Cost Index values. Fall River has especially high Low Transportation Cost Index values when compared with the region, as reflected in the earlier tables. As a result, it is difficult to ascertain disparities based on race and ethnicity, national origin or family status in the city. Regionally, disparities are more pronounced as seen in the maps above. Dominican and Portuguese communities in Providence and New Bedford respectively have slightly higher access to low cost transportation, as do households without children. Again, this likely is due to the higher quality of transportation in urban areas of the region.

- ii. *Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to transportation.*



SRTA bus routes in Fall River extend throughout much of the more populated western half of the city. Most residents in the City will have direct access to a bus route. However, the lack of busing to the eastern half of the City likely explains not only the lower Transit Trips index values, but also correlates to the lower population density and slightly greater access to opportunity in that region. Those who live in the area are more likely to own cars or have other forms of transportation which can take them into greater Fall River.

The City anticipates that the South Coast Rail project will eventually connect the City to Boston and restore commuter rail service to the region by the end of 2023. This project may encourage professionals working in Boston to settle in Fall River once completed.

d. Access to Environmentally Healthy Neighborhoods

- i. For the protected class groups HUD has provided data, describe any disparities in access to environmentally healthy neighborhoods in the jurisdiction and region.*

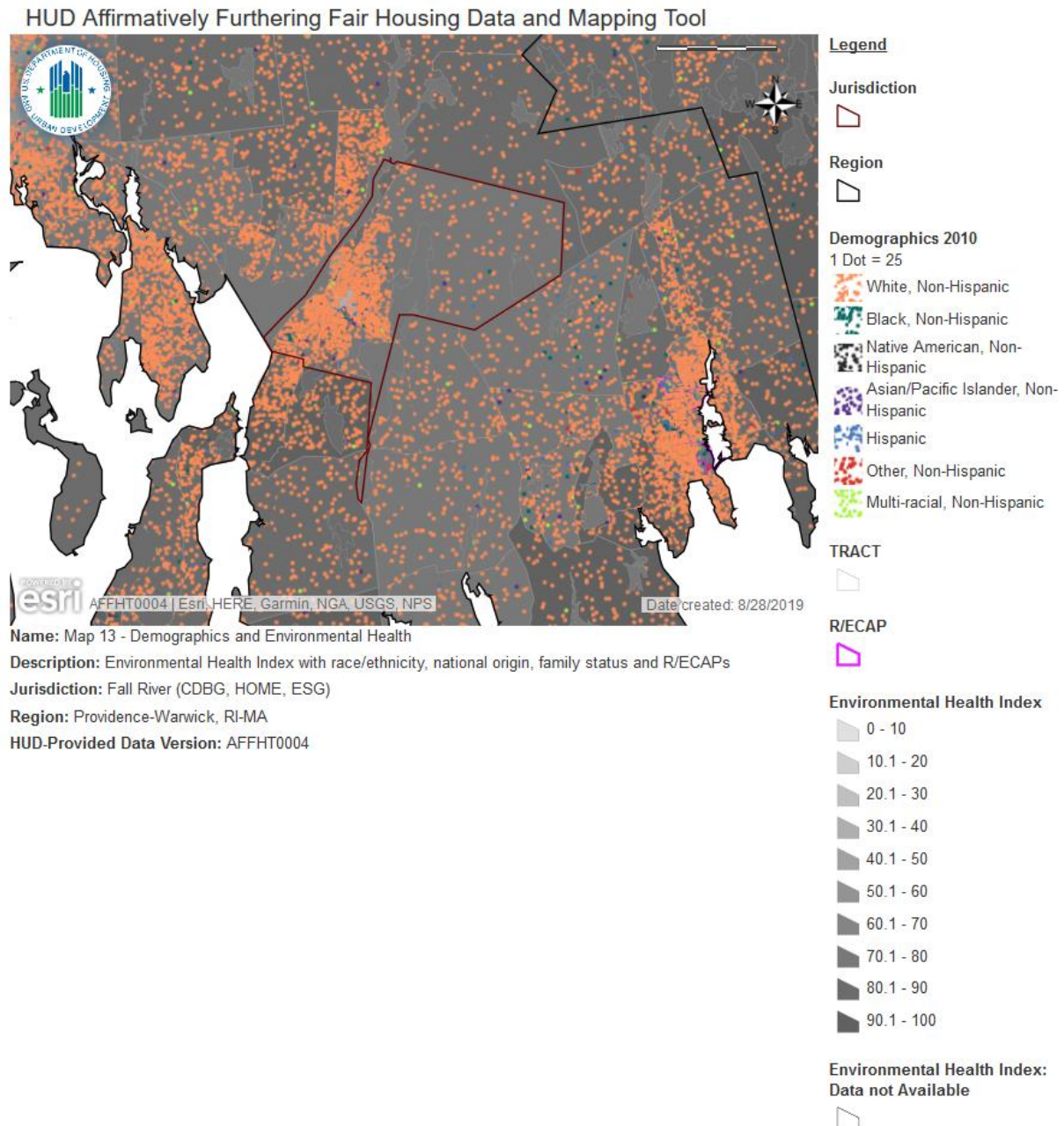
Table 1:

Jurisdiction	Environmental Health Index
Total Population	
White, Non-Hispanic	68.47
Black, Non-Hispanic	63.70
Hispanic	64.79
Asian or Pacific Islander, Non-Hispanic	66.25
Native American, Non-Hispanic	67.02
Population below federal poverty line	
White, Non-Hispanic	64.30
Black, Non-Hispanic	55.71
Hispanic	62.32
Asian or Pacific Islander, Non-Hispanic	52.70
Native American, Non-Hispanic	69.44
Region	
Total Population	
White, Non-Hispanic	73.22
Black, Non-Hispanic	53.57
Hispanic	50.74
Asian or Pacific Islander, Non-Hispanic	60.64
Native American, Non-Hispanic	64.82
Population below federal poverty line	
White, Non-Hispanic	66.83
Black, Non-Hispanic	47.32
Hispanic	49.88
Asian or Pacific Islander, Non-Hispanic	49.45
Native American, Non-Hispanic	61.19

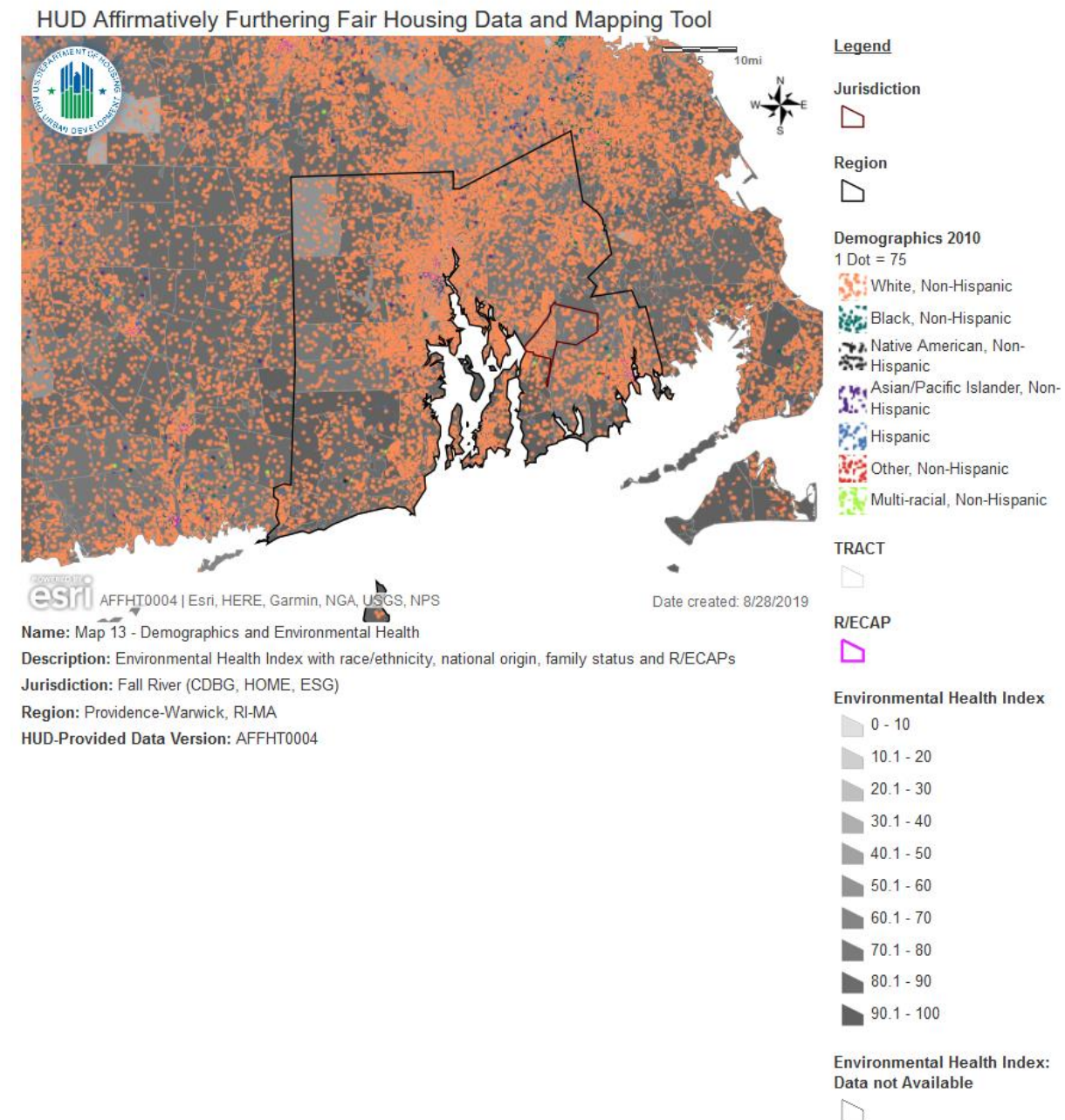
Slight disparities in access to environmentally healthy neighborhoods exist for residents of Fall River. These primarily affect Black and Hispanic residents, but they are also more pronounced in the population below the federal poverty line (with the exception of Native American residents). Regionally, Environmental Health Index values are drastically different with respect to race or ethnicity. This is reflected in the over 20 point difference in values for Hispanic residents and Black residents above the poverty line, and even larger differences for Black residents and White residents below the poverty line.

- ii. *For the protected class groups HUD has provided data, describe how disparities in access to environmentally healthy neighborhoods relate to residential living patterns in the jurisdiction and region.*

Map 1: Race/Ethnicity and Environmental Health, Fall River



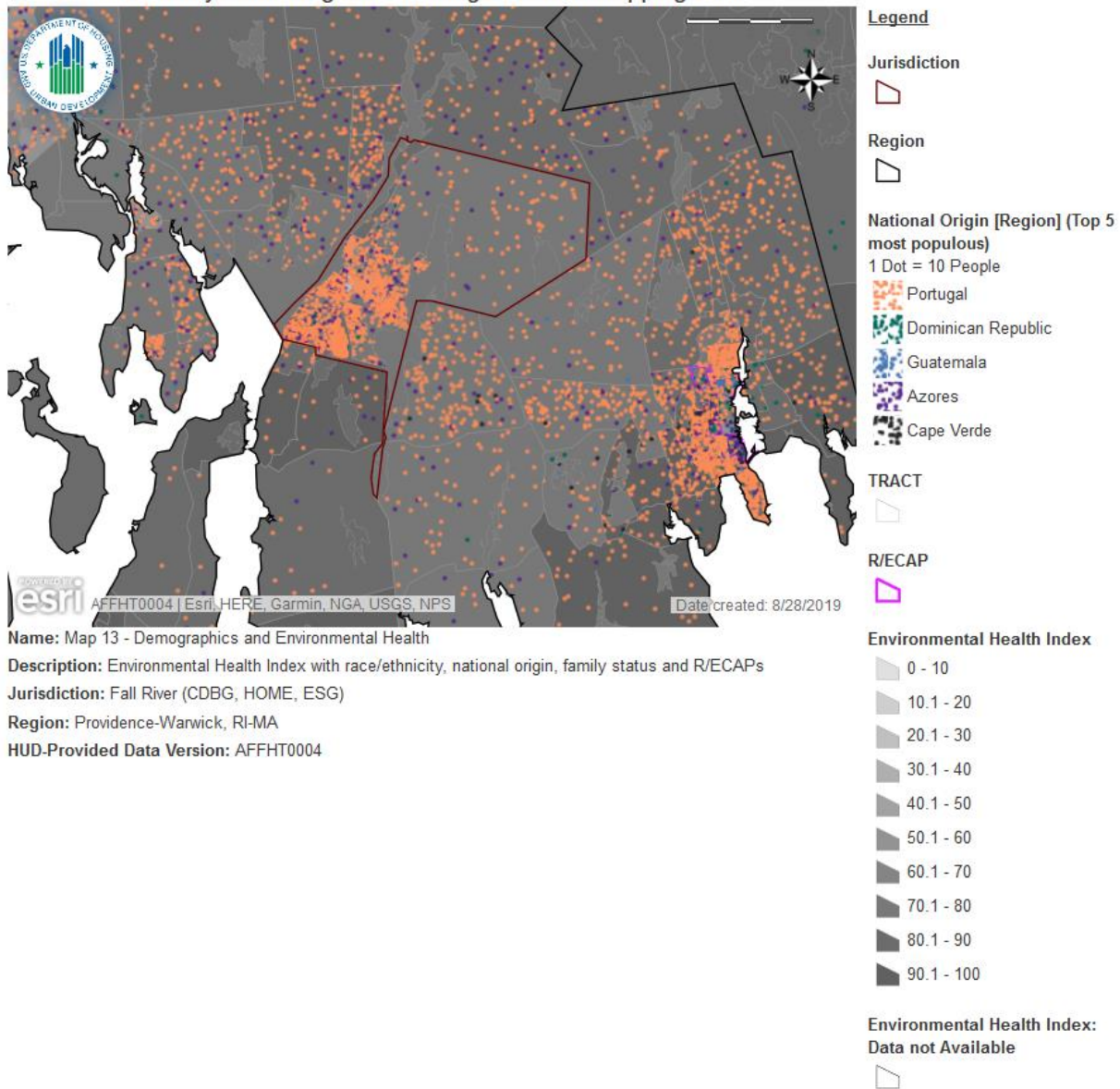
Map 2: Race/Ethnicity and Environmental Health, Providence-Warwick, RI-MA



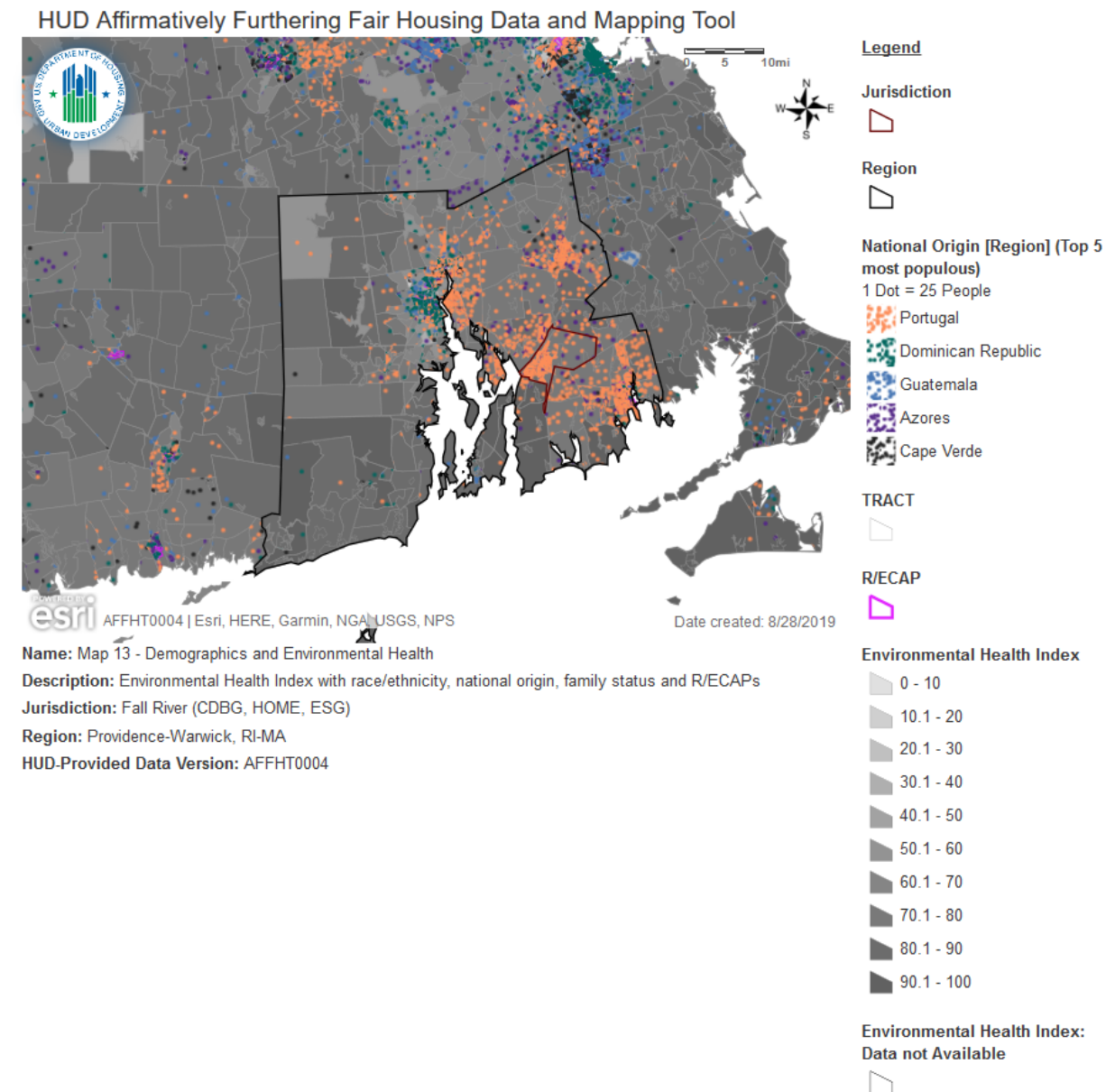
Generally, more populated areas of Fall River and the Providence-Warwick region have lower access to environmentally healthy neighborhoods. These areas also tend to have more non-White residents than do the more suburban or rural and majority White areas of the jurisdiction and region, suggesting a correlation between non-White residents living in less environmentally healthy areas.

Map 3: National Origin and Environmental Health, Fall River

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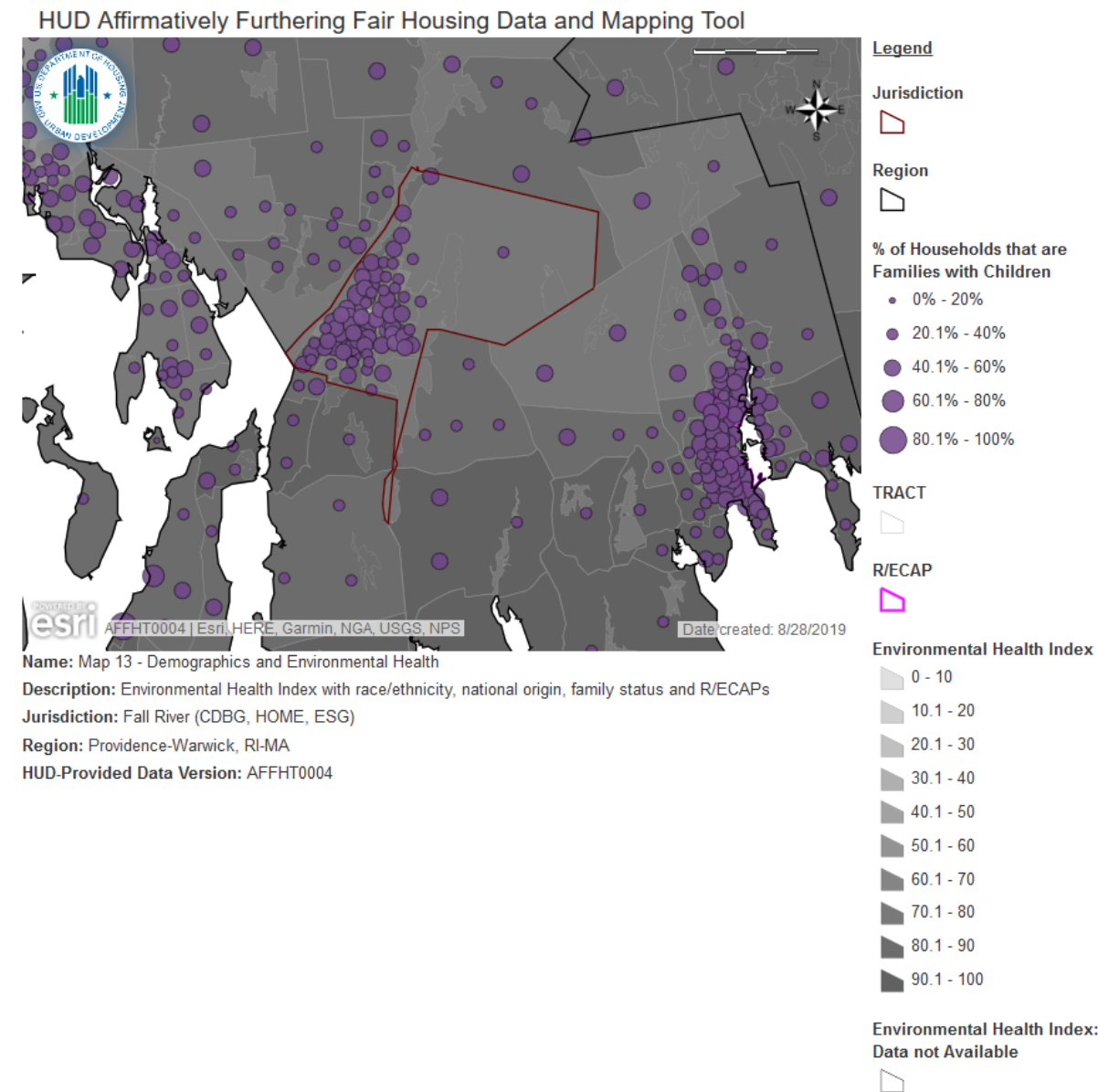


Map 4: National Origin and Environmental Health, Providence-Warwick, RI-MA



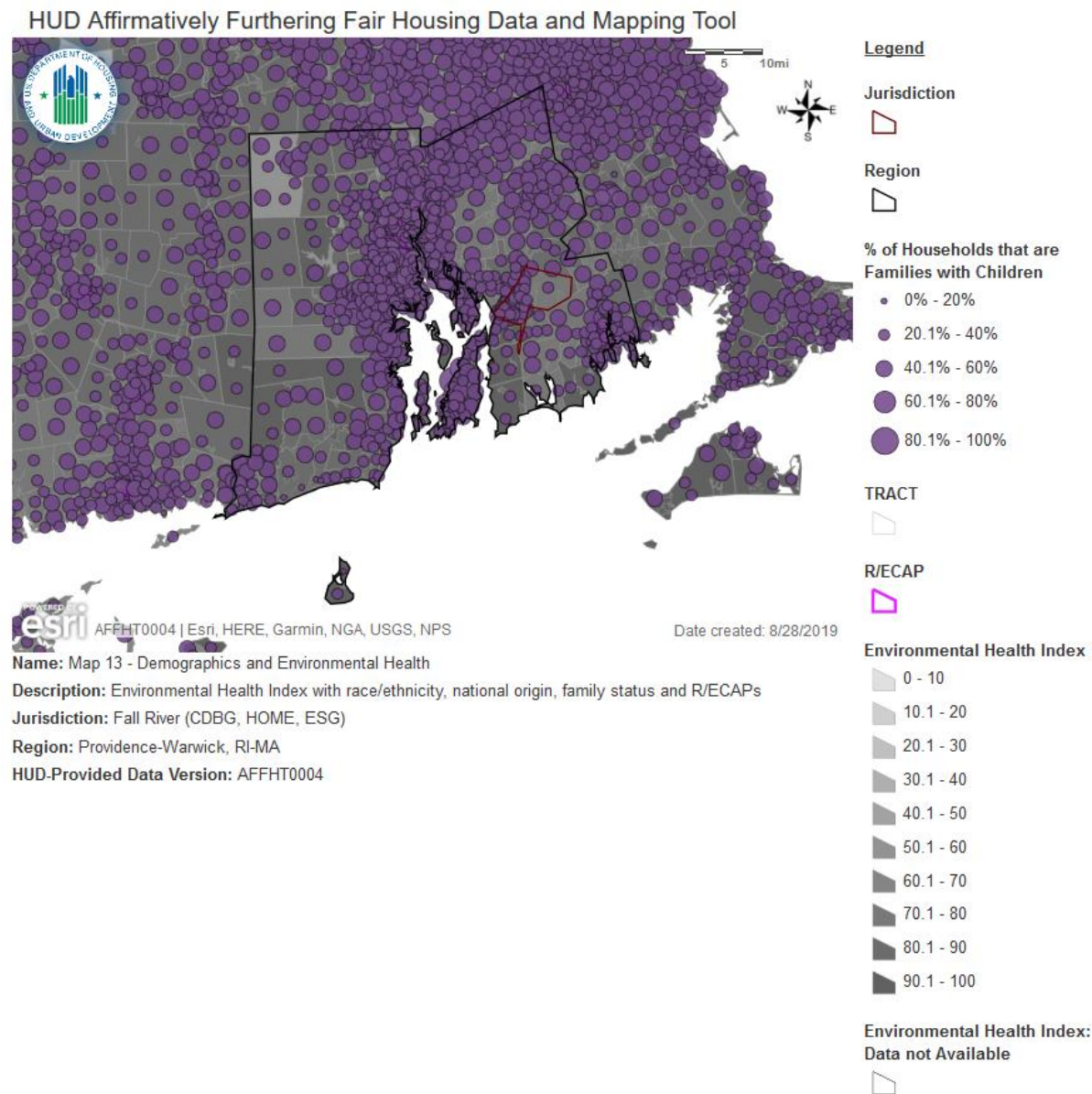
In the jurisdiction, Portuguese and Azorean residents tend to live in areas with lower access to environmentally healthy neighborhoods. Portuguese residents living directly along Route 195 are most affected. The same is reflected in the region, with the addition of the Dominican/Guatemalan/Cape Verdean neighborhoods in western Providence, which also have lower access to environmentally healthy neighborhoods.

Map 5: Family Status and Environmental Health, Fall River



Families in Fall River tend to live in less environmentally healthy neighborhoods, with the main part of the City needing significant improvements to its residents' environmental health. Residents directly along Route 195 are most affected by these patterns. Regionally, there are less clear correlations between family size and access to environmentally healthy neighborhoods.

Map 6: Family Status and Environmental Health, Providence-Warwick, RI-MA



- iii. *Informed by community participation, any consultation with other relevant government agencies, and the participant's own local data and local knowledge, discuss whether there are programs, policies, or funding mechanisms that affect disparities in access to environmentally healthy neighborhoods.*

Please see contributing factors for more information on environmental health in Fall River.

e. Patterns in Disparities in Access to Opportunity

- i. *For the protected class groups HUD has provided data, identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors. Include how these patterns compare to patterns of segregation, integration, and R/ECAPs. Describe these patterns for the jurisdiction and region.*

In general, Black and Hispanic residents have lower access to opportunity across multiple indicators, to a slight degree within both the jurisdiction and the region. These disparities are most pronounced in school proficiency and employment. Due to the relatively low levels of segregation in the city, different racial and ethnic groups have fairly consistent access to environmentally health neighborhoods and low-cost and frequent transportation. The Providence-Warwick, RI-MA region has more significant disparities with respect to all of these characteristics, especially because of more obvious patterns of segregation affecting Black and Hispanic residents.

1. Additional Information

- a. *Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.*

This Analysis has integrated local data into the discussion of disparities in access to opportunity in response to the questions above.

- b. *The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation).*

A thorough discussion of Fall River's efforts is included above, as well as in the descriptions of the contributing factors below.

Contributing Factors of Disparities in Access to Opportunity

Consider the listed factors and any other factors affecting the jurisdiction and Region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

Please see the Appendix for the following Contributing Factors to Disparities in Access to Opportunity:

- Access to financial services
- Availability, type, frequency, and reliability of public transportation
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Location of employers
- Location of environmental health hazards
- Location of proficient schools and school assignment policies
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination

iv. Disproportionate Housing Needs

Which groups (by race/ethnicity and family status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups? Which groups also experience higher rates of severe housing burdens when compared to other groups?

Housing Problems

Table 1: Demographics of Households with Disproportionate Housing Needs						
Disproportionate Housing Needs	Jurisdiction			Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity	13,795	32,995	41.81%	189,100	519,330	36.41%
White, Non-Hispanic	560	955	58.64%	12,329	25,021	49.27%
Black, Non-Hispanic	1,404	2,244	62.57%	27,898	48,732	57.25%
Hispanic	325	695	46.76%	5,588	12,445	44.90%
Asian or Pacific Islander, Non-Hispanic	4	29	13.79%	932	1,636	56.97%
Native American, Non-Hispanic	710	1,319	53.83%	6,825	12,893	52.94%
Other, Non-Hispanic	16,815	38,260	43.95%	242,710	620,095	39.14%
Total	13,795	32,995	41.81%	189,100	519,330	36.41%
Household Type and Size	7,780	20,040	38.82%	114,600	348,685	32.87%
Family households, <5 people	870	1,835	47.41%	20,000	46,774	42.76%
Family households, 5+ people	8,155	16,370	49.82%	108,095	224,620	48.12%
Non-family households	7,780	20,040	38.82%	114,600	348,685	32.87%

Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity	7,515	32,995	22.78%	88,970	519,330	17.13%
White, Non-Hispanic	270	955	28.27%	7,108	25,021	28.41%
Black, Non-Hispanic	859	2,244	38.28%	16,913	48,732	34.71%
Hispanic	184	695	26.47%	3,260	12,445	26.20%
Asian or Pacific Islander, Non-Hispanic	0	29	0.00%	492	1,636	30.07%
Native American, Non-Hispanic	459	1,319	34.80%	3,653	12,893	28.33%
Other, Non-Hispanic	9,290	38,260	24.28%	120,425	620,095	19.42%
Total	7,515	32,995	22.78%	88,970	519,330	17.13%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: Data Sources: CHAS						
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

Housing problems and severe housing problems are endemic issues across all races/ethnicities in Fall River, though some groups do face their effects in disproportionate ways. The City as a whole faces higher rates of housing problems than does the jurisdiction, across all races/ethnicities except Asians or Pacific Islanders (figures for Asians or Pacific Islanders should be taken with a grain of salt due to their low population in the jurisdiction). Black residents in particular face especially high rates of housing problems, while Hispanic residents have lightly lower rates. Housing problems are exacerbated for large families living in a single household, while non-family households have the lowest rate of housing problems.

Table 2: Demographics of Households with Severe Housing Cost Burden						
Households with Severe Housing Cost Burden	Jurisdiction			Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	7,040	32,995	21.34%	81,600	519,330	15.71%
Black, Non-Hispanic	240	955	25.13%	6,140	25,021	24.54%
Hispanic	825	2,244	36.76%	14,055	48,732	28.84%
Asian or Pacific Islander, Non-Hispanic	105	695	15.11%	2,643	12,445	21.24%
Native American, Non-Hispanic	0	29	0.00%	440	1,636	26.89%
Other, Non-Hispanic	440	1,319	33.36%	3,250	12,893	25.21%
Total	8,650	38,260	22.61%	108,128	620,095	17.44%
Household Type and Size						
Family households, <5 people	3,885	20,040	19.39%	48,098	348,685	13.79%
Family households, 5+ people	300	1,835	16.35%	5,655	46,774	12.09%
Non-family households	4,470	16,370	27.31%	54,380	224,620	24.21%
Note 1: Severe housing cost burden is defined as greater than 50% of income.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.						
Note 4: Data Sources: CHAS						
Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

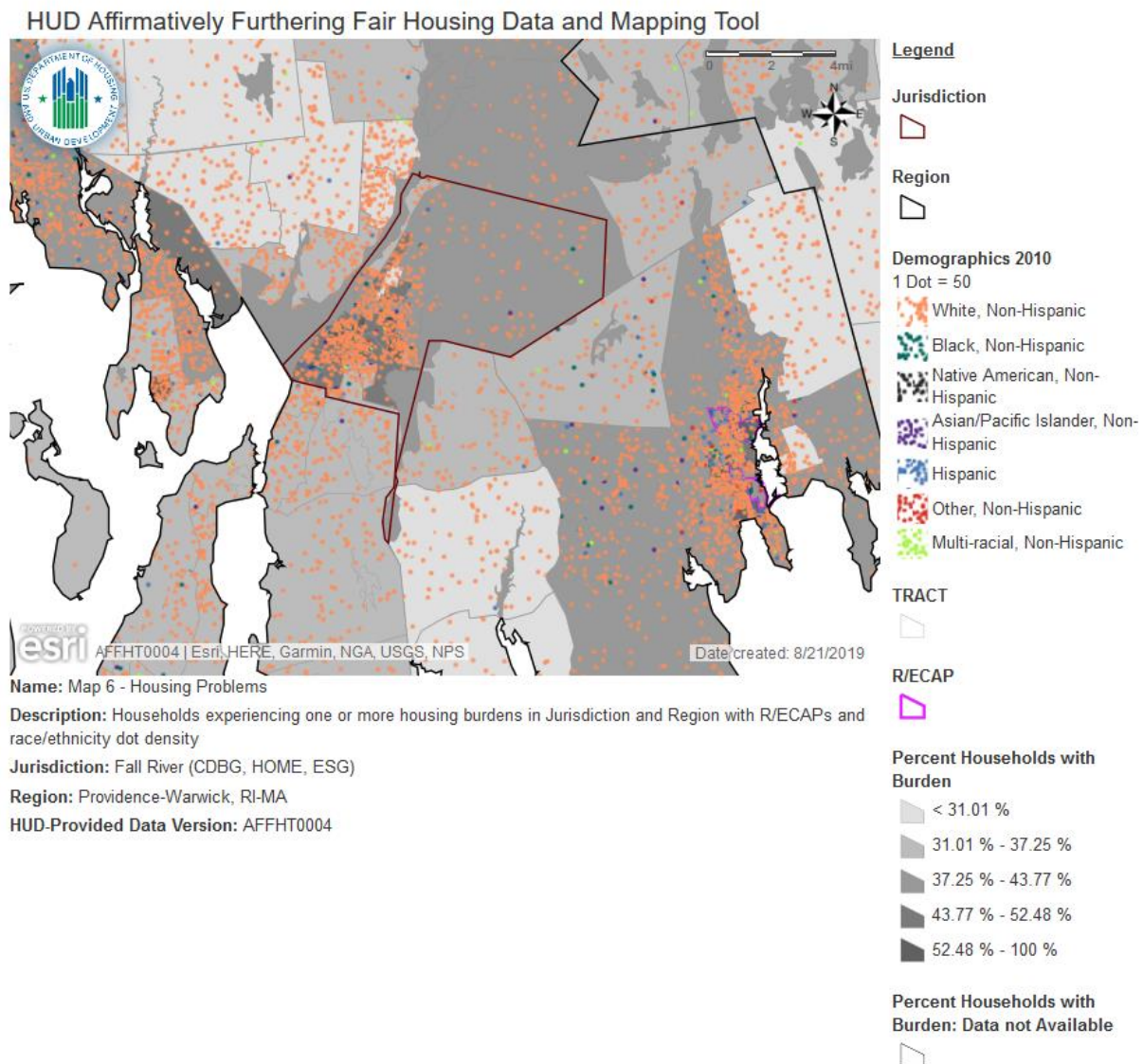
In addition to the data provided by HUD above, the American Community Survey also provides data detailing the numbers of households subject to overcrowding or incomplete plumbing and kitchen facilities. These numbers are fairly even across race/ethnicity, with the exception of Hispanic households, which experience an overcrowding rate of 12.44%. A lack of complete kitchen or plumbing facilities is not a significant issue affecting residents of Fall River.

Table 3: Percentage of Overcrowded Households by Race or Ethnicity, 2013-2017 American Community Survey

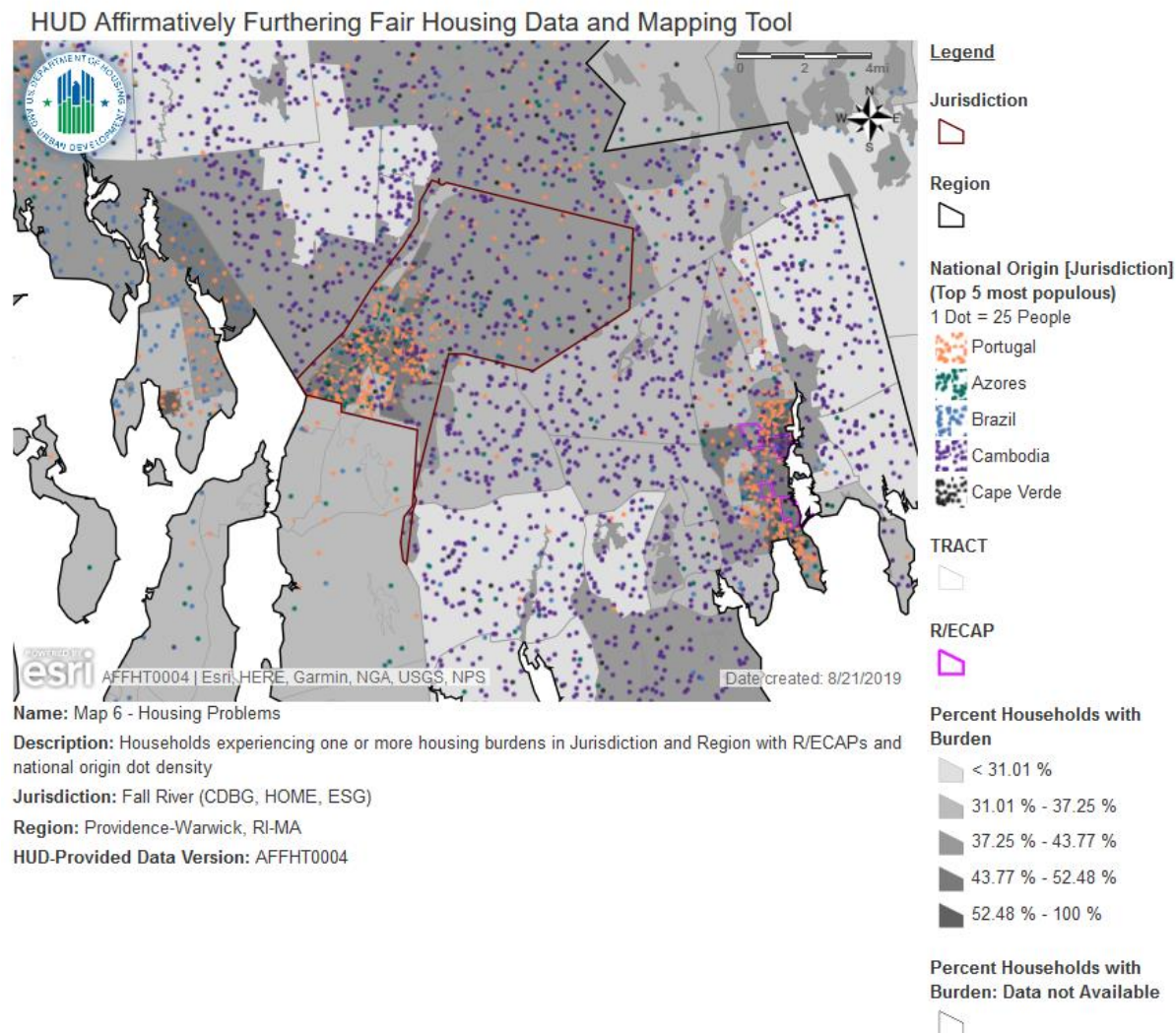
Non-Hispanic White Households	Black Households	Native American Households	Asian American or Pacific Islander Households	Hispanic Households
0.95%	5.19%	0.00%	9.80%	4.20%

Which areas in the jurisdiction and Region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

Map 1: Households with Disproportionate Housing Needs by Race/Ethnicity, Fall River



Map 2: Households with Disproportionate Housing Needs by National Origin, Fall River



Most households experiencing housing problems can be found in the center of the city, which is also more heavily populated. It is difficult to see patterns of housing problems in specific areas of the City which are slightly more segregated, partially because of how commonplace housing problems are in the city. While specific racial or ethnic groups such as Black or Hispanic residents do face disproportionately higher housing burdens, these households are also more evenly dispersed throughout the center of the city. The only area of the City which both has significantly less Black or Hispanic residents and significantly less housing problems is the less populated eastern half of the city.

Table 4: Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children, Fall River

Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children								
	Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	1,102	57.13%	453	23.48%	360	18.66%	607	31.47%
Project-Based Section 8	711	71.53%	236	23.74%	37	3.72%	167	16.80%
Other Multifamily	15	78.95%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	446	23.28%	852	44.47%	582	30.38%	673	35.13%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

The City of Fall River has a large amount of Public and Project-Based Section 8 housing available to its residents. Much of its publicly supported housing is found directly in 0-1 bedroom public housing units.

Describe the differences in rates of renter and owner-occupied housing by race/ethnicity in the jurisdiction and Region.

**Table 5: B25003: TENURE - Universe: Occupied housing units
2013-2017 American Community Survey 5-Year Estimates**

Estimate	Margin of Error	
Total:	38,611	+/-677
Owner occupied	13,982	+/-649
Renter occupied	24,629	+/-750

Table 6: B25003H: TENURE (WHITE ALONE, NOT HISPANIC OR LATINO HOUSEHOLDER) - Universe: Occupied housing units with a householder who is White alone, not Hispanic or Latino
2013-2017 American Community Survey 5-Year Estimates

	Estimate	Margin of Error
Total:	32,125	+/-784
Owner occupied	13,149	+/-602
Renter occupied	18,976	+/-823

Table 7: B25003B: TENURE (BLACK OR AFRICAN AMERICAN ALONE HOUSEHOLDER) - Universe: Occupied housing units with a householder who is Black or African American alone
2013-2017 American Community Survey 5-Year Estimates

	Estimate	Margin of Error
Total:	1,773	+/-297
Owner occupied	160	+/-97
Renter occupied	1,613	+/-301

Table 8: B25003D: TENURE (ASIAN OR PACIFIC ISLANDER ALONE HOUSEHOLDER) - Universe: Occupied housing units with a householder who is Asian or Pacific Islander alone
2013-2017 American Community Survey 5-Year Estimates

	Estimate	Margin of Error
Total:	500	+/-144
Owner occupied	163	+/-88
Renter occupied	337	+/-126

Table 9: B25003I: TENURE (HISPANIC OR LATINO HOUSEHOLDER) - Universe: Occupied housing units with a householder who is Hispanic or Latino
2013-2017 American Community Survey 5-Year Estimates

	Estimate	Margin of Error
Total:	2,735	+/-339
Owner occupied	251	+/-115
Renter occupied	2,484	+/-305

Table 10: B25003C: TENURE (AMERICAN INDIAN AND ALASKA NATIVE ALONE HOUSEHOLDER) – Universe: Occupied housing units with a householder who is American Indian and Alaska Native alone
2013-2017 American Community Survey 5-Year Estimates

	Estimate	Margin of Error
Total:	24	+/-28
Owner occupied	11	+/-17
Renter occupied	13	+/-20

White residents make up the overwhelming majority of owners in Fall River, at 94.0% of owners. While the majority of White residents are not owners themselves, rates of home ownership are drastically lower across other groups, with only 160 of 1,773 Black households being owners and 251 of 2,735 Hispanic households being owners. Fall River has lower rates of home ownership than compared to its region, but these differences are especially pronounced with respect to race/ethnicity.

Additional Information

Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and Region affecting groups with other protected characteristics.

The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA's overriding housing needs analysis.

Homelessness

The latest point-in-time (PIT) count of the homeless population of Fall River, from 2017, states that there are at least 381 homeless people in the city¹. This is down from 415 in 2015, when the previous PIT count was taken².

Contributing Factors of Disproportionate Housing Needs

Please see the Appendix for the following Contributing Factors to Disproportionate Housing Needs:

- Availability of affordable units in a range of sizes
- Displacement of residents due to economic pressures

¹ <https://www.heraldnews.com/news/20170130/number-is-in-from-fall-rivers-homeless-count>

² <http://southcoastindicators.org/housing/homelessness/>

- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Lack of access to opportunity due to high housing costs
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning laws
- Lending discrimination
- Loss of affordable housing
- Source of income discrimination

FAIR HOUSING ANALYSIS

C. Publicly Supported Housing Analysis

1. Analysis

a. Publicly Supported Housing Demographics

Table 1: Publicly Supported Housing Units by Program Category

	Fall River, MA	
Housing Units	#	%
Total housing units	42,750	-
Public Housing	2,033	4.76%
Project-based Section 8	1,008	2.36%
Other Multifamily	22	0.05%
HCV Program	2,348	5.49%

- i. *Are certain racial/ethnic groups more likely to be residing in one program category of publicly supported housing than other program categories (public housing, project-based Section 8, Other Multifamily Assisted developments, and Housing Choice Voucher (HCV)) in the jurisdiction?*

Table 2: Publicly Supported Housing Demographics

Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	1,075	56.37%	121	6.35%	605	31.73%	103	5.40%
Project-Based Section 8	815	83.25%	47	4.80%	106	10.83%	7	0.72%
Other Multifamily	15	100.00%	0	0.00%	0	0.00%	0	0.00%
HCV Program	1,498	80.02%	186	9.94%	159	8.49%	22	1.18%
Total Households	32,995	86.24%	955	2.50%	2,244	5.87%	695	1.82%

0-30% of AMI	8,210	78.75%	390	3.74%	1,194	11.45%	170	1.63%
0-50% of AMI	12,625	75.51%	535	3.20%	1,454	8.70%	280	1.67%
0-80% of AMI	19,095	79.45%	680	2.83%	1,724	7.17%	405	1.69%
Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	4,296	41.73%	1,540	14.96%	4,240	41.19%	161	1.56%
Project-Based Section 8	7,558	59.88%	1,409	11.16%	3,422	27.11%	115	0.91%
Other Multifamily	374	67.15%	57	10.23%	115	20.65%	3	0.54%
HCV Program	7,797	51.75%	2,889	19.17%	4,138	27.46%	96	0.64%
Total Households	519,330	83.75%	25,021	4.04%	48,732	7.86%	12,445	2.01%
0-30% of AMI	63,145	69.23%	6,492	7.12%	15,810	17.33%	2,169	2.38%
0-50% of AMI	101,570	61.24%	10,287	6.20%	24,623	14.85%	3,643	2.20%
0-80% of AMI	177,810	68.17%	14,956	5.73%	34,173	13.10%	5,496	2.11%

Within Fall River, White residents comprise the majority of residents in Public Housing, Project-Based Section 8 developments and other multifamily housing programs and are more likely to utilize Housing Choice Vouchers to access housing. White and Hispanic residents are equally likely to live in public housing. Black residents utilize the Housing Choice Voucher program more than other programs and Hispanics are more likely to live in public housing than other assisted housing and voucher programs. Asian American or Pacific Islanders comprise a small percentage of public housing residents and have lower utilization of publicly assisted housing programs in all categories.

Regionally, White and Hispanic residents have similar representation in Public Housing, and White residents have higher utilization of Project-Based Section 8, other multifamily housing programs, and the Housing Choice Voucher Program.

- ii. *Compare the racial/ethnic demographics of each program category of publicly supported housing for the jurisdiction to the demographics of the same program category in the region.*

The percentage of White residents in each program category of publicly supported housing in Fall River is slightly higher than the percentage of White residents in the Providence-Warwick Region. White residents are 83.4% of Fall River's population, compared to 79.5% in the region. The percentages of the jurisdiction's overall White population are proportional in utilization of Project-Based Section 8 and the Housing Choice Voucher Programs. The Other Multifamily housing is 100% White, but the number of units is only fifteen. The utilization rate of Public Housing is lower for White residents than the overall demographics of Fall River.

Non-Hispanic Black residents comprise 3.39% of the Fall River population, and have higher utilization rates of all categories of publicly supported housing except for Other Multifamily housing. Hispanics make up 7.38% of the population, and also have higher utilization rates of all categories of publicly supported housing except for Other Multifamily housing. Hispanics comprise approximately 41% of all public housing residents, which is significantly disproportionately higher than the overall percentage of Fall River residents. Asian American or Pacific Islander residents are 2.54% of the Fall River population and have a lower utilization rate of all publicly supported housing programs.

In the Providence-Warwick, RI-MA Metropolitan Statistical Area, Hispanic representation among publicly supported housing residents is generally higher across categories with Black representation somewhat lower. The percentage of White residents is lower across types of publicly supported housing with the difference being most significant for the two types of publicly supported housing that tend to have the most heavily White residents, Project-Based Section 8 and Other Multi-Family. Asian American or Pacific Islander occupancy of publicly supported housing is low across the board in the Providence-Warwick, RI-MA Metropolitan Statistical Area.

- iii. *Compare the demographics, in terms of protected class, of residents of each program category of publicly supported housing (public housing, project-based Section 8, Other Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant program category of publicly supported housing in the jurisdiction and region. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.*

In Fall River, the most diverse category of publicly supported housing is traditional public housing. Meanwhile, 100% of Other Multifamily units are occupied by White residents. For all other categories, Black residents are overrepresented, particularly in the HCV program. For every category except public housing, White residents are overrepresented. In turn, Hispanics are extremely overrepresented in public housing, while roughly equal in Project-Based section 8 and HCVs. Asian American or Pacific Islanders are also overrepresented in public housing, but are underrepresented in every other category.

In the Providence-Warwick, RI-MA Metropolitan Statistical Area, income-eligible Black and Hispanic households are overrepresented in every category of publicly supported housing and income-eligible White and Asian American or Pacific Islander households are underrepresented in every category. For White and Black residents, the disparities are most significant for public housing and the Housing Choice Voucher program. For Hispanic residents, the disparities are greatest in public housing, with Project-Based section 8 and the HCV program nearly tying for

second. For Asian American or Pacific Islander residents, they are least represented in the Other Multifamily and HCV programs.

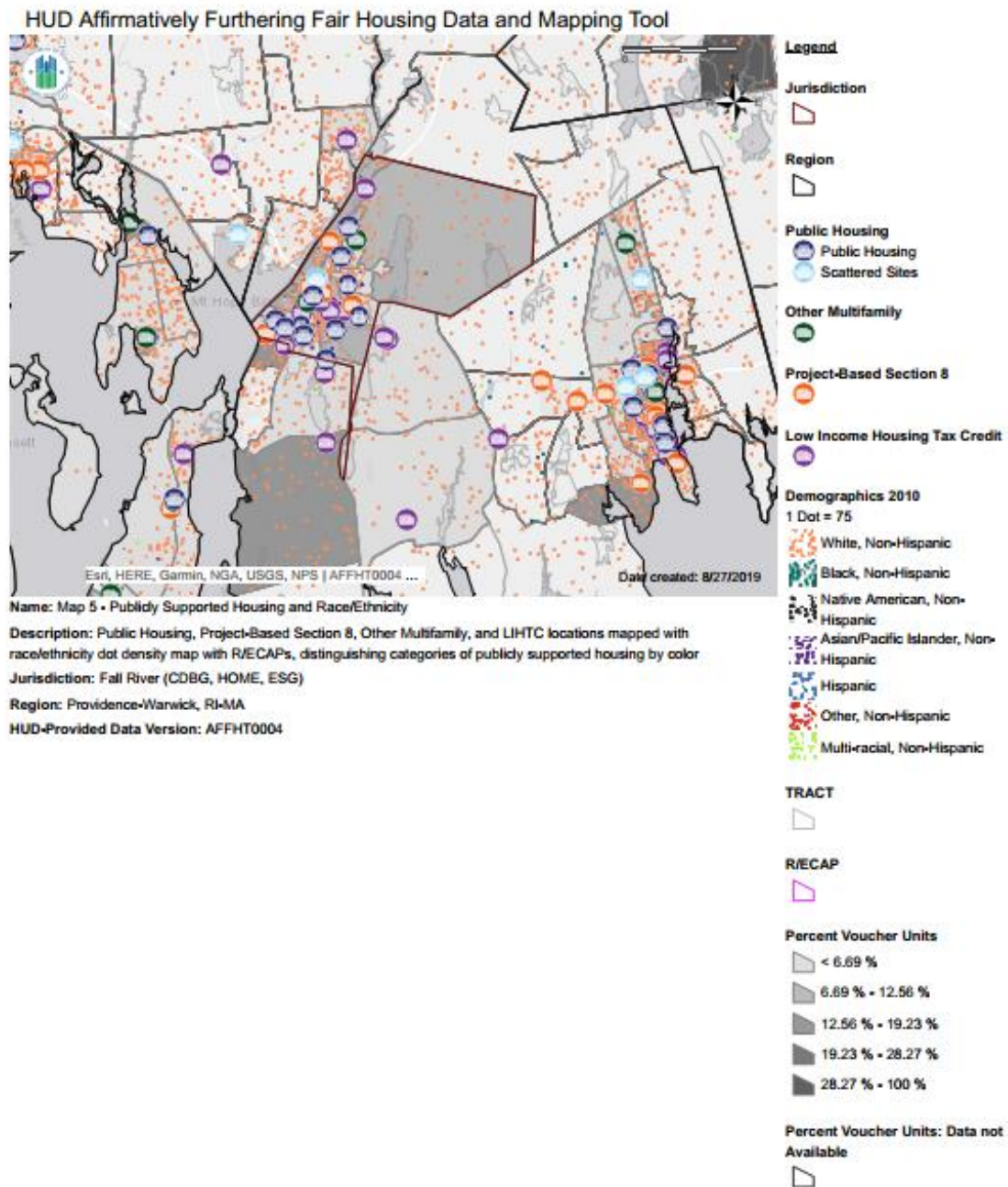
b. Publicly Supported Housing Location and Occupancy

- i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs in the jurisdiction and region.*

Map 1: Publicly Supported Housing by Race/Ethnicity, Fall River

8/28/2019

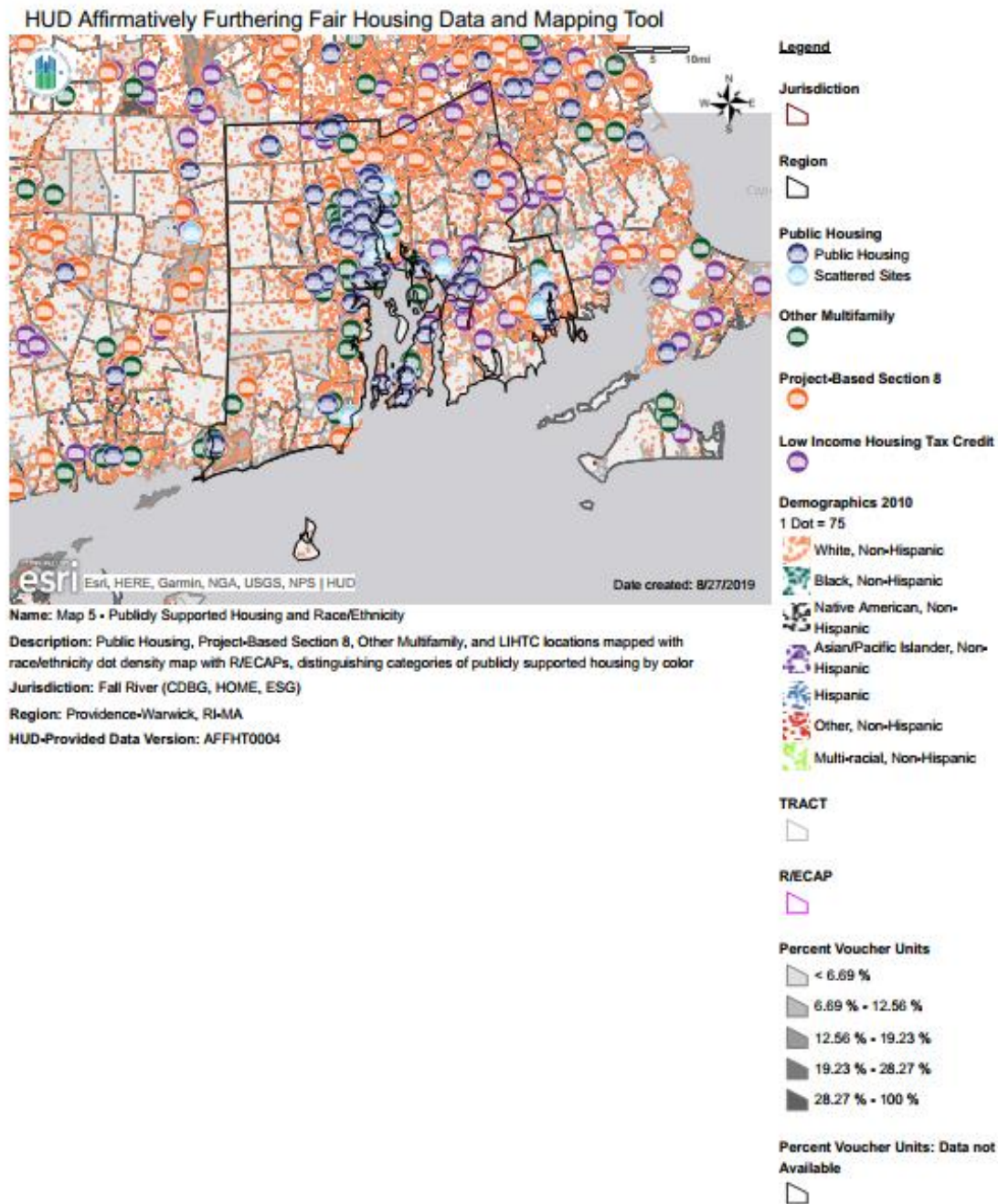
HUD AFFH - PRINT MAP



Map 2: Publicly Supported Housing by Race/Ethnicity, Providence-Warwick, RI-MA

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HUD AFFH - PRINT MAP



Fall River, a majority White city with a population under 90,000, does not have areas of concentrated racial and ethnic minority populations and has no R/ECAPs. Publicly supported housing is therefore not concentrated in areas of minority populations. Most of the Low-Income Housing Tax Credit and Project-Based developments are located close to or in downtown Fall River and the majority of Public Housing is located south of downtown Fall River. Fall River has more publicly supported housing than the immediate surrounding jurisdictions.

In the Providence-Warwick, RI-MA Metropolitan Statistical Area, by contrast, clear patterns of the segregation of publicly supported housing are in evidence. In the Providence-Warwick, RI-MA Metropolitan Statistical Area, there are concentrations of all types of publicly supported housing in Pawtucket and in the north-central and southwestern portions of the City of Providence, all areas with higher Black and Hispanic population concentrations than the region as a whole. Other Multifamily housing is somewhat more widely dispersed.

- ii. *Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs in the jurisdiction and region.*

As discussed above, there are no significant noticeable patterns of concentration of publicly supported housing within Fall River and thus the publicly supported housing that primarily services families with children, elderly persons, or persons with disabilities are not located in segregated areas or R/ECAPs.

Within the Providence-Warwick, RI-MA Metropolitan Statistical Area, however, housing for elderly persons and persons with disabilities is more widely scattered and is less likely to be in R/ECAPs than housing for families with children. This is consistent with the pattern discussed above of Other Multifamily housing being less segregated. Two of the largest housing programs that comprise the Other Multifamily category are Section 811, which subsidizes supportive housing for persons with disabilities, and Section 202, which subsidizes supportive housing for elderly persons. At the same time, the fact that Project-Based Section 8, which also includes many senior developments, is just as segregated in heavily Black and Hispanic areas as public housing and Housing Choice Voucher holders slightly undercuts this overarching trend.

- iii. *How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs in the jurisdiction and region?*

Table 3: Publicly Supported Housing Demographics by R/ECAP and Non R/ECAP Tracts

Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,926	56.37%	6.35%	31.73%	5.40%	31.47%	37.58%	38.10%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	983	83.25%	4.80%	10.83%	0.72%	16.80%	55.13%	47.38%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	17	100.00%	0.00%	0.00%	0.00%	N/a	78.95%	0.00%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,948	80.02%	9.94%	8.49%	1.18%	35.13%	28.39%	37.89%

Since there are no R/ECAPs in Fall River, there are no differences between the demographic composition of publicly supported housing residents within and outside of R/ECAPs at that geographic level. The HUD AFFH-T Data & Mapping Tool does not include data responsive to this question from the Providence-Warwick, RI-MA Metropolitan Statistical Area; however, by looking at the demographics of publicly supported housing residents in entitlement jurisdictions that do have R/ECAPs, it is possible to draw some conclusions. In Brockton, publicly supported housing residents in R/ECAP and non-R/ECAP areas are demographically similar. In Providence, residents in R/ECAPs are more likely to be Black and Hispanic and less likely to be non-Hispanic White than residents in non-R/ECAP areas. From this data and the likelihood that publicly supported housing residents in non-R/ECAP areas immediately outside of communities like Brockton, it is possible to conclude that, within both regions, publicly supported housing residents within R/ECAPs are disproportionately likely to be Black and Hispanic.

- iv. (A) Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category for the jurisdiction? Describe how these developments differ.

Table 4: Publicly Supported Housing Demographics

Public Housing								
Fall River								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Bates And Tower Apartments	MA006	Fall River Housing Authority	61	93%	2%	3%	2%	N/a
Father Diaferio Village	MA006	Fall River Housing Authority	223	33%	10%	48%	8%	71%
Bennie Costa Plaza	MA006	Fall River Housing Authority	156	25%	12%	48%	15%	80%
Holmes Apts	MA006	Fall River Housing Authority	230	85%	3%	11%	1%	N/a
Mitchell Hgts.	MA006	Fall River Housing Authority	258	89%	2%	7%	1%	N/a
Cardinal Medeiros Towers	MA006	Fall River Housing Authority	208	67%	7%	24%	1%	N/a
Francis J. Barresi Heights	MA006	Fall River Housing Authority	147	72%	8%	19%	2%	N/a
Edward F. Doolan Apartments	MA006	Fall River Housing Authority	150	82%	2%	13%	3%	N/a
Pleasant View	MA006	Fall River Housing Authority	119	26%	11%	59%	3%	85%
Sunset Hill	MA006	Fall River Housing Authority	354	32%	7%	51%	11%	49%

Project-Based Section 8								
Fall River								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Bay Village Apartments II	N/a	N/a	182	69%	9%	21%	1%	51%
The Academy	N/a	N/a	85	88%	4%	8%	N/a	N/a
Hudner Building	N/a	N/a	39	79%	N/a	21%	N/a	6%
Ships' Cove Apartments	N/a	N/a	162	74%	5%	19%	2%	26%
St Mathieus School	N/a	N/a	30	83%	10%	7%	N/a	N/a
Borden St Hsg	N/a	N/a	261	92%	1%	6%	0%	1%
Lafayette Place	N/a	N/a	125	81%	7%	6%	3%	25%
Tecumseh Mill	N/a	N/a	124	89%	7%	3%	N/a	2%
Other Multifamily Assisted Housing								
Fall River								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Fall River Residence	N/a	N/a	4	N/a	N/a	N/a	N/a	N/a
St. Dominics Apartments, Inc.	N/a	N/a	18	100%	N/a	0%	N/a	N/a

Generally, Public Housing developments in Fall River has a disproportionately high rate of White residents in senior developments, while family developments have a disproportionately high rate of Hispanics and a slightly higher rate for Black and Asian American or Pacific Islander residents. Father Diaferio Village, Bennie Costa Plaza, Pleasant View, Sunset Hill, and Heritage Heights, all family public housing, one-half or more units are occupied by Hispanics, In contrast, more than 80% of units in Holmes Apartments, Mitchel Heights, and Edward F. Doolan Apartments, all senior housing, are occupied by White residents. In Project-Based Section 8 developments, occupancy by White residents range from 69% to 92%, regardless of the presence of children. Affirmative marketing efforts, particularly for Project-Based Section 8 developments, may be necessary in order to ensure the integration of that publicly supported development.

There does not seem to be a Rental Development Program conversion in Fall River. LIHTC development demographics are not readily available for Fall River. For Other Multifamily Assisted Housing, only St. Dominic's Apartments, a senior housing development, has demographics: all 18 units are occupied by White residents.

(B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing for the jurisdiction and region.

Additional information about the demographics of residents are of other types of affordable housing, such as that subsidized under Massachusetts state programs or cross-subsidized by market rate development in the context of Massachusetts Chapter 40b projects, is not available.

- v. *Compare the demographics of occupants of developments in the jurisdiction, for each category of publicly supported housing (public housing, project-based Section 8, Other Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. For the jurisdiction, describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.*

When comparing the census tract demographics to the publicly supported housing developments located within them, a few outliers emerge. The Asian population in individual developments is roughly even or is underrepresented compared to the surrounding census tract, with the exceptions of Sunset Hill, Bennie Costa Plaza, and Father Diaferio Village, each of which is a public housing development. The Asian populations of these developments are each more than double that of the surrounding census tract. Representation of Black residents in these developments versus their respective census tracts is much more disparate. In Holmes Apartments, Borden St. Housing, and Lafayette Place, Black residents are underrepresented compared to the census tract at large. Meanwhile, in Bennie Costa Plaza, Cardinal Medeiros Tower, Francis J. Barresi Heights, Pleasant View, Sunset Hill, Bay Village Apartments, Ships' Cove Apartments, and St. Mathieus School Black residents are noticeably overrepresented. Some of these census tracts have low poverty rates, indicating that this overrepresentation might be allowing residents access to high opportunity areas; however, several more are in noticeably higher areas of poverty, with concentrations ranging in the 20-40% range. The representational gaps between the developments and individual census tracts are even starker for Hispanic residents. In Father Diaferio Village, Bennie Costa Plaza, Cardinal Madeiros Tower, Francis J. Barresi Heights, Sunset Hill, and Pleasant View, Hispanics are far more represented in the development than the census tract. Half of these tracts have low poverty rates, representing access to high opportunity areas; however, the other half have much higher poverty. In three developments (Bates and Tower Apartments, Borden St. Housing, and Lafayette Place), there is a noticeable shortage of Hispanic residents when compared to the census tract. Finally, while White residents are overrepresented in publicly supported housing overall, there are not as many clear disparities within individual developments and census tracts as there are for the other racial and ethnic groups. While there are greater disparities in percentage of White residents when comparing developments and census tracts, the overwhelming majority of White residents renders these disparities less consequential. The most diverse developments – Father Diaferio

Village, Bennie Costa Plaza, Pleasant View, and Sunset Hill – all have noticeably small percentages of White residents while being located in majority-White census tracts (although the tract corresponding to Father Diaferio Village is barely majority-White). Meanwhile, two developments (Lafayette Place and St. Dominic Apartments) have 80% or more White residents, while located in census tracts with White populations trailing the development by 30 points or more.

Federally-funded elderly and disabled housing is provided by Oak Village, O'Brien Apartments, Holmes Apartments, Oliveira Apartments, Cardinal Medeiros Towers, Cottell Heights, Mitchell Heights, Bates & Tower, Doolan Apartments, and Baressi Heights. There is very little publicly supported housing that primarily serves persons with disabilities in Fall River. Federally-funded family housing is provided by Sunset Hill, Heritage heights, Fr. Diaferio Village, Fordney Apartments, North Roccliffe Apartments, Bennie Costa Plaza, George E. Riley Plaza, and Pleasant View. Beyond what has already been mentioned, there are no great disparities in these developments when it comes to demographics.

Table 5: Publicly Supported Housing Demographics and Surrounding Census Tract Demographics

Project Name	Program Type	Units in Project	Property White (%)	Property Black (%)	Property Hispanic (%)	Property Asian (%)	Households with children in the development	Census Tract Number	Tract White %	Tract Black (%)	Tract Hispanic (%)	Tract Asian (%)	Census Tract Poverty Rate
Bates And Tower Apartments	Public Housing	61	93%	2%	3%	2%	N/a	6402	79.8%	0.9%	11.7%	1.8%	25.0%
Father Diaferio Village	Public Housing	223	33%	10%	48%	8%	71%	6413	51.3%	15.9%	19.3%	3.1%	31.0%
Bennie Costa Plaza	Public Housing	156	25%	12%	48%	15%	80%	6408	83.7%	3.3%	3.2%	7.0%	12.0%
Holmes Apts	Public Housing	230	85%	3%	11%	1%	N/a	6409.01	66.0%	13.5%	13.9%	0.0%	28.7%
Mitchell Hgts.	Public Housing	258	89%	2%	7%	1%	N/a	6402	79.8%	0.9%	11.7%	1.8%	25.0%
Cardinal Medeiros Towers	Public Housing	208	67%	7%	24%	1%	N/a	6424	90.3%	0.1%	4.7%	3.3%	8.6%
Francis J. Barresi Heights	Public Housing	147	72%	8%	19%	2%	N/a	6415	80.1%	4.5%	9.9%	1.0%	8.8%
Edward F. Doolan Apartments	Public Housing	150	82%	2%	13%	3%	N/a	6402	79.8%	0.9%	11.7%	1.8%	25.0%
Pleasant View	Public Housing	119	26%	11%	59%	3%	85%	6422	74.6%	3.5%	10.9%	3.2%	28.1%
Sunset Hill	Public Housing	354	32%	7%	51%	11%	49%	6403	70.0%	0.8%	18.8%	3.1%	29.2%
Bay Village	Project-Based Section 8	182	69%	9%	21%	1%	51%	6403	70.0%	0.8%	18.8%	3.1%	29.2%

Apartments Ii													
The Academy	Project-Based Section 8	85	88%	4%	8%	N/a	N/a	6411.01	70.4%	5.3%	14.5%	0.6%	23.7%
Hudner Building	Project-Based Section 8	39	79%	N/a	21%	N/a	6%	6411.01	70.4%	5.3%	14.5%	0.6%	23.7%
Ships' Cove Apartments	Project-Based Section 8	162	74%	5%	19%	2%	26%	6410	79.7%	1.2%	13.0%	2.9%	43.1%
St Mathieus School	Project-Based Section 8	30	83%	10%	7%	N/a	N/a	6421	78.7%	5.1%	8.9%	0.4%	18.5%
Borden St Hsg	Project-Based Section 8	261	92%	1%	6%	0%	1%	6411.01	70.4%	5.3%	14.5%	0.6%	23.7%
Lafayette Place	Project-Based Section 8	125	81%	7%	6%	3%	25%	6413	51.3%	15.9%	19.3%	3.1%	31.0%
Tecumseh Mill	Project-Based Section 8	124	89%	7%	3%	N/a	2%	6412	76.1%	7.7%	5.1%	5.8%	31.2%
Fall River Residence	Other Multifamily	4	N/a	N/a	N/a	N/a	N/a	6425	94.1%	1.7%	2.2%	0.4%	7.6%
St. Dominics Apartments, Inc.	Other Multifamily	18	100%	N/a	0%	N/a	N/a	6409.01	66.0%	13.5%	13.9%	0.0%	28.7%

c. Disparities in Access to Opportunity

- i. Describe any disparities in access to opportunity for residents of publicly supported housing in the jurisdiction and region, including within different program categories (public housing, project-based Section 8, Other Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.*

Publicly supported housing developments are scattered throughout Fall River. Because of Fall River's small size and single school district, residents of publicly supported housing developments have somewhat equal access to opportunity to proficient schools (although the school district has lower performance than the surrounding school districts), job proximity, transportation, environmentally healthy neighborhoods, and other measures of access to opportunity.

Within the Providence-Warwick, RI-MA Metropolitan Statistical Area, the relationship between concentrations of publicly supported housing and access to opportunity is similar. Generally, dimensions of access to opportunity that are positively correlated with urban density, such as transit access and job proximity, are co-located with publicly supported housing concentrations in Brockton, Providence, Pawtucket, Fall River, and New Bedford. Ones that are typically associated with high opportunity suburbs, such as proficient schools, environmentally healthy neighborhoods, and labor market engagement, are disconnected from the location of publicly supported housing.

2. Additional Information

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.

Massachusetts Chapter 40B creates a streamlined process for overriding local zoning in municipalities where less than 10% of housing units are affordable if a developer proposes to set aside 20-25% of units as affordable housing. The Massachusetts Department of Housing and Community Development publishes a Subsidized Housing Inventory which is used to determine whether a municipality falls above or below that 10% threshold. Many of the units counted in that inventory that are not reflected in the HUD-provided data discussed above were produced through Chapter 40B though others may be result of local inclusionary zoning or housing subsidized through state affordable housing programs. The table below reflects the inventory figures for Fall River.

Table 1: Massachusetts Department of Housing and Community Development Subsidized Housing Inventory for Fall River as of September 14, 2017

Community	2010 Census Year-Round Housing Units	Subsidized Housing Inventory Units	%
Fall River	42,650	4,751	11.1%

- b. The program participant may also describe other information relevant to its assessment of publicly supported housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or geographic mobility programs.*

Last year the City of Fall River developed a revitalization plan to connect the downtown area to the waterfront and convert some of the vacant mills to commercial use. The Fall River Housing Authority operates a Family Self-Sufficiency Program with the purpose of enabling Housing Choice Voucher holders improve their credit, further their education, obtain employment, and working towards homeownership. There is currently no mobility counseling program but Fall River staff expressed an interest in starting one.

3. Contributing Factors-of Publicly Supported Housing Location and Occupancy

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor that is significant, note which fair housing issue(s) the selected contributing factor relates to.

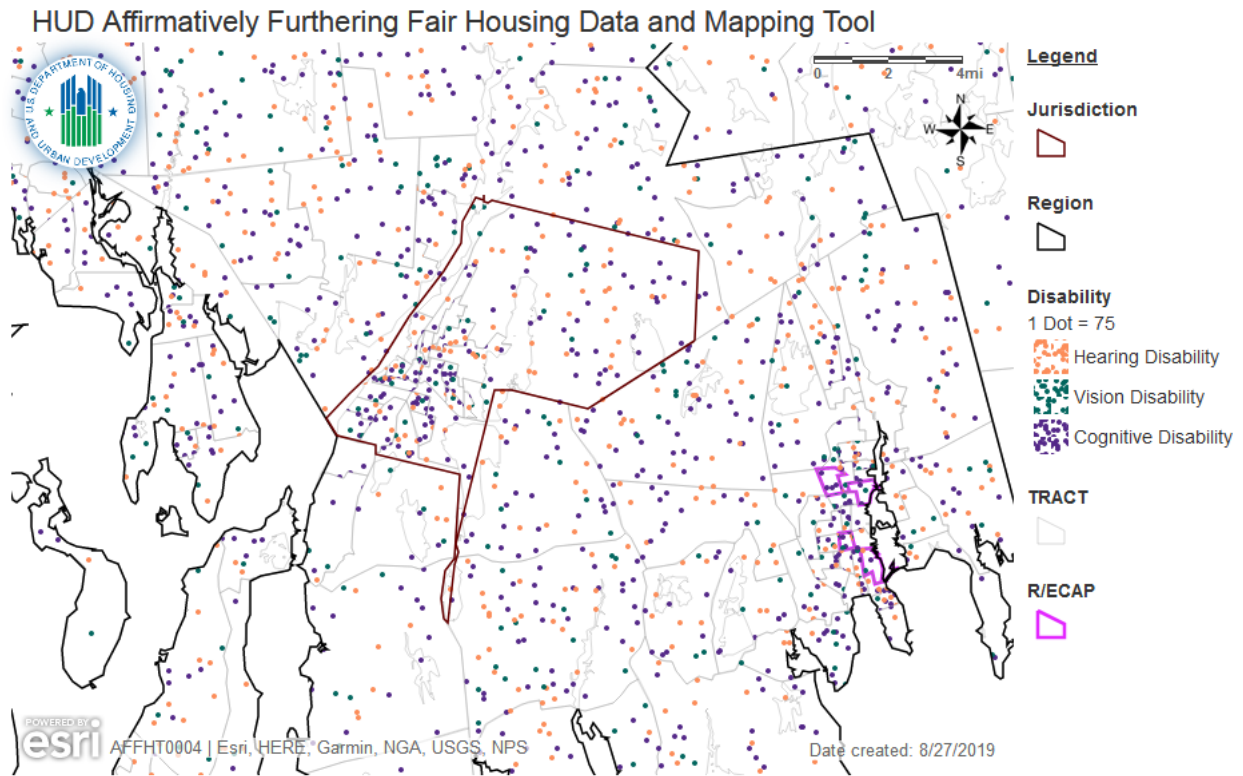
- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Displacement of residents due to economic pressures
- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of meaningful language access
- Lack of local or regional cooperation
- Lack of private investment in specific neighborhoods
- Lack of public investment in specific neighborhoods, including services and amenities
- Land use and zoning laws
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Quality of affordable housing information programs

- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Source of income discrimination

D. Disability and Access

Population Profile

Map 1: Disability by Type (Hearing, Vision, Cognitive), Fall River, MA



Name: Map 14 - Disability by Type

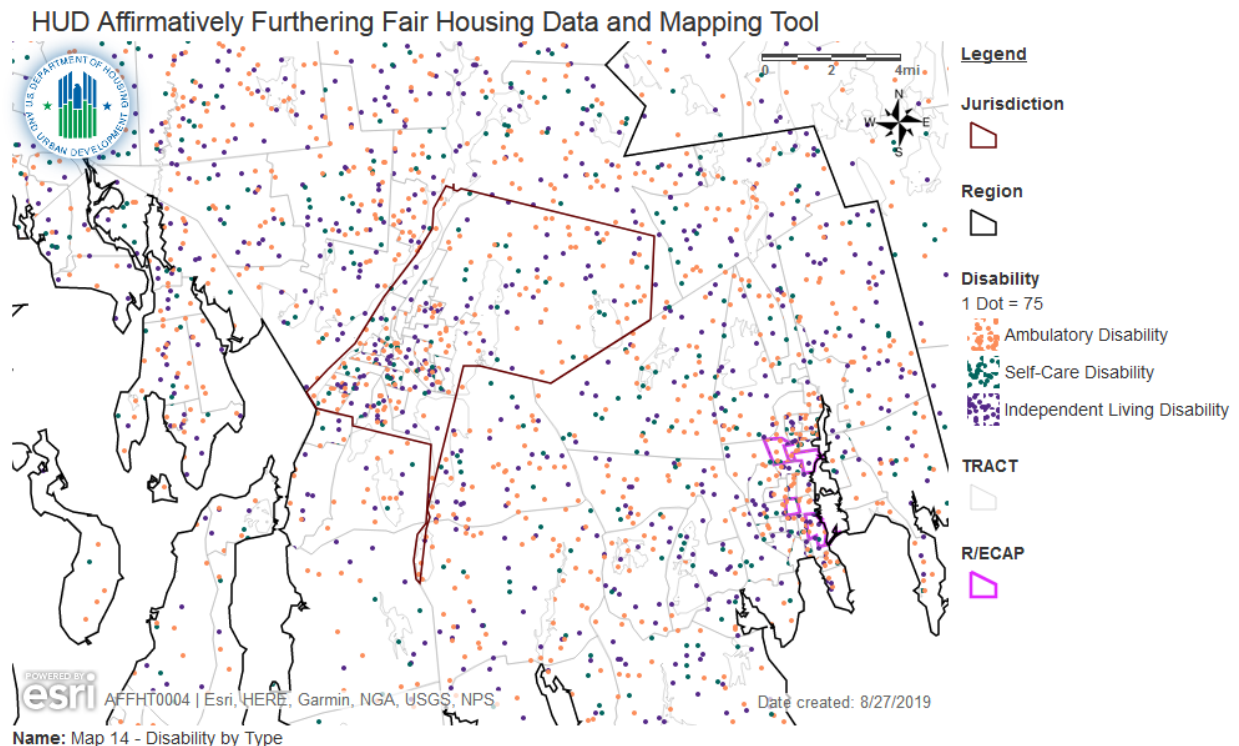
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Fall River (CDBG, HOME, ESG)

Region: Providence-Warwick, RI-MA

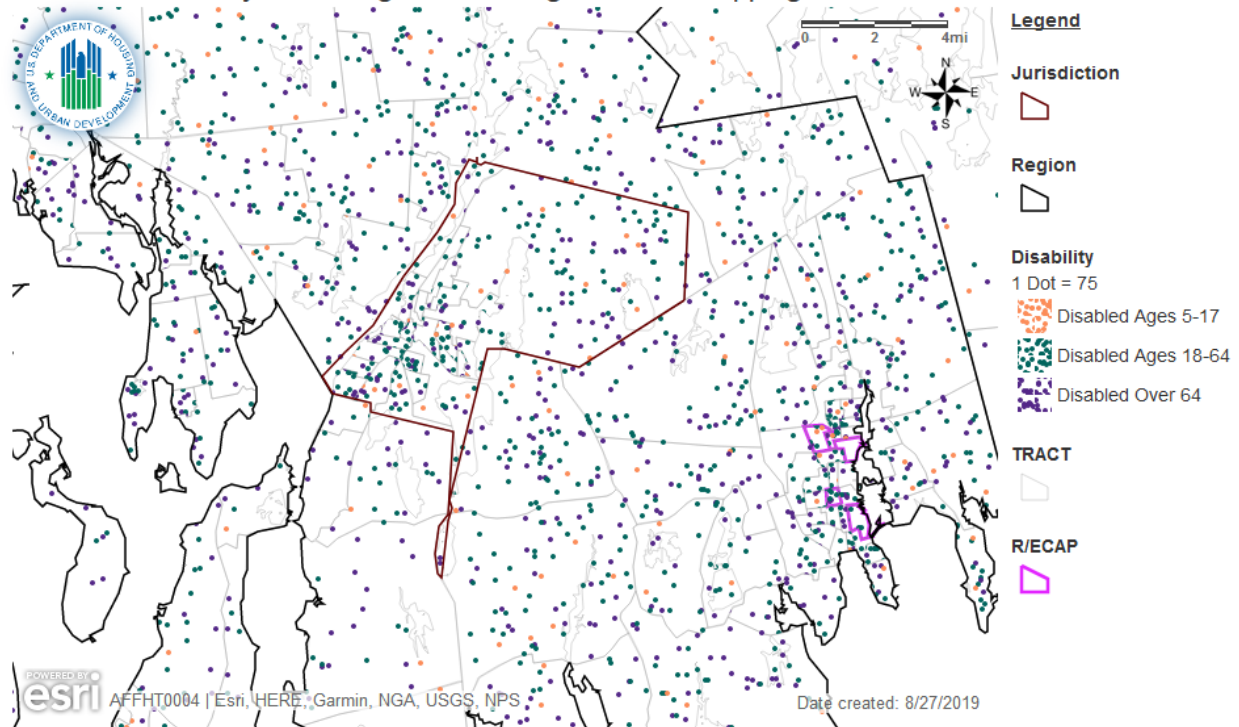
HUD-Provided Data Version: AFFHT0004

Map 2: Disability by Type (Ambulatory, Self-Care, Independent), Fall River, MA

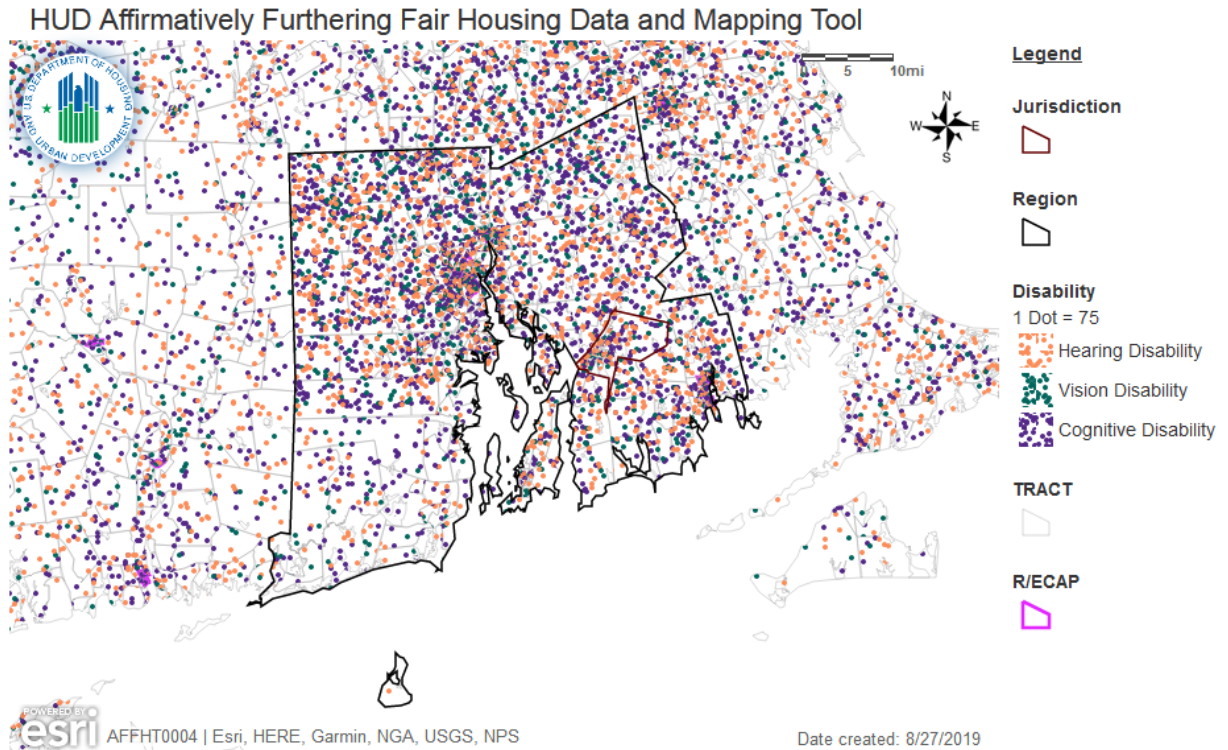


Map 3: Disability by Age, Fall River, MA

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Map 4: Disability by Type (Hearing, Vision, Cognitive), Providence-Warwick, RI-MA



Name: Map 14 - Disability by Type

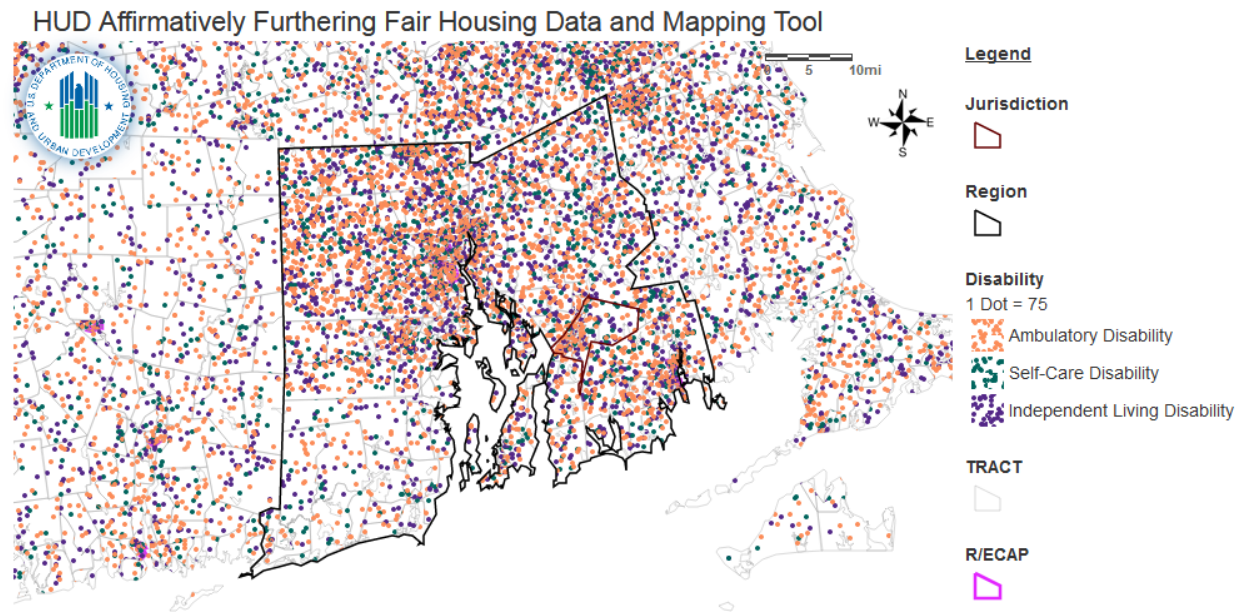
Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Fall River (CDBG, HOME, ESG)

Region: Providence-Warwick, RI-MA

HUD-Provided Data Version: AFFHT0004

Map 5: Disability by Type (Ambulatory, Self-Care, Independent Living), Providence-Warwick, RI-MA



esri AFFHT0004 | Esri, HERE, Garmin, NGA, USGS, NPS

Date created: 8/27/2019

Name: Map 14 - Disability by Type

Description: Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

Jurisdiction: Fall River (CDBG, HOME, ESG)

Region: Providence-Warwick, RI-MA

HUD-Provided Data Version: AFFHT0004

Map 6: Disability by Age, Providence-Warwick, RI-MA

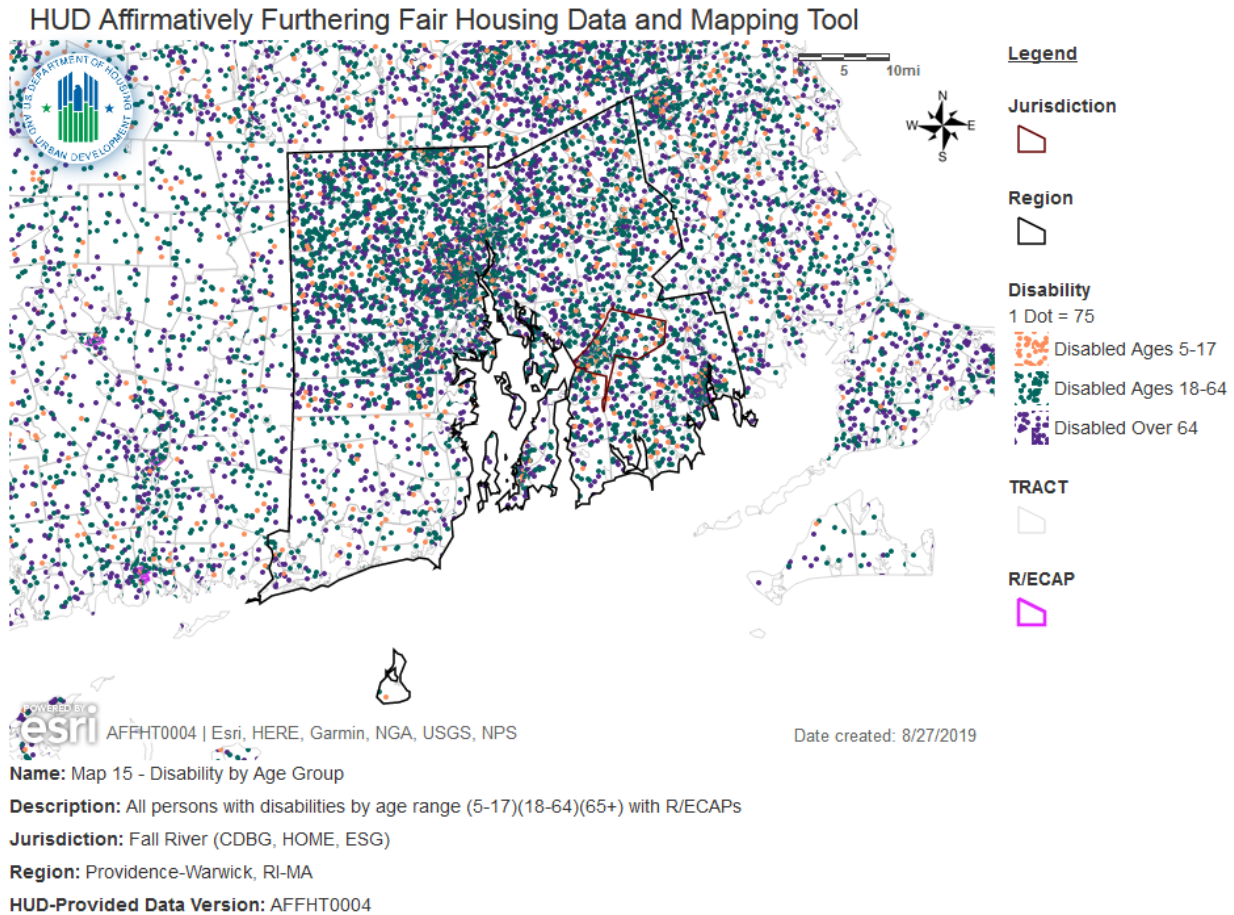


Table 4: Disability by Type,

Disability Type	#	%
Hearing Difficulty	4,442	5.0%
Vision Difficulty	2,883	3.3%
Cognitive Difficulty	8,919	10.8%
Ambulatory Difficulty	10,179	12.4%
Self-Care Difficulty	3,652	4.4%
Independent Living Difficulty	7,038	10.1%

How are people with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

ACS Disability Information

According to the 2013-2017 American Community Survey (ACS) 5-Year Estimates, 10,179 residents (12.4%) of Fall River have ambulatory disabilities; 4,442 residents have hearing disabilities; and 2,883 residents have vision disabilities. The definition of ambulatory disabilities

is “having serious difficulty walking or climbing stairs.” People with ambulatory disabilities may not need a fully accessible unit, particularly if they do not use wheelchairs. They may require a unit on the ground floor or in an elevator building, perhaps with some architectural modifications. Therefore, ambulatory disabilities is not an accurate indicator of the number of accessible mobility units needed since people with ambulatory disabilities don’t necessarily move to a wheelchair.

Approximately 26% of people with disabilities have incomes below the poverty line, as opposed to 17% of individuals without disabilities. Although a breakdown of poverty status by type of disability is not available through the American Community Survey (ACS), it is clear that the need for affordable housing is greater among people with disabilities than it is among people without disabilities. Another indicator of disability and limited income are the number of people receiving Supplemental Social Security (SSI) which is limited to people with disabilities. Approximately 4,828 households in Fall River receive SSI which is such a small subsidy that all of the recipients are extremely low-income. Not all SSI recipients have the types of disabilities that necessitate accessible units.

Concentration and Patterns

Residential patterns for people with disabilities do not seem to follow any significant patterns outside of the normal population clusters of the general population. The western part of the City, near downtown and the river, have the most residents. Still, there is a significant population share in the northeastern part of the City, mostly zoned for single family homes. There may be slight preference among people with disabilities for the area just south of I-195, which has a significant concentration of Fall River’s affordable housing stock.

Describe whether these geographic patterns vary for people with each type of disability or for people with disabilities in different age ranges for the jurisdiction and region.

There are significant clusters of people with cognitive disabilities just south of I-195, and further east near Flint Village. There is a similar clustering of people with low vision, particularly south and around I-195 near the river. People with hearing difficulty also tend toward that area, as well as the census tract on the City’s southern border near Cook Pond. People with ambulatory disabilities are strongly represented in much of the City along the river, with an additional concentration in the northernmost census tract near the river. People with self-care difficulties are similarly clustered downtown, south of I-195, although this concentration extends further east than other observable population concentrations. People with independent living difficulties follow much the same pattern, clustering downtown south of I-195. People with disabilities in the region tend to be concentrated in the areas of the greatest population density. The sheer population density in places like Providence make clear disability residential patterns much more noticeable.

When disaggregated by age, there are not very clear residential patterns for people with disabilities. Overall, the population is concentrated in the western part of the City near the river, and especially south of I-195. There are significant shares of people in the single family-zoned eastern part of the City, but throughout the City the age distributions stay fairly consistent for people with disabilities.

Housing Accessibility

Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

Accessibility Requirement for Federally-Funded Housing

HUD's implementation of Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8) requires that federally financed housing developments have five percent (5%) of total units be accessible to individuals with mobility disabilities and an additional two percent (2%) of total units be accessible to individuals with sensory disabilities. It requires that each property, including site and common areas, meet the Federal Uniform Accessibility Standards (UFAS) or HUD's Alternative Accessibility Standard.

In Fall River, there are 2,033 public housing units, 1,008 Project-Based Section 8 units, and 22 Multifamily Housing units that are subject to Section 504 of the Rehabilitation Act. While there are no residents with disabilities in Other Multifamily units, there are 735 residents with disabilities reside in Public Housing, and 471 people with disabilities reside in Project-Based Section 8 units. Every Project-Based Section 8 development has accessibility features and/or dedicated accessible units, as documented by the HUD Section 811 portal.³

The HOME Partnership Program is a grant of federal funds for housing, therefore, these units are subject to Section 504. Fall River's Annual Action Plan for 2016-2017 assigned HOME funds to acquisition homebuyer assistance, homeowner rehab, multifamily rental new construction, multifamily rental rehab, new construction for ownership, and tenant-based rental assistance. The stated goals specifically allowed for rehabilitation of 21 individual units for particular projects, including increasing accessibility and removing lead paint. With regard to the Homebuyer Assistance program, it is hard to say whether those houses are accessible; as the houses were not *built* using HOME funds, they are not subject to Section 504.

Low Income Housing Tax Credit (LIHTC) Units

According to data from HUD's LIHTC database, there are 545 low-income units in LIHTC-financed developments in Fall River which were placed into service since 1991 and are subject to Fair Housing Act accessibility requirements. An additional 186 affordable units predate 1991. Although LIHTC-funded buildings are required to accept Housing Choice Vouchers, there is not an observable concentration of HCV use in tracts with LIHTC developments. This is likely because Massachusetts state law protects against source of income discrimination, so voucher holders have more options and are not confined to LIHTC units.

³ https://www.hud.gov/sites/documents/DOC_13041.PDF

Housing Choice Vouchers

Seven hundred twenty-six (726) people with disabilities reside in units assisted with Housing Choice Vouchers in Fall River, but this does not represent a proxy for actual affordable, accessible units. Rather, Housing Choice Vouchers are a mechanism for bringing otherwise unaffordable housing, which may or may not be accessible, within reach of low-income people with disabilities. Unless another source of federal financial assistance is present, units assisted with Housing Choice Vouchers are not subject to Section 504 although participating landlords remain subject to the Fair Housing Act's duty to provide reasonable accommodations and to allow tenants to make reasonable modifications at their own expense.

Fair Housing Amendments Act Units

The Fair Housing Amendments Act of 1988 (FHAA) covers **all** multifamily buildings of four or more units that were first occupied on or after March 13, 1991 – not just affordable housing developments. The FHAA added protections for people with disabilities and prescribed certain basic accessibility standards, such as one building entrance must be accessible; there must be an accessible route throughout the development, and public rooms and common rooms must be accessible to people with disabilities. Although these accessibility requirements are not as intensive as those of Section 504, they were a first step in opening many apartment developments to people with disabilities regardless of income level. The FHAA was also very helpful for middle-income and upper-income people with disabilities also need accessible housing. It is important to note that FHAA units are **not** the same as accessible units under Section 504 or ADA Title II. Therefore, utilizing FHAA units as a proxy for the number of accessible housing units available or required under Section 504 or ADA Title II does not produce an accurate count. Although they are not fully accessible, these units are an important source of housing for people with disabilities who do not need a mobility or hearing/vision unit. In addition to federally-funded housing, Fall River has one development subsidized by the Commonwealth that is reserved for elderly and disabled housing: Chor Bishop Eid Apartments. While it is explicitly reserved for elderly and disabled housing, of the 54 units, it is not clear how many accessible units are available.

Data breaking down affordable, accessible units by number of bedrooms is not available for private housing. For Publicly Supported Housing, the majority (57.13%) of Public Housing units are 0-1 bedroom units, and a supermajority (71.53%) of Project-Based Section 8 and Other Multifamily units (78.95%) are as well. HCV units are spread much more evenly across bedroom sizes, with 44% of HCV units having two bedrooms, and 30% having three or more. There aren't any great disparities across program categories in the number and percentage of households with children. Public Housing (31%) and HCV units (35%) have roughly the same number and percentage of households with children. However, Other Multifamily units have no households with children, and Project-Based Section 8 units have only 167 households with children, or 17%. It appears that affordable, accessible units that can accommodate families with children are limited in Fall River, as is the capacity for a resident with a disability to have a live-in aide with their own bedroom. Although data reflecting the percentage of families with children that include children with disabilities is not available, 8.2% of all (noninstitutionalized) children in Fall River have a disability. If children with disabilities are evenly distributed across families with children, about 824 families in Fall River include a child with a disability. Data reflecting the distribution of

Publicly Supported Housing units by type of Publicly Supported Housing and by number of bedrooms is not available at a regional level.

On the regional level, affordable housing is clearly concentrated in the population centers of Providence, New Bedford, Taunton, Pawtucket, and others. There is a much higher concentration of affordable housing in Rhode Island, clustered in Providence and extending northward and southward along the river and into Narragansett Bay. The proportion of the population that is comprised of people with disabilities in the region is lower overall than in Fall River. For example, 7.1% of residents of the region have an ambulatory disability, and 3.8% of residents have a hearing disability, as opposed to 12.4% and 5.0% of Fall River residents, respectively. At the same time, both Publicly Supported Housing and multi-family housing, which are more likely to be accessible because of the requirements of Section 504 and the Fair Housing Act, are disproportionately concentrated in metropolitan areas. Many accessible, unsubsidized units are likely to be unaffordable to low-income residents. Overall, it is clear that the supply of affordable, accessible housing falls short of the level of need for such housing among people with disabilities in Fall River and the greater region.

Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) program provides affordable housing and aid supportive services providers who serve people with HIV or AIDS. Congress created the HOPWA program to specifically address the needs of people with HIV and AIDS for affordable housing and supportive services, as opposed to people with disabilities generally, because of the special importance of people with HIV and AIDS having a safe and stable place to store and take antiretroviral medications. HOPWA funds in Fall River are covered entirely by the HOPWA grant for Providence, RI. Although the City of Providence Annual Action Plan does not go into specific detail, it states that they operate scattered sites in Bristol County with supportive services and tenant based rental assistance under HOPWA. In the past, Hope House and Next Step Home were operated in Fall River under HOPWA.⁴ News reports suggest that Hope House is no longer operational. Next Step Home is operational,⁵ although it is not clear what proportion of its operations are covered by HOPWA, versus the Fall River CoC.

Summary

Overall, it is clear that the supply of affordable, accessible units in both Fall River and the region is insufficient to meet the need. Over 10,000 Fall River residents have some level of need for accessible units, with an additional 4,000 residents with hearing difficulty and nearly 3,000 residents with vision difficulty. By the most generous, over-inclusive measures, there may be roughly 1,300 units that have been produced subject to the Fair Housing Act's design and construction standards and approximately 3,000 units that must be accessible subject to Section 504. There is, without question, some overlap between these two categories, some of these units are likely non-compliant, and some accessible units are occupied by individuals who do not have disabilities.

⁴ https://www.vpi.org/TAP/PDFs/Housing_Directory/Massachusetts.pdf

⁵ <http://www.steppingstoneinc.org/next-step-home-2/>

Describe the areas where affordable, accessible housing units are located in the jurisdiction and region. Do they align with R/ECAPs or other areas that are segregated?

Relying on the discussion of Publicly Supported Housing to guide the assessment of which types of housing are most likely to be affordable and accessible, such housing is highly concentrated in downtown Fall River, just south of I-195, although there are additional developments outside of that area. These areas also tend to have the strongest concentrations of minorities.

By contrast, it is possible to use the year of construction juxtaposed with the number of units in a development as proxies to estimate the presence of accessible units. However, these figures do not align. Multifamily housing in Fall River tends to be old, and new construction tends to occur in areas toward the edges of the City zoned for single family homes. These data do not support the conclusion that there are large numbers of market-rate accessible units available. The data also shows that there is fairly uniform voucher use across the tracts of the city, averaging for the most part between 5-10%. However, the census tract containing Father Travossos Park has the highest voucher use at around 13%. It is possible that there are more accessible units available in that particular census tract, but there are not particular data points compelling that conclusion.

To what extent are people with different disabilities able to access and live in the different categories of publicly supported housing in the jurisdiction and region?

Table 5: Disability by Publicly Supported Housing Program Category

Jurisdiction	People with a Disability	
	#	%
Public Housing	735	38.10%
Project-Based Section 8	471	47.38%
Other Multifamily	0	0.00%
HCV Program	726	37.89%
Region		
Public Housing	3,374	32.41%
Project-Based Section 8	4,717	36.59%
Other Multifamily	143	19.19%
HCV Program	4,417	28.45%

In Fall River, according to the 2013-2017 American Community Survey 5-Year Estimates, 20.9% of the civilian noninstitutionalized population has a disability. In the region, that figure is 13.5%. The American Community Survey does not facilitate the disaggregation of the population of people with disabilities by income in order to facilitate an assessment of what percentage of households that are income-eligible for Publicly Supported Housing include one or more people with disabilities. As the table above reflects, the proportion of people with disabilities in nearly every category of Publicly Supported Housing, exceeds the overall population concentration of people with disabilities (with the exception of Other Multifamily in Fall River). In light of the socioeconomic disparities between people with disabilities discussed above, it is possible that the

representation of people with disabilities in those categories of Publicly Supported Housing is merely at parity with or even lags representation in the income-eligible population. Overall, it is clear that there are high numbers of Housing Choice Vouchers utilized in the region, but there is not a noticeable difference in the use of HCVs versus hard units of publicly supported housing when it comes to disability status in Fall River or the region.

Integration of People with Disabilities Living in Institutions and Other Segregated Settings

To what extent do people with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

Up until a wave of policy reforms and court decisions in the 1960s and 1970s, States primarily housed people with intellectual and developmental disabilities and individuals with psychiatric disabilities in large state-run institutions. Within these institutions, people with disabilities have had few opportunities for meaningful interaction with individuals without disabilities, limited access to education and employment, and a lack of individual autonomy. The transition away from housing people with disabilities in institutional settings and toward providing housing and services in home and community-based settings accelerated with the passage of the Americans with Disabilities Act in 1991 and the U.S. Supreme Court's landmark decision in *Olmstead v. L.C.* in 1999. In *Olmstead*, the Supreme Court held that, under the regulations of the U.S. Department of Justice (DOJ) implementing Title II of the Americans with Disabilities Act (ADA), if a state or local government provides supportive services to people with disabilities, it must do so in the most integrated setting appropriate to the needs of a person with a disability and consistent with their informed choice. This obligation is not absolute and is subject to the ADA defense that providing services in a more integrated setting would constitute a fundamental alteration of the state or local government's programs.

The transition from widespread institutionalization to community integration has not always been linear, and concepts of what comprises a home and community-based setting have evolved over time. Although it is clear that state institutional facilities are segregated settings and that an individual's own house or apartment in a development where the vast majority of residents are individuals without disabilities is an integrated setting, significant ambiguities remain. Nursing homes and intermediate care facilities are clearly segregated though not to the same degree as state institutions. Group homes fall somewhere between truly integrated supported housing and such segregated settings, and the degree of integration present in group homes often corresponds to their size.

The Department of Mental Health and the Department of Developmental Services are the main agencies that provide services to individuals with psychiatric disabilities or developmental disabilities. The majority of people served in Massachusetts live at home with their families.⁶ Massachusetts also offers group home for adults over 18, but does not offer group homes for children.⁷ Provider-operated and state-operated homes are available.⁸ Group homes are called Shelter Plus Care Homes, and eligible individuals must be clients of the Department of Mental

⁶ <http://medicaidwaiver.org/state/massachusetts.html>

⁷ *Id.*

⁸ *Id.*

Health, Department of Developmental Services, of the Department of Public Health.⁹ Partially Supervised Group Housing and Supportive Housing are also available; individuals must be clients of the Department of Mental Health to be eligible.¹⁰

Massachusetts also operates six Developmental Centers, which provide 24-hour support to individuals who need constant care.¹¹ Massachusetts provides services to 32,000 adults with intellectual disabilities and children with developmental disabilities.¹² The state currently serves more than 8,600 children with developmental disabilities and their families.¹³

Individuals can also receive community-based supportive services through Centers for Independent Living. The typical cost of independent community-based living is \$35-50,000, while institutionalization costs \$110,000.¹⁴ Centers for Independent Living provide counseling, skills training, advocacy, and information and referral.¹⁵ Some centers also provide housing referrals, communication help, support groups, transportation, and health information.¹⁶ The Southeast Center for Independent Living serves Fall River.¹⁷ Additional services provided by this center include Drivers Education Courses, Computer Training, and Financial Literacy Courses.¹⁸ It also functions as a drop off site for Durable Medical Equipment.¹⁹

Individuals with serious mental illness can also utilize Recovery Learning Communities, which are networks for self-help/peer support, information and referral, advocacy, and training activities.²⁰ RLCs work in collaboration with mental health providers, other human service agencies, and the communities toward a mission of community integration.²¹ There is a branch of the Southeast RLC located in Fall River, with an additional location in Brockton.²²

Psychiatric Disabilities

The Massachusetts Department of Mental Health (DMH) serves as the State Mental Health Authority, and provides access to services for people with psychiatric disabilities in the state. Most mental health services, including medication and therapy, are provided by health insurance provided by MassHealth (Medicaid and CHIP), employer-provided health insurance, and through the Massachusetts health insurance exchange. The DMH provides supplemental services for people with serious needs. DMH Adult Services provide community-based supports including case management, Community-Based Flexible Support (CBFS), Programs of Assertive Community

⁹ <https://namimass.org/resources/housing-shelter-resources>

¹⁰ *Id.*

¹¹ <http://medicaidwaiver.org/state/massachusetts.html>

¹² *Id.*

¹³ *Id.*

¹⁴ <https://www.mass.gov/service-details/independent-living-centers>

¹⁵ *Id.*

¹⁶ *Id.*

¹⁷ <https://www.mass.gov/locations/southeast-center-for-independent-living>

¹⁸ *Id.*

¹⁹ *Id.*

²⁰ <https://www.mass.gov/service-details/recovery-learning-communities>

²¹ *Id.*

²² http://www.southeastrlc.org/fallriver_index.html

Treatment (PACT), Respite, Clubhouses, Recovery Learning Communities (RLCs), crisis stabilization units, and homelessness services. Massachusetts also operates six Developmental Centers (state-owned institutions) for people who need 24-hour support. The six Developmental Centers are the successor to a long legacy of state hospitals, known in popular culture for their poor conditions and sensationalized stories about their patients, which are defunct now.

An estimated 60,000 people in Massachusetts have schizophrenia, and 121,000 have severe bipolar disorder.²³ Massachusetts has civil commitment laws that allow for the involuntary treatment of individuals with severe mental illness.²⁴ However, Massachusetts is one of only three states that do not authorize assisted outpatient treatment (AOT), which is involuntary treatment in a community setting.²⁵ In the absence of AOT authorization, the options that exist for a qualifying patient are involuntary commitment in an institution, incarceration,²⁶ or no treatment at all. Since Massachusetts has not authorized AOT, an analysis of the number of public psychiatric beds is necessary, even though this does not represent the least restrictive environment in a community-based setting as prescribed by the *Olmstead* decision. A minimum of 50 public psychiatric beds per 100,000 people is considered necessary to meet the treatment needs of people with severe mental illness.²⁷ Since 2010, over 80 beds have been lost in the state, with a per capita ranking of just 38.²⁸

Describe the range of options for people with disabilities to access affordable housing and supportive services in the jurisdiction and region.

As far as affordable housing preferences go, there is very little affordable housing explicitly reserved for people with disabilities. There are no Housing Choice Voucher preferences for people with disabilities. Of the affordable units funded by the Commonwealth, one building (54 units) is reserved for elderly or disabled tenants. Of Fall River's federally-funded units, there are ten complexes (1,054 units) reserved for elderly and disabled housing. Market-rate accessible housing is rarely affordable, because the vast majority of the rental housing stock was built pre-1991, and newer housing is more expensive.

Supportive services are available through the Department of Mental Health and the Department of Developmental Services. Massachusetts also utilizes several Medicaid Waiver Programs, including the children's autism home and community-based services waiver program, the adult residential waiver, community living waiver, adult supports waiver, home and community-based services waiver for persons with traumatic brain injury, and frail and elder home and community-based services waiver. Currently, approximately 32,000 adults with intellectual disabilities and children with developmental disabilities are served by the state, and the majority of them live at home with their families. Massachusetts does not maintain a waiting list for Medicaid Waiver

²³ <https://www.treatmentadvocacycenter.org/browse-by-state/massachusetts>

²⁴ *Id.*

²⁵ *Id.*

²⁶ Massachusetts incarcerates more individuals than it hospitalizes, at a rate of 1.2 to 1. *Id.* However, this represents a low rate, and Massachusetts has established mental health courts and crisis intervention training to divert individuals with severe mental illness from the criminal justice system. *Id.*

²⁷ *Id.*

²⁸ *Id.*

services; however, each waiver does have a limit on the number of people who can be served each year.

Disparities in Access to Opportunity

To what extent are people with disabilities able to access the following in the jurisdiction and region? Identify major barriers faced concerning:

i. Government services and facilities

People with auditory and speech disabilities face significant barriers in accessing emergency services. It takes an estimated three to eight minutes for individuals to be connected via relay services compared to a national standard of being connected within ten seconds for at least 90% of emergency calls. This lag has the potential to endanger people with disabilities and their property when threatened by criminal behavior or fire. It can also result in people with disabilities receiving needed medical care in a less timely fashion than individuals without disabilities. When contacting local government, those with hearing difficulties have to use a relay service, as there are no TTY numbers. In lieu of TTY numbers, email addresses have been provided on some pages, which might present a viable alternative. Service requests can be made through the online portal or via text message, which may also help accommodate people with hearing difficulties.

ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

The City has not posted an ADA Transition Plan. Nor does the City provide a progress report or assessment of the level of accessibility of their public infrastructure.

iii. Transportation

Fall River is served by the Southeastern Regional Transit Authority. SRTA provides demand response for riders with disabilities. Riders must fill out an application and get their doctor's signature. Personal care attendants are allowed to accompany them if they indicate it on their application. Photo ID is not required for this service. Regular fares are \$3, and 10 ride passes are \$2.50/ride. Trips outside a 2 mile radius of the fixed route cost an additional \$1. New Generation Transportation also provides wheelchair transportation services in Fall River and the surrounding area. However, the base rates are significantly higher than paratransit through SRTA. UberWAV, for wheelchair accessible rides, is not available in Fall River.

iv. Proficient schools and educational programs

Children with disabilities are fairly evenly distributed across the City, but most clearly concentrated south of I-195, particularly in the census tracts abutting Kennedy Park and the tract containing Cook Pond. Since there is only one school district in Fall River, there are no great disparities with regard to proficient schools serving these or any other census tracts. While the score for these two census tracts is not particularly high, neither is it the lowest in the City. However, clearly the most proficient schools are located in the area to the east, zoned for single family homes and with the most new construction.

v. Jobs

People with disabilities have fairly high employment levels, but very low percentages in the labor force. According to the 2013-2017 American Community Survey 5-Year Estimates, 29% of noninstitutionalized people with disabilities age 16 and over in Fall River were in the labor force with 77% employed. In the region, those figures are 38% and 81%, respectively. Although the American Community Survey does not facilitate the further disaggregation of this data by age and the elderly population is disproportionately comprised of people with disabilities, this data still paints an extreme picture. By contrast, 83% of noninstitutionalized people age 16 and over who do not have disabilities in Fall River were in the labor force, with 91% employment. In the region, 85% of such individuals were in the labor force, and 94% are employed.

Describe the processes that exist in the jurisdiction and region for people with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

i. Government services and facilities

The Fall River municipal website has a dedicated Accessibility page detailing how to file a grievance about the accessibility of a City program, service, or activity with the ADA Coordinator. However, the City does not provide an accounting of which government services and facilities are accessible, and in what ways, or what current projects are underway. Making such information more readily available could open up opportunities for people who may require accommodations or accessibility features to better utilize and experience their community resources.

ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

There is not a reliable data source detailing the City's compliance with accessible public infrastructure requirements such as curb cuts, pedestrian crossings, and pedestrian signals. The Fall River municipal website does advise that residents may contact Engineering in Room 535 about curb cuts, but does not provide an accounting of the City's progress.

iii. Transportation

Southeastern Regional Transit Authority serves Fall River. Riders who experience problems on a specific ride may file a formal service complaint. All formal complaints are investigated.

Uber has a dedicated, easily findable Accessibility page on its website. The page describes the efforts that the company undertakes to serve people with disabilities. The site does not, however, inform users of how they can request accommodations and characterizes the obligation to comply with disability rights laws as falling on Uber drivers as independent contractors rather than on the company itself. Lyft does not have a dedicated page describing its efforts to ensure accessibility, instead burying what limited relevant information is on the company's website on multiple hard to find pages including its general anti-discrimination page and pages specific to service animals and wheelchairs. None of these pages outline how individuals should go about making accommodations requests.

iv. Proficient schools and educational programs

The Fall River School District website provides dedicated information regarding the website's accessibility, as well as a special education webpage. The website follows the Web Content Accessibility Guidelines 2.0 for Level AA accessibility. However, information about requesting accommodations is not readily apparent on the website. The website does provide information about its discrimination grievance procedure, but it is somewhat difficult to locate.²⁹

v. Jobs

Information on requesting reasonable accommodation in government and private employment applications is decidedly lacking in Fall River. For the City of Fall River, accommodations procedures seem to follow the same procedures as filing an ADA grievance. Of the top three private employers in Fall River, only one – St. Anne's Hospital – provides detailed information on their nondiscrimination and accessibility policies. While this information may exist in some form for other employers, it is difficult to find and access, and therefore completely lacking in utility for would-be applicants.

Describe any difficulties in achieving homeownership experienced by people with disabilities and by people with different types of disabilities in the jurisdiction and region.

The American Community Survey does not disaggregate disability status by housing tenure. Accordingly, it is not possible to precisely determine the homeownership rate for people with disabilities. Additionally, this Assessment did not reveal any local studies on homeownership among people with disabilities or lending discrimination against people with disabilities in Fall River or the broader region. Nonetheless, based on the age distribution of people with disabilities and the socioeconomic status of people with disabilities, two conclusions seem likely. First, it is unlikely that people with disabilities, overall, have significantly lower homeownership rates than

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https://resources.finalsite.net/images/v1529337571/fallriverschoolsorg/epq9dzzgno7dwawgfi8y/Discrimination_Grievance_Procedures_1.pdf

the general public because people with disabilities are disproportionately elderly and homeownership rates are highest among elderly households. While elderly homeownership rates trail the national average, they still outpace younger homeowners, with 47.9% of elderly householders owning their homes in Fall River, as opposed to 32.6% of householders under the age of 65. Second, among nonelderly people with disabilities, it is likely that homeownership is significantly lower than among nonelderly people who do not have disabilities because nonelderly people with disabilities are disproportionately low-income. Nationally, people with disabilities often face specific barriers in the mortgage lending process, including disparate treatment by mortgage brokers and failures to treat disability income as income.

Disproportionate Housing Needs

Describe any disproportionate housing needs experienced by people with disabilities and by people with certain types of disabilities in the jurisdiction and region.

As with mortgage lending disparities, limited data is available on the extent to which people with disabilities face disproportionate housing needs. The American Community Survey does not disaggregate data relating to overcrowding, incomplete plumbing and kitchen facilities, and cost burden by disability status. Given the age distribution of people with disabilities, it would seem to be unlikely that people with disabilities are disproportionately subject to overcrowding. Only 0.7% of households with elderly heads of household are overcrowded while 1.6% of households with nonelderly heads of household are overcrowded. By contrast, in light of the relatively low earnings of people with disabilities, it is likely that people with disabilities are disproportionately subject to cost burden and severe cost burden.

Additional Information

Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region including those affecting people with disabilities with other protected characteristics.

This Assessment has made extensive use of local data throughout the Disability and Access section. The sources of data other than HUD-provided data are noted where appropriate.

The program participant may also describe other information relevant to its assessment of disability and access issues.

The opioid crisis has hit Massachusetts and greater New England especially hard, and while some communities such as Fall River, New Bedford, and Taunton have managed to decrease the rate of opioid-related deaths, the statewide death and emergency rates still far outpace what it was even five years ago.³⁰ Fall River still leads the state in the rates of substance exposure in newborns.³¹ Heroin addiction has long been a problem in the Fall River area, but with increased attention on the drug for its ties to opioid addicts, Bristol County has been designated by the federal government as a High Intensity Drug Trafficking Area, which will allow federal agents to track where drugs

³⁰ <http://www.tauntongazette.com/news/20180716/despite-narcan-opioid-overdoses-still-horrific-in-massachusetts>

³¹ <https://www.heraldnews.com/news/20190626/new-opioid-study-presents-sobering-data-for-fall-river-area>

are coming from and how the county gets them.³² The City of Fall River will receive \$85,000 a year in state funding to fight prescription drug abuse; an additional \$70,000 will be used to develop strategies to fight opioid overdoses and deaths.³³

Disability and Access Issues Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disability and access issues and the fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each contributing factor, note which fair housing issue(s) the selected contributing factor relates to.

- Access for persons with disabilities to proficient schools
- Access to publicly supported housing for persons with disabilities
- Access to transportation for persons with disabilities
- Inaccessible government facilities or services
- Inaccessible public or private infrastructure
- Lack of access to opportunity due to high housing costs
- Lack of affordable in-home or community-based supportive services
- Lack of affordable, accessible housing in range of unit sizes
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for housing accessibility modifications
- Lack of assistance for transitioning from institutional settings to integrated housing
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location of accessible housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Regulatory barriers to providing housing and supportive services for persons with disabilities
- Source of income discrimination
- State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing and other integrated settings

³² http://epaper.bostonglobe.com/BostonGlobe/article_popover.aspx?guid=7434a481-58db-4e1d-8610-d8b7f5042bcc

³³ *Id.*

V. FAIR HOUSING ANALYSIS

E. Fair Housing Enforcement, Outreach Capacity and Resources

List and summarize any of the following that have not been resolved:

- *A charge or letter of finding from HUD concerning a violation of a civil rights-related law;*
- *A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;*
- *Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;*
- *A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law;*
- *A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing;*
- *Pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination.*

Mannai Home, LLC v. City of Fall River & Joseph Biszko, Civil Action No. 17-11915-FDS (D. Mass. Feb. 5, 2019)

This is an ongoing disability-discrimination case against the City of Fall River by the plaintiff, who sought to buy and rehabilitate a three-unity building into a sober recovery home for 20-22 individuals. The plaintiff is suing the City under the Zoning Act, Mass. Gen. Laws ch. 40A, § 3, the Fair Housing Act, 42 U.S.C. § 3604, and the Americans with Disabilities Act, 42 U.S.C. § 12101 et seq. for intentional discrimination and failure to grant reasonable accommodation. The plaintiff alleges that the former building inspector told him that a sober house could not be operated on the property because it would be considered a group residence.

The defendant's motion for summary judgement was denied in part because the Federal District Court found that Fall River's group-residence ordinance, which requires a special permit, violates Section 3 of the Massachusetts Zoning Act. The plaintiff's request for summary judgment was also denied.

Massachusetts General Laws Chapter 151B: Unlawful Discrimination Because of Race, Color, Religious Creed, National Origin, Ancestry, or Sex

In addition to the Federal Fair Housing Act, Massachusetts state law protects against housing discrimination on the basis of race, color, religious creed, national origin, sex, age, ancestry, genetic information, veteran status, sexual orientation, marital status, children, handicap, and receipt of public assistance or housing subsidy in the selling, renting, or leasing of housing accommodations, commercial space, or land intended for use as such.³⁴

³⁴ M.G.L. c. 151B.

According to the nonprofit SouthCoast Fair Housing,³⁵ examples of illegal housing discrimination include:

- Stating “I don’t take Section 8.”
- Steering renters or buyers to certain neighborhoods due to their race or national origin.
- Refusing to rent to someone with children under six because there is lead in the apartment.
- Hearing a potential renter’s accent and then telling them the apartment is no longer available when it actually is.
- Refusing to allow a person with a disability to have a service animal because of a “no pets” policy.
- Giving applicants different rental terms due to a protected basis
- Evicting a tenant because of the race of his or her guests.
- Discriminating against voucher holders - placing them on the waiting list or shutting them out entirely.

Massachusetts General Laws Chapter 186, Section 24: Termination of rental agreement or tenancy by victim of domestic violence, rape, sexual assault or stalking

Massachusetts state law protects victims of domestic violence, rape, sexual assault, or stalking by allowing them to terminate their rental agreement or tenancy in any housing, public or private.³⁶ This law fills an important gap left by other fair housing laws by accounting for a change of circumstances that might compel someone to seek different housing accommodations for their own safety. This measure provides a safety feature that protects victims from the adverse consequences of violating their rental agreement, while also promoting overall public safety by allowing people to get out of compromising situations.

Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

SouthCoast Fair Housing

SouthCoast Fair Housing is a nonprofit fair housing organization with offices in New Bedford, MA and Pawtucket, RI. It services Rhode Island, as well as the Massachusetts counties of Plymouth and Bristol. The organization conducts fair housing testing, publishes fair housing resource guides, and evaluates internal housing discrimination complaints for meritorious claims and assists victims in filing official housing discrimination complaints. SouthCoast also engages in a number of outreach activities in Fall River, including trainings for real estate agents, participating in tabling events, and distributing brochures. SouthCoast has also undertaken audit investigations in Fall River.

A request for internal housing complaint data from SouthCoast revealed that since 2015, there have been 54 intakes from residents of Fall River or about Fall River properties. 16 did not involve

³⁵ <http://southcoastfairhousing.org/about/>

³⁶ <https://malegislature.gov/Laws/GeneralLaws/PartII/TitleI/Chapter186/Section24>

a fair housing issue. Of the 38 fair housing intakes, all concerning rental housing, the protected classes were as follow (some may have more than one):

Disability	27
Race	6
Source of Income	5
Sex	4
Familial Status	3
National Origin	3
Other	3

Disability complaints also make up the majority of fair housing complaints statewide.

South Coastal Counties Legal Services, Inc.

SCCLS is a nonprofit organization providing free legal services to low income families, elders, victims of crime, and people with disabilities. The organization serves Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties and the Towns of Avon and Stoughton. The organization specializes in housing law, as well as family law, government benefits, elder law, education law, and consumer law. When advocates notice a widespread problem, they may engage in class action or impact litigation, as well as community education and legislative or administrative advocacy. Their offices are located in Fall River, Hyannis, and Brockton.

Housing Solutions for Southeastern Massachusetts

Housing Solutions for Southeastern Massachusetts is a nonprofit organization with the goal of developing and helping people find affordable housing. It implements a variety of programs and resources, including housing for homeless families, homeless prevention initiatives, training and support for homebuyers and owners, administration of 2,200 rental subsidies, development and management of affordable housing, technical assistance to help cities and towns increase the supply of affordable housing, partnerships with service providers to address the housing needs of individuals with mental illness and developmental disabilities. Located in Kingston, MA, it services Plymouth and Bristol counties, as well as Randolph, Weymouth, Holbrook, and Cohasset.

Additional Information

Provide additional relevant information, if any, about fair housing enforcement, outreach capacity, and resources in the jurisdiction and region.

Massachusetts Commission Against Discrimination

The Massachusetts Commission Against Discrimination (MCAD) investigates and prosecutes discrimination complaints in the fields of employment, housing, public places, access to education, lending, and credit. In order to bring this Analysis up to date with the prior AI, all MCAD Hearing Decisions between Jan. 1, 2015 and the present were reviewed to see whether any pertained to fair

housing matters in Fall River. There were no such fair housing decisions, only a workplace sexual harassment decision.

Provide information relevant to programs, actions, or activities to promote Fair Housing outcomes and capacity.

The City of Fall River Community Development Agency is interested in establishing a partnership with SouthCoast Fair Housing to provide fair housing outreach and education in Fall River.

The South Coast Counties Legal Services (SCCLS) provides fair housing and other legal services to low and moderate residents in Fall River and surrounding jurisdictions. SCCLS also conducts fair housing workshops on tenants' rights to decent living conditions, including the state's sanitary code, the landlord's responsibilities to make improvements, guidance on what tenants can do if landlords do not undertake the required correction, and potential actions landlords may take in cases where a tenant is seeking remediation of unsafe living conditions.

Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the lack of fair housing enforcement, outreach capacity, and resources and the severity of fair housing issues, which are Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Lack of state or local fair housing laws
- Unresolved violations of fair housing or civil rights law
- Other (N/A)

VI. FAIR HOUSING GOALS AND PRIORITIES

1. For each fair housing issue as analyzed in the Fair Housing Analysis section, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.

This Analysis assessed the following potential contributing factors. They are listed as high, medium, or low priority with a brief justification for the prioritization included.

High Priority

- Access to publicly supported housing for persons with disabilities – High Priority
 - Access to publicly supported housing for persons with disabilities is a significant contributing factor for persons with disabilities in Fall River and the broader Region. Although persons with disabilities make up shares of publicly supported housing residents by program category that generally exceed their proportion of the low-income population, the overall shortage of publicly supported housing undermines efforts to promote community integration for persons with disabilities.
- Admissions and occupancy policies and procedures, including preferences in publicly supported housing – High Priority
 - Admissions and occupancy policies, including preferences in publicly supported housing, are a significant contributing factor in Fall River. The Fall River Housing Authority has overly broad criminal background screening policies with in some cases excessive lookback periods that are more likely to result in the exclusion of Black and Hispanic applicants from publicly supported housing.
- Availability, type, frequency, and reliability of public transportation – High Priority
 - The availability, type, frequency, and reliability of public transportation are a high priority contributing factor. Residents complain that bus service is not available for second- and third-shift jobs like those at the new Amazon facility and they are unable to obtain or maintain employment. In addition, gaps in regional transit deter Black and Hispanic households from moving to high-opportunity regions surrounding Fall River.
- Deteriorated and abandoned properties – High Priority
 - Deteriorated and abandoned properties are a significant contributing factor. Fall River has a number of abandoned properties, but has been taking steps in recent years to address the issue. Over the course of the last three fiscal years, the Office of Code Enforcement recovered 150 formerly abandoned properties, many of which came about due to the 2008 recession.
- Location of proficient schools and school assignment policies – High Priority
 - Location of proficient schools and school assignment policies appear to be a significant contributing factor to disparities in access to opportunity and school attainment in Fall River. Fall River has lower achievement scores and high school

and college attainment rate and, a higher dropout rate, and compared to the Region and the Commonwealth overall.

Medium Priority

- Access to transportation for persons with disabilities – Medium Priority
 - Access to transportation for persons with disabilities is a medium priority contributing factor. Information about access for persons with disabilities is not immediately visible on SRTA’s website, which also lacks accessibility features for users with disabilities. SRTA provides ADA Paratransit Services upon request as well as reduced fare cards for eligible applicants.
- Community opposition – Medium Priority
 - Community opposition is a medium priority contributing factor to the fair housing issue of segregation in the Region, but not specifically in Fall River.
- Displacement of residents due to economic pressures – Medium Priority
 - Displacement of residents due to economic pressures is a medium priority contributing factor. Since 2014, the average cost of rent for a 2-bedroom apartment has risen from \$1,029 to \$1,382. These costs are lower than both the national and state averages, and rents are rising more slowly than average in Massachusetts. However, community members have expressed concerns that rents are rising more quickly than wages in the city.
- Impediments to mobility – Medium Priority
 - Impediments to mobility is not a significant factor in Fall River but it is in the Region. Although the Fall River Housing Authority does not appear to have restrictions on portability that are more onerous than those established by HUD regulation, housing authorities in the Region have not voluntarily adopted Small Area Fair Market Rents. As a result, the purchasing of Housing Choice Vouchers, disproportionately utilized by people of color and persons with disabilities, is often inadequate to facilitate moves to predominantly White high-opportunity areas.
- Lack of affordable, accessible housing in a range of unit sizes – Medium Priority
 - The lack of affordable, accessible housing in a range of unit sizes is a medium priority contributing factor. Persons with disabilities in Fall River disproportionately have low incomes and live in poverty, thus increasing their relative need for affordable housing. However, Fall River outperforms its peers in terms of number and percentage of affordable housing units. However, much of the affordable housing is not accessible, particularly older units.
- Lack of access to opportunity due to high housing costs – Medium Priority
 - Lack of access to opportunity due to high housing costs is a significant contributing factor to disparities in access to opportunity in the Region but not in Fall River. Areas with the greatest access to proficient schools and environmental health, in particular, overlap substantially with areas that are dominated by expensive detached single-family homes that are disproportionately out of reach for members of protected classes. Within the Region, these areas typically fall outside of cities

like Fall River, New Bedford, and Providence. Greater housing affordability in areas with proficient schools would ease disparities in access to opportunity.

- Lack of assistance for transitioning from institutional settings to integrated housing – Medium Priority
 - Lack of assistance for transitioning from institutional settings to integrated housing is a significant contributing factor to the segregation of persons with disabilities in Fall River and regionally. In a recent HUD report grading localities on their affordable housing performance, Fall River was rated 12th overall out of small cities in the United States, but it scored lowest on the success of its exit programs due to limited housing options for people leaving shelters. There are not sufficient systems in place in the City, Region, and State to help persons with disabilities transition into affordable, permanent supportive housing services.
- Lack of local private fair housing outreach and enforcement – Medium Priority
 - Lack of local private fair housing outreach and enforcement is a medium priority contributing factor. The City of Fall River provides some fair housing resources on its website—such as a quick overview of what housing on the private market is covered by fair housing laws as well as guidance for landlords to avoid potential discrimination against tenants and applicants. Community criminalHousing Resource Board, Inc. does limited fair housing outreach and education. However, the City of Fall River contributes no funding for fair housing enforcement, outreach, and education.
- Lack of local public fair housing enforcement – Medium Priority
 - Lack of local public fair housing enforcement is a medium priority contributing factor to segregation. Although the Massachusetts Commission Against Discrimination engages in public fair housing enforcement, there are no local government enforcement entities in Fall River.
- Lack of meaningful language access – Medium Priority
 - Lack of meaningful language access for individuals with limited English proficiency is a medium priority contributing factor. Fall River has approximately 11,091 resident who speak English “less than very well” but the City received funding to develop a Limited English Proficiency (LEP) Plan.
- Lack of private investments in specific neighborhoods – Medium Priority
 - Lack of private investments in specific neighborhoods is a medium priority contributing factor. Although there is a significant lack of private investment in the city, including the closings of factories, there has been an opening of an Amazon facility and other planned developments which has led to a reduction of unemployment.
- Lack of regional cooperation – Medium Priority
 - Lack of regional cooperation is a medium priority contributing factor. Although the City of Fall River’s contribution towards meeting the affordable housing needs of the Region is significant, multiple South Coast cities in southern Bristol County do not even participate in HUD programs in a regularized manner through a HOME consortium. Many of these municipalities’ zoning and land use policies also reflect

a lack of commitment to a regional approach to promoting integration and access to opportunity. The inaction of these municipalities, which could be remedied through a more regional approach to meeting housing and service needs, puts a disproportionate burden on Fall River.

- Lack of resources for fair housing agencies and organizations – Medium Priority
 - Lack of resources for fair housing agencies and organizations is a medium priority contributing factor in Fall River and the Region. Lack of resources is the main barrier to existing organizations being able to meet the total need, and the City of Fall River does not allocate any resources towards their efforts.
- Lending discrimination – Medium Priority
 - Lending discrimination is a medium priority contributing factor in Fall River. The Home Mortgage Disclosure Act data below shows that Black and Hispanic borrowers are less successful in securing home loans than their Non-Hispanic White counterparts. Black and Hispanic applicants are also less likely to receive refinancing and home improvement loans than non-Hispanic White counterparts. This creates disparate access to lending that non-White applicants could use to maintain their homes or refinancing on existing properties.
- Location and type of affordable housing – Medium Priority
 - The location and type of affordable housing is a medium priority contributing factor in Fall River. The majority of Fall River’s housing stock has fewer than three bedrooms. As a result, this restricts the number of affordable housing options available to families to the Fall River community, many of whom are likely to be renters given the cost of home ownership. In addition, the majority of areas within the City have over 38% of their community members who pay more than 30% per month in housing costs.
- Loss of affordable housing – Medium Priority
 - The loss of affordable housing is a medium priority contributing factor, due to both housing trends in the region and the quality of the housing stock in the jurisdiction itself. Residents are affected due to rising rent costs not being supported enough by rising salaries. A recent report on Fall River found that those units which were accessible and affordable for low-income residents were older housing stock that is more likely to be lower-quality and subject to structural deficiencies.
- Occupancy codes and restrictions – Medium Priority
 - Occupancy codes and restrictions appear to be a significant contributing factor. Fall River Zoning Code defines a family as “[o]ne or more persons occupying a single dwelling unit, provided that, unless all members are related by blood, marriage or adoption, no such family shall contain more than five persons, but further provided that domestic servants employed on the premises may be housed on the premises without being counted as a family.” This definition may disproportionately impact persons with disabilities living in group homes.
- Private discrimination – Medium Priority

- Private discrimination is a medium priority contributing factor to the fair housing issue of segregation. The majority of enforcement action are based on disability and race. National data suggests that private discrimination remains prevalent.
- Quality of affordable housing information programs – Medium Priority
 - Quality of affordable housing information programs is a medium priority contributing factor in access in Fall River. Fall River Housing Authority does not provide mobility counseling to the Housing Choice Voucher holders it assists, nor are such programs in place elsewhere in the Region.
- Source of income discrimination – Medium Priority
 - Source of income discrimination is a medium priority contributing factor Although source of income discrimination still occurs despite being outlawed under Massachusetts law, the law appears to have been relatively effective in rooting out discrimination. However, since 2015 there have been five intakes by SouthCoast Fair Housing involving landlords discriminating against tenants with Housing Choice Vouchers.

Low Priority

- Access for persons with disabilities to proficient schools – Low Priority
 - Access for persons with disabilities to proficient schools is a low priority contributing factor. This Analysis did not unearth any red flags with respect to access to proficient schools for persons with disabilities.
- Access to financial services – Low Priority
 - Access to financial services is a low priority contributing factor to disparities in access to opportunity because there are numerous bank branches or ATMs that serve the City and are evenly dispersed throughout its most populated areas.
- Availability of affordable units in a range of sizes – Low Priority
 - The availability of affordable units in a range of sizes does not appear to be a significant contributing factor in Fall River. Overall rates of overcrowding are very low and although the majority of public housing and project-based Section 8 units have only zero to one bedroom, almost half of the public housing units have two or more bedrooms.
- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking – Low Priority
 - Massachusetts state law provides some protections for victims of domestic violence with respect to housing, and various services in Fall River provide support for victims of domestic violence.
- Inaccessible public or private infrastructure – Low Priority
 - The Fall River Commission on Disability is working towards addressing city's website states that all of its facilities and services are ADA-compliant, but little information is available describing accommodations themselves. Persons with disabilities are able to submit complaints online if they find that a public building

is inaccessible, but it is not immediately clear what is done to address ADA grievances.

- Lack of community revitalization strategies – Low Priority
 - Lack of community revitalization is a low priority contributing factor. In 2018, Fall River announced its Redevelopment Plan and highlighted a couple key priorities in revitalizing the region, including connecting the downtown area with the waterfront to bolster economic corridors, improve real estate prospects in the area, and attract retail enterprises to the area.
- Lack of public investments in specific neighborhoods, including services or amenities – Low Priority
 - Lack of public investments in specific neighborhoods, including services or amenities, is a low priority contributing factor. Significant public investment comes directly from the Community Development Agency, and HOME and CDBG funding has been used extensively to improve downtown Fall River, but not to the exclusion of any particular neighborhood in dire need of investment.
- Land use and zoning laws – Low Priority
 - Land use and zoning laws are not a significant contributing factor to fair housing issues within the City of Fall River but do contribute to the full range of fair housing issues in the Region. Fall River itself is permissively zoned to allow a wide range of housing types including not just multifamily housing but also 2-4-unit structures as well.
- Location of accessible housing – Low Priority
 - The location of accessible housing is a low priority contributing factor to disparities in access to opportunity. The majority of Fall River’s housing stock was built before 1949; while this is not an absolute proxy for the accessibility of a unit, an older unit that was constructed before the ADA was in-place is more likely to be inaccessible to a person with disabilities versus a newer unit that was built in-compliance rather than a unit that would need to be brought into-compliance retroactively. Communities with new housing stock tend to have higher levels of access to proficient schools; however, little of that housing stock may be accessible due to the high proportion of single-family homes in such areas.
- Location of employers – Low Priority
 - The location of employers is a low priority contributing factor. The majority of residents have a less than one-hour commute to their places of work, indicating that employers are located near their employees.
- Location of environmental health hazards – Low Priority
 - The location of environmental health hazards is not a contributing factor in Fall River. The Environmental Health Index rates Fall River and the surrounding Region as very good. There are no superfund sites in Fall River.
- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs – Low Priority
 - Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

are a low priority contributing factor. The Commonwealth of Massachusetts runs a variety of programming designed to target access for persons living in low-income and public housing settings. Further, Massachusetts runs Chapter 40B, which is designed to incentivize localities with less than 10% affordable housing stock to build more affordable housing by relaxing some of the stringencies around local zoning ordinances.

- Inaccessible government facilities or services – Low Priority
 - Inaccessible government facilities or services is a low priority contributing factor in Fall River. Fall River states that its public buildings are ADA compliant and accessible to those with disabilities, and where not accessible, every effort is made for a reasonable accommodation. The Fall River website has obvious accessibility options available for nearly all of its services and pages, which assists residents with disabilities in accessing public service. Moreover, the City has established procedures for addressing grievances or concerns with ADA compliance.
- Lack of affordable in-home or community-based supportive services – Low Priority
 - Lack of affordable in-home or community-based supportive services is a low priority contributing factor to the segregation of persons with disabilities. Unlike many states, Massachusetts does not have a long waiting list for community-based services funded through Medicaid.
- Lack of affordable, integrated housing for individuals who need supportive services – Low Priority
 - Lack of affordable, integrated housing for individuals who need supportive services is a low priority contributing factor. It is difficult to measure the need currently going unmet for intensive, community-based supportive services because the Commonwealth of Massachusetts does not maintain waiting lists for Medicaid Waivers and State Plan services for persons with developmental disabilities and psychiatric disabilities. Since waiver services, including the Money Follows the Person Waiver, can be applied for at any time, it does not appear that an inability to access these services is a primary cause of segregation.
- Lack of assistance for housing accessibility modifications – Low Priority
 - Lack of assistance for housing accessibility modifications does not appear to be significant contributing factor. The City of Fall River hosts an easily-accessible reasonable accommodation and modifications policy from its main webpage and provides grants and loan funds to help residents off-set the costs of accessibility modification. Fall River's Housing Authority provides an online resource providing an overview of its reasonable accommodation policy, which aligns with Title II of the Americans with Disabilities Act and Section 504 of the Rehabilitation Act.
- Lack of state or local fair housing laws – Low Priority
 - Lack of state or local fair housing laws is a low priority contributing factor to fair housing issues. Massachusetts has among the strongest state law protections in the country. The adoption of source of income protections in nearby Rhode Island would be beneficial.

- Regulatory barriers to providing housing and supportive services for persons with disabilities – Low Priority
 - Regulatory barriers to providing housing and supportive services for persons with disabilities are a low priority contributing factor. Fall River provides a number of services for persons with disabilities, such as ADA, Reasonable Accommodation and Modification, Service and Assistance Animal, and Student Disability Policies. Fall River also runs a Disability Commission, which seeks to reduce barriers to housing and supportive services by working with community members to address key barriers to access.
 - State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, shared housing, and other integrated settings – Low Priority
 - State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, shared housing, and other integrated settings are a low priority contributing factor to the segregation of persons with disabilities. This Analysis did not reveal any such laws, policies, or practices.
 - Unresolved violations of fair housing or civil rights law – Low Priority
 - Unresolved violations of fair housing or civil rights law are a low priority contributing factor to fair housing issues. There is one ongoing fair housing case about a proposed residential treatment facility but it is not an unresolved violation.
2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Using the table below, explain how each goal is designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributed factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

<u>Goal</u>	<u>Contributing Factors</u>	<u>Fair Housing Issues</u>	<u>Metrics, Milestones, and Timeframe for Achievement</u>	<u>Responsible Program Participant(s)</u>
1. Strengthen code enforcement and increase penalties for repeat violators in order to reduce displacement of low- and moderate-income residents.	Deteriorated and abandoned properties; Location of Environmental Health Hazards	Disparities in Access to Opportunity; Disproportionate Housing Needs	Passage of ordinance strengthening penalties; Increased number of enforcement actions; 1-3 years	City of Fall River
<p>Discussion: The City of Fall River is a community with old housing stock. That poses health and safety challenges for tenants, in general, and tenants who are members of protected classes, in particular. Through aggressive but nuanced code enforcement, the City of Fall River can help mitigate disparate exposure to unsafe housing conditions. Code enforcement should focus on proactive, regular inspections rather than being reactive to complaints. The City should structure remedies for code violations to avoid the displacement of tenants.</p>				
2. Examine Fall River's occupancy code to ensure that the definition of a family does not restrict the development of group homes for unrelated individuals.	Access to publicly supported housing for persons with disabilities; Availability of affordable, accessible units in a range of unit sizes; Lack of affordable, integrated housing for individuals who need supportive services; Location of accessible housing	Segregation and Disproportionate Housing Needs of Persons with Disabilities	Examine and recommend revisions as needed; 1-2 years	Community Development Agency staff. Fall River City Council

<p>Discussion: The Fall River Zoning Code caps the number of unrelated individuals to five persons. This definition may disproportionately impact persons with disabilities living in group homes and should be changed to remove the cap.</p>				
3. Study and advocate for expanded hours for bus routes to ensure better access to jobs.	Availability, type, frequency, and reliability of public transportation; Access to transportation for persons with disabilities	Segregation; Disparities in Access to Opportunity; Disparities in Access to Opportunity for Persons with Disabilities	Study of extended hours conducted; 1-3 years	Southeast Regional Transit Authority
<p>Discussion: There are increasing number of residents who have second- or third-shift jobs but have very limited transportation options after normal commuting hours. In order to ensure that residents are able to seek or maintain employment, there should be an analysis of whether existing bus routes and hours adequately provide job opportunities to residents of Fall River and develop a plan to expanding bus service hours to accommodate job seekers and job holders.</p>				
4. Encourage the development of permanent supportive housing for people with disabilities, in general, and people with disabilities who are at risk of unnecessary institutionalization, in particular	Access to publicly supported housing for persons with disabilities; Availability of affordable, accessible units in a range of unit sizes; Lack of affordable, integrated housing for individuals who need supportive services; Location of accessible housing	Segregation of Persons with Disabilities	Production of hard units of permanent supportive housing; 3-5 years	Community Development Agency staff in collaboration with the Fall River Housing Authority and affordable housing developers
<p>Discussion: Massachusetts has made great strides in increasing the supply of permanent supportive housing for persons with disabilities, but there is still more that local partners like Fall River can do to take those efforts to scale. Lack of access to housing is the largest remaining impediment to full community integration for persons with disabilities in Fall River and the Region.</p>				

5. Establish public housing authority waiting list preferences for both the Housing Choice Voucher program and for public housing for persons with disabilities who are exiting institutions or are at risk of institutionalization.	Access to publicly supported housing for persons with disabilities; Lack of affordable, integrated housing for individuals who need supportive services	Segregation of Persons with Disabilities	Preferences created; 1 year	Fall River Housing Authority staff
<p>Discussion: Because of the nature of institutionalization, people with disabilities who have been living in nursing homes and other long-term care facilities may not have been able to sign up for publicly supportive housing waiting lists in the past. With long waiting lists, many people just being served now signed up years ago. Consequently, admissions and tenant selection preferences are necessary to provide equal opportunity for people exiting institutions.</p>				
6. Explore creating a mobility counseling program to support moves to opportunity.	Admissions and occupancy policies and procedures, including preferences in publicly supported housing; Impediments to mobility; Community opposition; Displacement of residents due to economic pressures; Lack of access to opportunity due to high housing costs; Source of income discrimination; Quality of affordable	Disparities in Access to Opportunity; R/ECAPs; Segregation; Disproportionate Housing Needs; Publicly Supported Housing	Seek assistance from Poverty Race Research Action Council (PRRAC) or other mobility counseling technical assistance providers and draft a mobility counseling plan: 1-2 years	Fall River Housing Authority

	housing information programs			
<p>Discussion: The Fall River Housing Authority does not provide any housing mobility counseling to Housing Choice Voucher recipients. The region around Fall River has higher measures of opportunity; housing mobility counseling would assist families who are seeking to live in areas with better access to proficient schools, etc.</p>				
7. Contract with a fair housing organization or develop in-house expertise to increase awareness of fair housing issues and conduct fair housing enforcement, outreach, and education to landlords, tenants, and relevant City agencies such as Community Development, Planning, and Building Departments.	Private Discrimination; Lending Discrimination, Community Opposition	Fair Housing Enforcement, Outreach Capacity, and Resources	Number of education and training events: 1 year.	City of Fall River to increase fair housing capacity either internally or through a contract with an outside private fair housing organization.
<p>Discussion: The City of Fall River's fair housing activities are limited to information on the City's website. The community engagement process revealed the need for a more robust fair housing program involving enforcement, outreach, and education.</p>				
8. Provide fair housing training to the Fall River Housing Authority to ensure that they are following HUD's Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal	Admissions and Occupancy Policies, Including Preferences in Publicly Supported Housing	Fair Housing Enforcement, Outreach Capacity, and Resources	Number of trainings conducted; 1 year	City of Fall River to increase fair housing capacity either internally or through a contract with an outside private fair housing organization.

Records by Providers of Housing and Real Estate-Related Transactions that was issued on April 4, 2016.				
Discussion: The application of the Fair Housing Act to criminal background screening practices is an emerging area, and the law is quickly evolving. Because this Analysis revealed some potentially problematic practices among the Fall River Housing Authority on lengthy lookback periods for criminal records, training would help the process of conforming local practices to HUD guidance.				
9. Conduct fair housing training for landlords on Massachusetts' Source of Income Discrimination protections to reduce the number of voucher holders turned away.	Private discrimination; Source of income discrimination	Segregation; R/ECAPs; Disparities in Access to Opportunity; Disproportionate Housing Needs; Publicly Supported Housing Location; Fair Housing Enforcement, Outreach Capacity, and Resources	Number of trainings conducted; 1 year	City of Fall River as lead entity to either conduct or contract with a private fair housing organization.
Discussion: Although Massachusetts law provides strong legal tools to combat source of income discrimination, some landlords violate these laws, as they do housing discrimination laws more generally. Targeted education efforts would help to reduce the incidence of unlawful source of income discrimination.				
10. Organize and convene a Fair Housing Task Force to implement the recommendations in the AI through the Consolidated Plan process.	Lack of local or regional cooperation	Segregation; R/ECAPs; Disparities in Access to Opportunity; Disproportionate Housing Needs; Publicly Supported Housing Location and	Task Force convened and meeting on a quarterly basis; 6 months	Fall River staff and stakeholders

		Occupancy; Disability and Access; Fair Housing Enforcement, Outreach Capacity, and Resources		
<p>Discussion: The implementation of the goals in this AI, while achievable, will require a coordinated approach with robust support from partners outside of local government. A Task Force can help ease the implementation burden on local government staff and increase the likelihood of adoption of measures that require local legislative approval by creating a dedicated base of constituent supporters.</p>				

The AI lays out a series of achievable action steps that will help Fall River to not only meet its obligation to affirmatively fair housing but also allow it to become a model for equity and inclusion in the region. The final version of this AI will commit Fall River to concrete numerical metrics for these goals.

VII. CONTRIBUTING FACTORS APPENDIX

Access to financial services

Access to financial services is not a significant contributing factor to Disparities in Access to Opportunity in Fall River. Several banks serve the bulk of the city's population in its western half. 19 bank branches or ATMs serve the City and are evenly dispersed throughout its most populated areas, and all residents should have access to a nearby bank or ATM. The eastern half of the City is lacking in financial services, but this is due to its more drastically low population. The City also has local banks and credit unions as options for its residents.

Access to proficient schools for persons with disabilities

There are 17 public schools within the Fall River School District and eight private schools.³⁷ Analysis of these schools' performances in educating students with disabilities is based upon the performance of public schools, as only public schools are required to report such information.

The Massachusetts Department of Education compiles data about disability and student discipline in public schools. According to the National Center for Education Statistics, in the 2014-2015 school year, the average percentage of students with disabilities enrolled in any given public school was 13%.³⁸ The most recent statistic for Fall River public schools places students with disabilities enrollment at 21.2%, compared to 18.1 for the State of Massachusetts. These statistics do not raise any red flags that Fall River-area public schools might be failing in their Child Find obligations or pushing out students with disabilities.

The Massachusetts Bureau of Special Education Appeals (BSEA) handles mediations, advisory opinions, and due process hearings to resolve disputes between parents and schools regarding special education. BSEA decisions can also be appealed to U.S. District Court. The Massachusetts Department of Education does not detail school-specific statistics, but overall, it appears that the BSEA is truly a forum of last resort; each year since 2007, the BSEA has issued 52 decisions or less for the entire state. Recently, a group of parents from Fall River sued the Commonwealth of Massachusetts, alleging that the state's funding formula is unconstitutional and creates funding disparities.³⁹ One alleged injury in the suit is that students are in classrooms without teachers' aides, which resulted in overwhelmed teachers who do not have the capacity to meet student's needs.⁴⁰ Students with disabilities could therefore be additionally impacted, as they may need more support from teachers' aides. Massachusetts has also launched SpedEx, a dispute resolution option for situations wherein an IEP has been rejected or a mediation or hearing request has been filed. SpedEx appoints an independent SpedEx Consultant to facilitate a joint parent-school final resolution, and is an on-going experimental project limited to eight cases a year.

³⁷ https://nces.ed.gov/ccd/schoolsearch/school_list.asp?Search=1&DistrictID=2504830

³⁸ https://nces.ed.gov/programs/coe/indicator_cgg.asp

³⁹ <https://www.southcoasttoday.com/news/20190613/lawsuit-fall-river-6-ma-cities-say-education-underfunding-has-created-unconstitutional-disparities>

⁴⁰ <https://www.southcoasttoday.com/news/20190613/lawsuit-fall-river-6-ma-cities-say-education-underfunding-has-created-unconstitutional-disparities>

Another metric for special education performance is the use of restraint on students. A number of schools in Fall River had used restraints on students, according to Massachusetts Department of Education data from 2017 – 2018.⁴¹ Frank M. Silvia used restraints 41 times; Carlton used restraints 28 times; Mary Fonseca used restraints 107 times; Henry Lord used restraints 148 times; John J. Doran used restraints 55 times; William S. Greene used restraints 26 times; Spencer Borden used restraints 46 times; Stone used restraints 50 times.⁴² None of these incidents resulted in injury to the students.

Massachusetts public schools routinely conduct Coordinated Program Review reports, evaluating compliance with requirements regarding special education,⁴³ civil rights methods of administration and other general education requirements,⁴⁴ English learner education,⁴⁵ and career/vocational technical education.⁴⁶ In Fall River, students with special education are performing slightly worse than the state average.⁴⁷ 71.2% of students with special needs graduate from high school, compared to 88.1% on the state-level overall. For students with IEPs, the rate was only 37.2%. Additionally, 5.1% of students with special education needs drop out, compared to 1.8% of students on the state-level. Further, 53.1% of students with IEPs were full integrated in their classroom settings, compared to 63.3% on the state-level, while 32.8% of students with IEPs were in substantially separate settings, compared to 13.9% on the state-level. For suspensions and expulsion of students with IEPs, 3.0% of students with IEPs were suspended for more than 10 days, compared to 0.7% for the state-level.

Access to publicly supported housing for persons with disabilities

Access to publicly supported housing for persons with disabilities is a significant contributing factor to segregation and disproportionate housing needs for persons with disabilities in Fall River and the broader Region. Although persons with disabilities make up shares of publicly supported housing residents by program category that generally exceed their proportion of the low-income population, the overall shortage of publicly supported housing undermines efforts to promote community integration for persons with disabilities. It does not appear that publicly supported housing programs need to be significantly more targeted than they are currently in order to effectively increase access to publicly supported housing for persons with disabilities. Simply, the overall scale of such programs must increase. Communities in the Region other than Fall River and New Bedford should have particular responsibility for working to meet this need in light of the greater efforts that Fall River has historically made.

Access to transportation for persons with disabilities

Access to transportation for persons with disabilities is a medium priority contributing factor to disability and access. The Southeastern Regional Transit Authority (SRTA) operates public buses

⁴¹ <http://profiles.doe.mass.edu/statereport/restraints.aspx>

⁴² <http://profiles.doe.mass.edu/statereport/restraints.aspx>

⁴³ 59 metrics

⁴⁴ 26 metrics

⁴⁵ 18 metrics

⁴⁶ 25 metrics

⁴⁷ http://profiles.doe.mass.edu/gis/sped_map.aspx?fycode=2017&orgcode=00950000

in Fall River as well as the entire state of Massachusetts⁴⁸. Information about access for persons with disabilities is not immediately visible on SRTA's website, which also lacks accessibility features for users with disabilities. In 2014, SRTA completed its Comprehensive Service Assessment which found some concerns for passengers with disabilities⁴⁹. The report recommends the construction of ADA-compliant bus shelters and notes that passengers with disabilities may have trouble finding consistently accessible buses. While SRTA's 2016 Demand Response Brochure states that all of SRTA's fixed route vehicles are accessible, but it is difficult to find information on specific accessibility practices, and community feedback from the 2014 assessment suggests that passengers were not always able to find accessible buses. SRTA also provides ADA Paratransit Services upon request, and is able to accommodate needs for applications in accessible formats. Certifications take 21 days to process and passengers are registered for 4 years. The service is provided 6 days a week, during the same hours as the bus schedule. Fares are comparable to bus fares, but may be more if passengers are dropped outside bus route areas. Lastly, persons with disabilities are able to acquire access passes/reduced fare cards which can reduce fares for eligible applicants.

Admissions and occupancy policies and procedures, including preferences in publicly supported housing

Admissions and occupancy policies, including preferences in publicly supported housing, are a significant contributing factor to Publicly Supported Housing. The Fall River Housing Authority assigns mutually exclusive applicant preferences in the following order: emergency, residency, employment/education/training, and domestic violence. The Housing Authority assigns additional priority points to veterans. Multiple other housing authorities in the Region, such as Dighton and Middleborough, give preference in tenant selection to residents of the local municipality. These types of policies make it more difficult for Black and Hispanic residents of diverse cities like Taunton, Providence, Pawtucket, New Bedford, and Brockton to move to predominantly non-Hispanic White communities, some of which offer considerable amenities that would increase publicly supported housing tenants' access to opportunity. Fall River's residency preference does not require a minimum term of residency to qualify, however, it is the #2 ranked preference, after emergency, and may have the effect of further constricting movement in the Region, in combination with the other housing authorities with residency preferences.

In addition to residency preferences, overly broad criminal background screening policies also contribute to segregation in the Fall River. In its Housing Choice Voucher Administrative Plan, the Fall River Housing Authority utilizes a detailed series of lookback periods for violent crimes, property crimes, and drug crimes. Some of the lookback periods employed here, including misdemeanor breaking and entering and simple possession, may be excessive. Research shows that after seven years, recidivism rates drop to that of the general population, making any lookback period (except those mandated by law) longer than seven years excessive. Importantly, it is best practice for these lookback periods to be a first step, triggering an individualized assessment, rather than a blanket ban. Because of disparities in the criminal justice system, these overly broad policies

⁴⁸ www.srtabus.com

⁴⁹ http://www.srtabus.com/wp-content/uploads/SRTA_2014_CSA_Final_Report.pdf

are more likely to result in the exclusion of Black and Hispanic applicants from publicly supported housing, thus contributing to residential segregation.

Fall River Housing Authority Lookback Periods by Conviction Type

CRIMINAL LOOKBACK PERIODS BY CONVICTION TYPE	
Violent Crimes / Crimes Against Persons	
Abuse or Neglect of Minor Children	Lifetime ban
Aggravated Assault	10 years
Animal Abuse/Animal Cruelty	7 years
Attempted Murder	Lifetime ban
Domestic Abuse	5 years
Kidnapping/Abduction	Lifetime ban
Manslaughter	Lifetime ban
Murder	Lifetime ban
Rape	Lifetime ban
Sex Offender Crimes (per MGL Ch 198C)	Lifetime ban
Simple Assault	3 years
Stalking	1 year
Threatening Injury to Person or Property	1 year
Property Crimes	
Arson	Lifetime ban
Burglary/Breaking & Entering (Armed, Felony)	7 years
Burglary/Breaking & Entering (Unarmed, Misdemeanor)	5 years
Destruction of Property	2 years
Robbery (Armed)	7 years
Robbery (Unarmed)	5 years
Drug Crimes / Crimes Against Society	
Drug Trafficking	10 years
Illegal possession discharge, display or carrying of firearm	7 years
Intent to Sell or Distribute Drugs	10 years
Manufacture of methamphetamine or other illegal drug	Lifetime ban
Use or possession of illegal drug	5 years

The availability of affordable units in a range of sizes

The availability of affordable units in a range of sizes does not appear to be a significant contributing factor to Disproportionate Housing Needs. According to the 2013-2017 5-year survey ACS data, overcrowding in the City occurs in just 0.3% of cases for owner-occupied dwellings, and 1.8% for renters. In the 2010 Census, those rates were higher for owners (1.8%) but slightly lower for renters (1.4%); regardless, overall rates are very low, and there does not seem to be a clear or recent trend discounting the idea that availability of affordable units in a range of sizes is not a significant contributing factor.

When it comes to affordable housing units, the majority of Public Housing (57.13%) and the supermajority of Project-Based Section 8 (71.56%) and Other Multifamily (78.95%) units have only 0 or 1 bedrooms. However, nearly half of Public Housing units have two or more bedrooms (813, or 42%). Housing Choice Vouchers present the most viable option for families with children, with a supermajority of units (74.85%) with two or more bedrooms.

	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%

Public Housing	1,102	57.13%	453	23.48%	360	18.66%	607	31.47%
Project-Based Section 8	711	71.53%	236	23.74%	37	3.72%	167	16.80%
Other Multifamily	15	78.95%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	446	23.28%	852	44.47%	582	30.38%	673	35.13%

Housing Choice Voucher units also represent the plurality of households with children (35.13%, or 673 units), although Public Housing follows close behind in percentage and number, at 607 (31.47%). Project-Based Section 8 units make up only 16.80% of households with children, with 167 units. Bedroom-breakdown data is not available on the regional level.

However, despite not exhibiting signs of overcrowding, there is a lack of affordable units for low-income residents. On average, 22.61% of households have a severe housing cost burden, with White households at 21.34%, Black households at 25.13%, Hispanic households at 36.76%, and Asian or Pacific Islander households at 15.11%. As Hispanics are the second largest demographic group, this extreme statistic is especially troubling. With corresponding slow progress in the construction of new affordable housing, these concerns persist.

The availability, type, frequency, and reliability of public transportation

Availability, type, frequency and reliability of transportation are a significant contributing factor to Disparities in Access to Opportunity. Within Fall River, the Southeastern Regional Transit Authority (SRTA) runs regular buses from 6:10 AM to 8:40 PM weekdays, and 6:10 AM to 5:10 PM on Saturdays⁵⁰. Buses run every half hour in the city, and bus stops are located close to most residents in the city. The only area not served by SRTA is the eastern half of the city, which is also significantly less populated. However, residents complain that service is not available for second- and third-shift jobs like those at the new Amazon facility and they are unable to obtain or maintain employment. In addition, gaps in regional transit deter and Hispanic households from moving to high-opportunity regions surrounding Fall River.

Buses and paratransit services are the primary forms of public transportation currently available in Fall River. Although the South Coast Rail is eventually intended to connect Fall River to Boston via commuter rail, the train is not expected to be finished until 2023. In the region, SRTA serves Fall River, New Bedford, and connects Wareham to New Bedford. There is less available or reliable transportation to more suburban or rural areas of Massachusetts, though some services are available through Peter Pan buses. The Rhode Island Public Transit Authority serves much of the state, with the areas in or around Providence being most directly served⁵¹.

Community opposition

Community opposition is a significant contributing factor to a variety of fair housing issues in the Region. Although this Analysis did not reveal significant recent examples of community

⁵⁰ <http://www.srtabus.com/fall-river>

⁵¹ <https://www.ripta.com/>

opposition in Fall River or its immediate environs, there have been recent examples of opposition to affordable housing in some nearby cities, including Taunton, and the latent threat of backlash to affordable housing development often affects where developers pursue projects as an initial matter. In light of research showing that community opponents of affordable housing in Massachusetts tend to be older and wealthier than the general population,⁵² that means that the places where developers tend to avoid are more affluent areas, which are also disproportionately White. This contributes to regional patterns of segregation.

Deteriorated and abandoned properties

Deteriorated and abandoned properties are a somewhat significant contributing factor to R/ECAPs. Fall River has a number of abandoned properties, but has been taking steps in recent years to address the issue. In 2016, Duro Textiles closed its factory and left them abandoned⁵³. The company owed the City for taxes, water and sewage, and the City responded promptly to address concerns about the building. Earlier this year, efforts began to create a centralized database of problem and nuisance properties in the city. Over the course of the last three fiscal years, the Office of Code Enforcement recovered 150 formerly abandoned properties, many of which came about due to the 2008 recession⁵⁴. There appears to be significant City efforts to combat blight and abandoned properties, but some in the City hope and expect for private investment to help address these issues as well⁵⁵.

Displacement of residents due to economic pressures

Displacement of residents due to economic pressures is a somewhat significant contributing factor to Segregation and R/ECAPs. Since 2014, the average cost of rent for a 2-bedroom apartment has risen from \$1029 to \$1382. These costs are lower than both the national and state averages, and rents are rising more slowly than average in Massachusetts⁵⁶. However, community members have expressed concerns that rents are rising more quickly than wages in the city. Recent economic development strategies may encourage higher wages. The opening of an Amazon facility in the City with a \$15 an hour minimum wage may help renters keep up with housing costs⁵⁷. There are no observable patterns of displacement due to economic development in recent years, however.

Impediments to mobility

Impediments to mobility are a significant contributing factor to segregation and disparities in access to opportunity and segregation in Fall River and the Region. Although the Fall River Housing Authority does not appear to have restrictions on portability that are more onerous than those established by HUD regulation, housing authorities in the Region have not voluntarily

⁵² <https://www.citylab.com/life/2018/09/nimbys-dominate-local-zoning-meetings/569440/>

⁵³ <https://www.southcoasttoday.com/news/20161022/duros-fall-river-properties-declared-abandoned-foreclosure-possible-in-30-days>

⁵⁴ <https://www.heraldnews.com/news/20190320/fall-river-database-would-target-nuisance-properties>

⁵⁵ <https://www.heraldnews.com/news/20190205/for-investors-looking-to-rehab-abandoned-properties-fall-river-is-now-the-place-to-be>

⁵⁶ <http://southcoastindicators.org/housing/rental-housing/>

⁵⁷ <https://www.providencejournal.com/news/20181003/fall-river-businesses-prepare-to-feel-effect-of-amazon-wage-increase>

adopted Small Area Fair Market Rents. As a result, the purchasing of Housing Choice Vouchers, disproportionately utilized by people of color and persons with disabilities, is often inadequate to facilitate moves to predominantly White high-opportunity areas. The inadequacy of payment standards is a consistent problem across housing authorities in the Region.

Inaccessible buildings, sidewalks, pedestrian crossings, or other infrastructure

Inaccessible public or private infrastructure does not seem to be a significant contributing factor to Disability and Access in Fall River. Little information is available regarding accessibility of public or private infrastructure in the city, including that of municipal buildings, parks, schools, or curb cuts at pedestrian crossings. While the Fall River Commission on Disability is working towards addressing city's website states that all of its facilities and services are ADA-compliant, but little information is available describing accommodations themselves. Persons with disabilities are able to submit complaints online if they find that a public building is inaccessible, but it is not immediately clear what is done to address ADA grievances. Private infrastructure has even less information readily accessible, and the City does not appear to have any initiatives encouraging private infrastructure to monitor accessibility.

Regionally, nearby Swansea recently came to a settlement with the US Department of Justice regarding the town's ADA compliance. A 2009 complaint to the DOJ had claimed that several town buildings were not ADA compliant⁵⁸. New ADA construction plans and standards were written as part of the agreement.

Inaccessible government facilities or services

Inaccessible government facilities or services is not a significant contributing factor to Disability and Access. Fall River states that its public buildings are ADA compliant and accessible to those with disabilities, and where not accessible, every effort is made for a reasonable accommodation⁵⁹. The Fall River website has obvious accessibility options available for nearly all of its services and pages, which assists residents with disabilities in accessing public service⁶⁰. Moreover, the City has established procedures for addressing grievances or concerns with ADA compliance.

The Fall River Disability Commission is also concerned with making government facilities and services more accessible, and meets regularly to discuss issues faced by the disabled population⁶¹. Recent concerns include improving accessibility with transportation in coordination with SRTA.

Lack of affordable, accessible housing in a range of unit sizes

The lack of affordable, accessible housing in a range of unit sizes is a contributing factor to Disability and Access. Persons with disabilities in the City disproportionately have low incomes and live in poverty, thus increasing their relative need for affordable housing. While 17.44% of

⁵⁸ <https://www.heraldnews.com/news/20170222/departments-of-justice-closes-book-on-swansea-ada-complaints>

⁵⁹ <https://www.mass.gov/locations/bristol-county-superior-court-fall-river>

⁶⁰ <https://www.fallriverma.org/city-fall-river-ada-grievance-procedures/>

⁶¹ <https://www.fallriverma.org/disability-commission/>

individuals in the City who do not have disabilities have incomes below the federal poverty line, 25.89% of persons with a disability have incomes below the federal poverty line. The median earnings for individuals without disabilities in the City is \$31,590 compared to \$21,127 for persons with disabilities. While Fall River outperforms its peers in terms of number and percentage of affordable housing units, it still falls short of actual need. In light of the broader affordable housing shortage in the City and the region, there is certainly a shortage for persons with disabilities.

The fact that much of the affordable housing that exists, particularly older units and developments, is not accessible, further compounds the effects that the lack of housing for persons with disabilities who need accessibility features has. The majority of LIHTC units in the area were put into service from 1991-onward (10 out of 16 developments, accounting for 545 out of 731 affordable units). Meanwhile, every Project Based Section 8 building for which year of construction is publicly available (6 out of 8 buildings) was built before 1991. In fact, half of those buildings were built in the 1800s, and have since been converted into apartments. Nevertheless, according to HUD's Section 811 portal, every Project-Based Section 8 development in Fall River has some level of accessibility and/or accessible units; these units are also subject to the modification requirements of Section 504 of the Rehabilitation Act. Beyond publicly supported housing, the units most likely to be both accessible and affordable for low-income tenants are new, multifamily units. However, Fall River has an extreme shortage of new multifamily units. Much of the existing housing stock was built in the last century during the industrial boom, filling up the land that would be necessary for new construction.

Lastly, supportive housing developments in particular often consist primarily or exclusively of one-bedroom apartments. The majority of Public Housing (57.13%), Project-Based Section 8 (71.53%), and Other Multifamily (78.95%) units have only 0 or 1 bedrooms. Although the need for supportive housing for persons with disabilities likely consists primarily of a need for one-bedroom units, there are individuals at risk of institutionalization who have dependent children and persons with disabilities who need a live-in aide with their own bedroom. Including a mix of a small number of two- and even three-bedroom units in developments with a supportive housing component would foster greater community integration. A breakdown of the number of bedrooms in different categories of publicly supported housing is not available at the regional level.

The dearth of affordable, accessible housing in a range of unit sizes exacerbates two fair housing issues. First, when individuals with disabilities are not able to secure such housing, the alternative may be segregation in congregate settings like nursing homes and group homes. Second, if low-income persons with disabilities have to navigate the private market in order to obtain housing with the accessibility features they need, they may incur the disproportionate housing need of elevated cost burden as a result.

Lack of affordable in-home or community-based supportive services

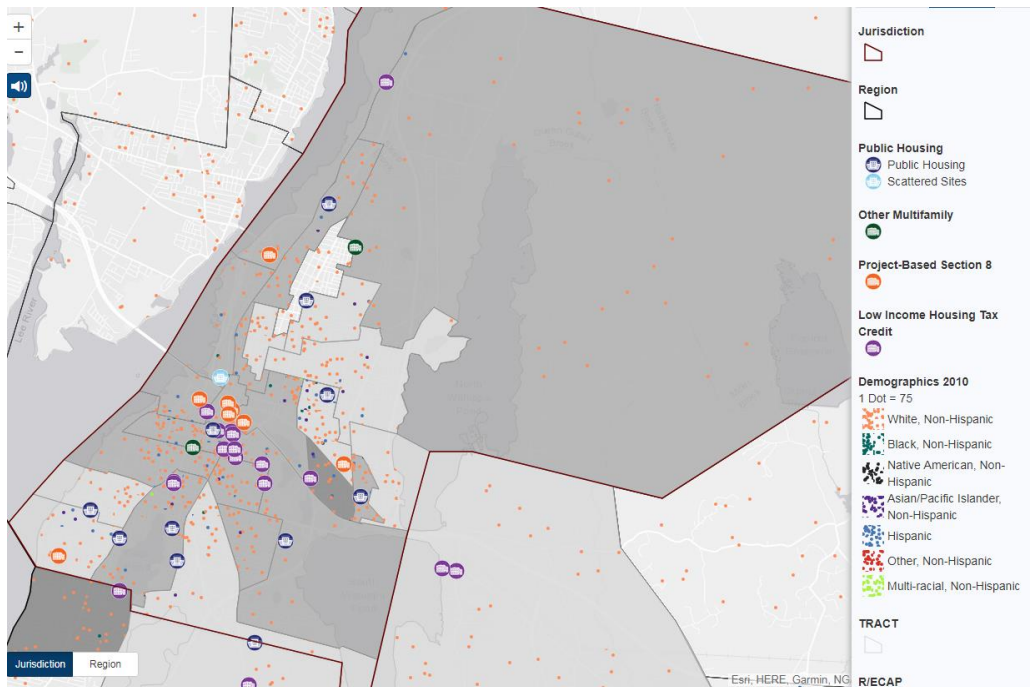
Lack of affordable in-home or community-based supportive services is not a significant contributing factor to the segregation of persons with disabilities in the Consortium, as well as regionally. It is difficult to measure the need currently going unmet for intensive, community-based supportive services because the Commonwealth of Massachusetts does not maintain waiting lists for Medicaid Waivers and State Plan services for persons with developmental disabilities and

psychiatric disabilities. Since waiver services, including the Money Follows the Person Waiver, can be applied for at any time, it does not appear that an inability to access these services is a primary cause of segregation. In theory, there is not an unlimited appropriation for these community-based supportive services, so, if a surge in individuals seeking to leave institutional and other congregate settings applied for services, the Commonwealth might reach a point at which it would not be able to serve every applicant in need. For the time being, other impediments to individuals who need supportive services being in a position to apply, such as a lack of housing, appear to be more significant drivers of segregation.

Lack of affordable, integrated housing for individuals who need supportive services

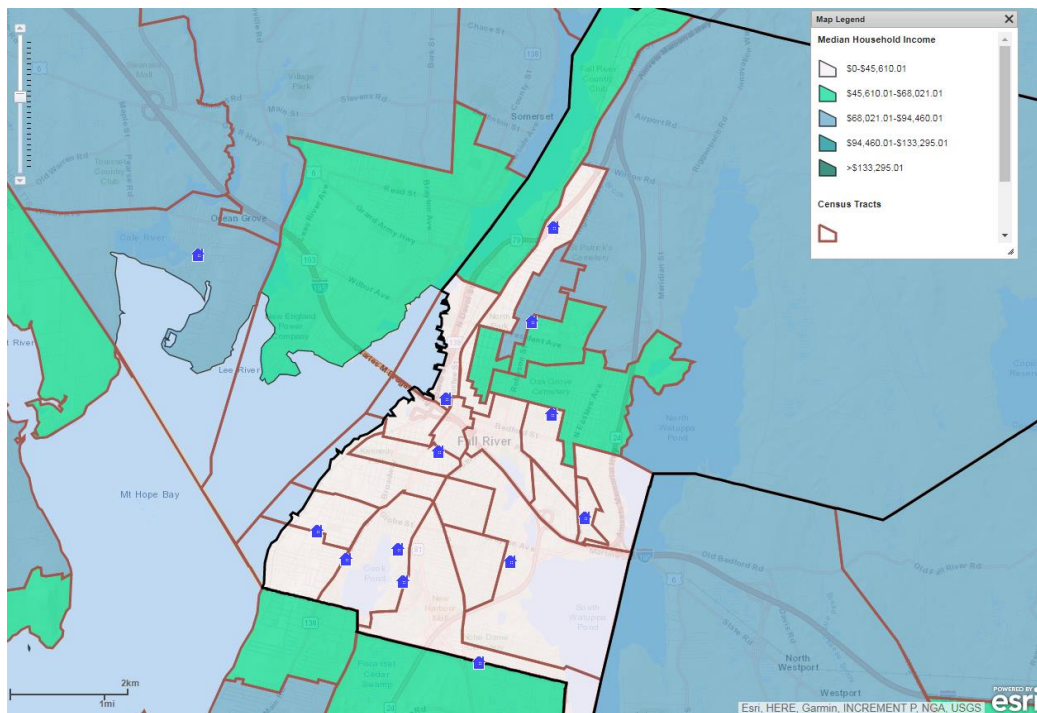
Lack of affordable, integrated housing for individuals who need supportive services is a significant contributing factor to disparities in Fall River, Massachusetts.

There are a number of public housing units and multifamily homes in the Fall River community, as shown in the graphic below. These units are spread across Section 8, Low-Income Housing Tax Credits, and other types of housing services.



Affordable housing services are essential in Fall River, MA. According to American Community Survey data, approximately 20.2% of Fall River’s population lives below the Federal Poverty Line, and almost half of household make less than \$35,000 per year.⁶² As the map below shows, many of these lower-income households are concentrated in and around the central business district where public housing units are located.

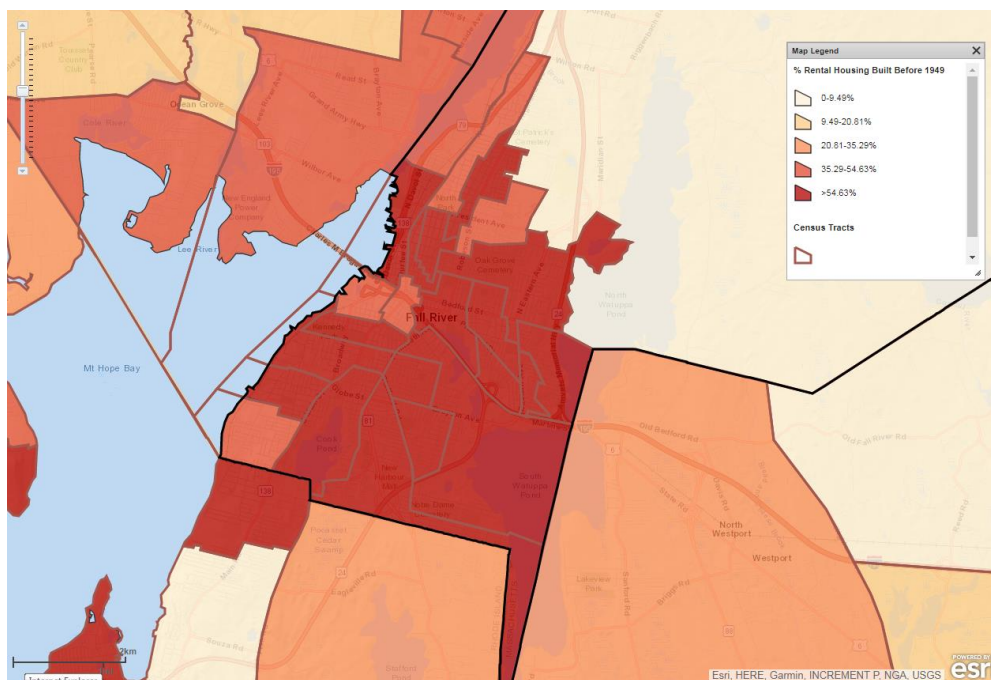
⁶² U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.



Yet, Fall River is a part of a larger affordable housing crisis in Massachusetts more broadly. In 2018, Governor Charlie Baker declared an affordable housing crisis in Massachusetts, as homelessness was on the rise (up 20.6% since 2010, according to research from the U.S. Department of Housing & Urban Development).⁶³ Massachusetts as a whole has Chapter 40B, which is a law designed to encourage localities that have less than 10 percent affordable housing to develop solutions to their affordable housing crisis. This, however, has generated little progress throughout Massachusetts.⁶⁴

⁶³ <https://www.heraldnews.com/news/20190210/affordable-housing-crisis-in-massachusetts-contributing-to-homelessness>

⁶⁴ <https://www.heraldnews.com/news/20190210/affordable-housing-crisis-in-massachusetts-contributing-to-homelessness>



Accessibility is likely an issue as well. As the above map shows, the vast majority of Fall River's housing stock was built pre-1949. Although exact figures on accessibility functions in the area's housing stock are not available, the age of the building can be used as a proxy to show that much of the housing stock is likely inaccessible to persons with disabilities given its age. Further, reports indicate that upwards of 70% of applicants on Fall River Housing Authority's waitlist are young persons with disabilities.⁶⁵ To cope with the need to house persons with disabilities, Fall River's HA has recently begun converting elderly residences over to mixed residences.⁶⁶

Lack of assistance for housing accessibility modifications

Lack of assistance for housing accessibility modifications does not appear to be significant contributing factor for disparate access to housing services in Fall River, Massachusetts.

The City of Fall River hosts an easily-accessible reasonable accommodation and modifications policy from its main webpage.⁶⁷ And, Fall River's Housing Authority provides an online resource providing an overview of its reasonable accommodation policy, which aligns with Title II of the Americans with Disabilities Act and Section 504 of the Rehabilitation Act.⁶⁸ Applicants can request a reasonable accommodation by providing proper documentation of their disability status and the need for the request / likelihood the request will resolve the issue a lack of accommodation causes.⁶⁹ Moreover, the Fall River and New Bedford Housing Partnership, a partnership of local

⁶⁵ <https://www.heraldnews.com/news/20181002/hud-decides-elderly-fall-river-housing-authority-properties-will-open-to-young-disabled-residents>

⁶⁶ <https://www.heraldnews.com/news/20181002/hud-decides-elderly-fall-river-housing-authority-properties-will-open-to-young-disabled-residents>

⁶⁷ <http://www.fallriverma.org/wp-content/uploads/2018/02/Reasonable-Acommodation-and-Modification-Policy.pdf>

⁶⁸ <http://fallriverha.org/wp-content/uploads/2017/08/Reasonable-Accommodation-Policy-Revised-07.2017.pdf>

⁶⁹ <http://fallriverha.org/wp-content/uploads/2017/08/Reasonable-Accommodation-Policy-Revised-07.2017.pdf>

stakeholders from both communities, provides grants and loan funds to help residents off-set the costs of accessibility modifications.⁷⁰

There have been past disputes over the City offering assistance to parties seeking reasonable modifications and accommodations for building purposes. In *Mannai Home, LLC v. City of Fall River*, a developer sought to convert a three-unit building to a sober living facility.⁷¹ To do so, the developer stated it required a reasonable accommodation exempting them from ordinances governing group residences.⁷² The court ultimately found there was no violation of a reasonable accommodation request for a person with disabilities, as the developer had not actually requested an accommodation.⁷³

Lack of assistance for transitioning from institutional settings to integrated housing

Lack of assistance for transitioning from institutional settings to integrated housing is a significant contributing factor to the segregation of persons with disabilities in Fall River and regionally.

Although Massachusetts has one of the lowest incarceration rates in the country (126 people per 100,000⁷⁴) and the fifth largest decline in its prison population between 2017 to 2018,⁷⁵ the state as a whole does not have sufficient systems in place to help persons with disabilities transition into affordable, permanent supportive housing services. For example, while the Massachusetts Department of Public Health provides housing assistance (e.g. rental subsidies and supportive services for housing search) to persons with HIV/AIDs,⁷⁶ work-centered self-sufficiency programming,⁷⁷ and veterans (including those with disabilities, substance use histories, and psychiatric health concerns),⁷⁸ these supports housing searches are not available in Massachusetts' standard rental assistance program for persons with disabilities. There are some privately-developed resources available for persons with disabilities in their housing search, such as the Citizens' Housing and Planning Association's "Housing Search Guide for People with Disabilities in Massachusetts"⁷⁹ and Philosophy Independent Living,⁸⁰ most public supports are necessary in Massachusetts more broadly and Fall River specifically.

Moreover, in a recent HUD report grading localities on their affordable housing performance, Fall River was rated 12th overall out of small cities in the United States, but it scored lowest on the success of its exit programs due to limited housing options for people leaving shelters.⁸¹

⁷⁰ <https://www.frbhnp.com/the-city-has-grant-and-loan-funds-available-for-you/>

⁷¹ *Mannai Home, LLC v. City of Fall River*, No. CV 17-11915-FDS, 2019 WL 456163, at *1 (D. Mass. Feb. 5, 2019).

⁷² *Mannai Home, LLC v. City of Fall River*, No. CV 17-11915-FDS, 2019 WL 456163, at *2 (D. Mass. Feb. 5, 2019)

⁷³ *Mannai Home, LLC v. City of Fall River*, No. CV 17-11915-FDS, 2019 WL 456163, at *13 (D. Mass. Feb. 5, 2019).

⁷⁴ <https://www.heraldnews.com/news/20190424/report-mass-incarceration-rate-lowest-among-states>

⁷⁵ <https://www.heraldnews.com/news/20190424/report-mass-incarceration-rate-lowest-among-states>

⁷⁶ <https://www.mass.gov/service-details/section-8-tenant-based-rental-assistance-for-persons-with-hiv>

⁷⁷ <https://www.mass.gov/service-details/moving-to-work-program-mtw>

⁷⁸ <https://www.mass.gov/service-details/section-8-veterans-housing-voucher-program>

⁷⁹ https://www.chapa.org/sites/default/files/sdfasdfsaf_2.pdf

⁸⁰ <https://www.secil.org/>

⁸¹ <https://www.heraldnews.com/news/20190219/hud-report-gives-fall-river-high-marks-for-efforts-to-combat-homelessness>

Lack of community revitalization strategies

Lack of community revitalization strategies does not appear to be a likely contributing factor to segregation. While plans for redevelopment seem to be prevalent, it is not clear how successful these initiatives have been.

In 2018, Fall River announced its Redevelopment Plan and highlighted a couple key priorities in revitalizing the region, including connecting the downtown area with the waterfront to bolster economic corridors, improve real estate prospects in the area, and attract retail enterprises to the area.⁸² Based on Fall River's analysis in this plan, the downtown and waterfront area show sufficient demand to support "28 stores, across 13 categories, for an estimated 92,000 total square feet of additional retail space."⁸³ Similarly, demand for office space presents opportunities to redevelop the area to accommodate more office-using industries (which is a major employer in the Fall River area).⁸⁴

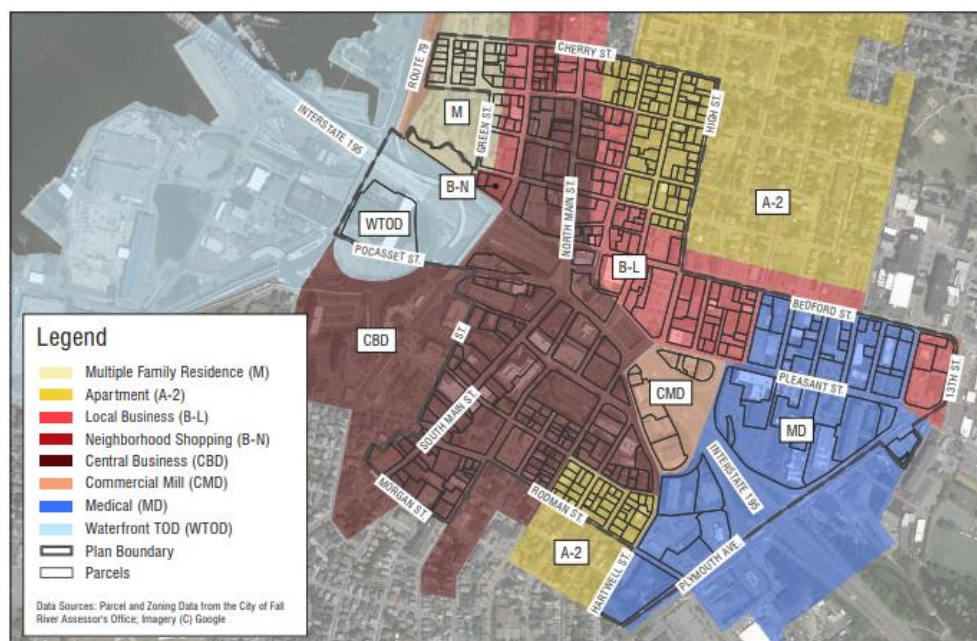


Figure 2-8: Current Zoning

⁸² <https://www.fallriverma.org/wp-content/uploads/2018/04/Fall-River-Downtown-URP-February-Draft-LowRes.pdf>

⁸³ <https://www.fallriverma.org/wp-content/uploads/2018/04/Fall-River-Downtown-URP-February-Draft-LowRes.pdf>

⁸⁴ <https://www.fallriverma.org/wp-content/uploads/2018/04/Fall-River-Downtown-URP-February-Draft-LowRes.pdf>

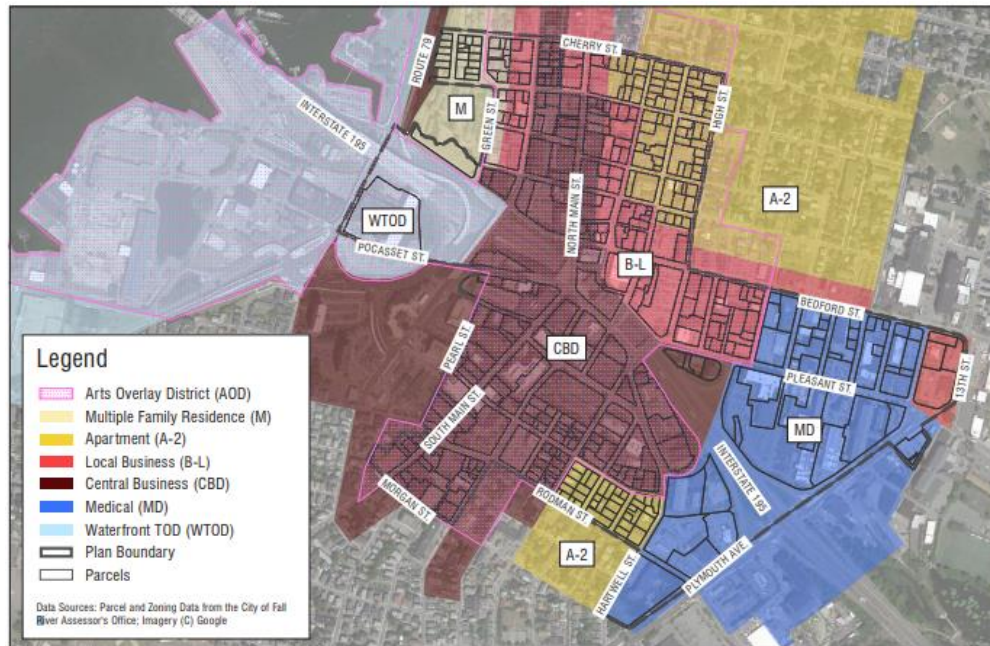


Figure 2-11: Proposed Zoning

As the above maps show, one of the largest proposed changes to the Fall River downtown is the expansion of its central business district into the commercial mill zoned area and further north through Cherry Street.⁸⁵

Recently, there have been disputes over failed revitalization efforts in Fall River. For example, a 2019 lawsuit filed by Fall River Area Revitalization in U.S. District Court for the District of Massachusetts sued a New Jersey company over the failed effort to convert a large mill complex into market-rate housing.⁸⁶ Similarly, a planned redevelopment of the City's Pier was halted by environmental remediation compliance issues highlighted by the EPA.⁸⁷

There are broader community revitalization projects throughout the region. For example, the Massachusetts Department of Transportation approved a five-year, \$18.3 billion-dollar expansion of the MassDOT transit system, including \$1 billion for the South Coast Rail Project to accommodate public transportation between Fall River and Boston.⁸⁸

Lack of local private fair housing outreach and enforcement

Lack of local private fair housing outreach and enforcement is a significant factor for disparate access to housing in Fall River.

⁸⁵ <https://www.fallriverma.org/wp-content/uploads/2018/04/Fall-River-Downtown-URP-February-Draft-LowRes.pdf>

⁸⁶ <https://www.heraldnews.com/news/20190610/new-jersey-companys-lawsuit-over-fall-rivers-king-philip-mill-moved-to-massachusetts>

⁸⁷ <https://www.southcoasttoday.com/news/20190605/state-environmental-officials-seek-answers-on-cleanup-at-fall-river-city-pier>

⁸⁸ <https://www.constructionequipmentguide.com/massdotthrumbtathruokthruvethruyearthru183bthrucapitalthruinvestthruplan/45492>

The City of Fall River provides some fair housing resources on its website—such as a quick overview of what housing on the private market is covered by fair housing laws as well as guidance for landlords to avoid potential discrimination against tenants and applicants.⁸⁹ Massachusetts law also provides additional protections for private renters on the housing market, such as M.G.L.c. 151B, which prohibits “discrimination in advertising, public housing, and actions taken by realtors, landlords, mortgage lenders, and brokers” and M.G.L.c. 111, s. 199A, which prohibits “landlords from discriminating against families with children under the age of six because a unit does or may contain lead paint.”⁹⁰ Moreover, the Massachusetts Commission Against Discrimination is tasked with investigating and enforcement of housing discrimination claims under state law and the Fair Housing Act.⁹¹ However, the City of Fall River contributes no funding for fair housing enforcement, outreach, and education.

Lack of local public fair housing enforcement

Lack of local public fair housing agencies and organizations is a contributing factor to disparate access to fair housing in Fall River. The Massachusetts Commission Against Discrimination investigates and prosecutes housing discrimination complaints. There have been no MCAD Hearing Decisions on fair housing matters within Fall River since Jan. 1, 2015. However, 43% of MCAD complaints are resolved at the pre-determination settlement level, so it is possible that there were relevant fair housing complaints that settled earlier on. The Fall River Community Development Agency does not conduct fair housing outreach, education, or enforcement activities.

Lack of private investment in specific neighborhoods

Lack of private investment in specific neighborhoods is a significant contributing factor to Segregation, R/ECAPs, Disparities in Access to Opportunity, Disproportionate Housing Needs, and Publicly Supported Housing. There is a significant lack of private investment in the city, and the closings of factories has hurt residents in the area. Some positive changes in recent years include the opening of an Amazon facility, and an application for a downtown development district which would draw business to the areas surrounding the courthouse in particular. As discussed in the Employment section of Disparities in Access to Opportunity, unemployment has gone down in recent years in Fall River, likely as a result of these efforts. However, higher unemployment rates than average for both the region and the state of Massachusetts suggests that further private investment is needed to spur development in Fall River’s neighborhoods.

Lack of public investment in specific neighborhoods, including services or amenities

Lack of public investment in specific neighborhoods is not a significant contributing factor to Segregation, R/ECAPs, Disparities in Access to Opportunity, Disproportionate Housing Needs, and Publicly Supported Housing. Significant public investment comes directly from the Community Development Agency, and HOME and CDBG funding has been used extensively to improve downtown Fall River, but not to the exclusion of any particular neighborhood in dire need of investment. The use of HUD funding to build public housing and support community development, for example, has affected much of the city. Some of this investment comes in the

⁸⁹ <https://www.fallriverma.org/fair-housing-laws/>

⁹⁰ <https://www.fallriverma.org/fair-housing-2/>

⁹¹ <https://www.fallriverma.org/file-housing-discrimination-complaint/>

form of funding police patrols in low-income neighborhoods, or funding services like the fire department which affect the entire city.

The other part of public investment in Fall River is in the form of funding for economic development. State funds are being used to target the revitalization of Fall River's downtown district, in the area surrounding Fall River District Court.

Lack of regional cooperation

Lack of local or regional cooperation is a significant contributing factor to segregation and disparities in access to opportunity in the Region. Although the City of Fall River's contribution towards meeting the affordable housing needs of the Region is significant, multiple South Coast cities in southern Bristol County do not even participate in HUD programs in a regularized manner through a HOME consortium. Many of these municipalities' zoning and land use policies also reflect a lack of commitment to a regional approach to promoting integration and access to opportunity. The inaction of these municipalities, which could be remedied through a more regional approach to meeting housing and service needs, puts a disproportionate burden on Fall River and New Bedford.

In addition to the problem of non-participation in affordable housing programs, a lack of meaningful representation of the South Coast in regional entities, like the Massachusetts Bay Transportation Authority, undermines their ability to effectively connect members of protected classes to opportunity through the extension of commuter rail service to Fall River. There is no need to create a new regional transportation agency from whole cloth, but the existing agency must do more to integrate the South Coast, and Fall River in particular, into its planning and service delivery efforts.

Lack of resources for fair housing agencies and organizations

Fair housing groups' lack of resources is a contributing factor to a lack of fair housing enforcement in Fall River and the Region. The City and Region is served by multiple private fair housing organizations, including SouthCoast Fair Housing and South Coastal Counties Legal Services, Inc., SouthCoast performs fair housing testing and evaluates housing discrimination complaints, to be referred to state agencies if they have merit. It receives funding from HUD's Fair Housing Accessibility First Program, in addition to other donors. South Coastal Counties Legal Services provides free civil legal services in housing law cases. It does not receive funding from HUD's Fair Housing Accessibility First Program. The City of Fall River does not allocate any funding for these services.

Lack of state or local fair housing laws

Lack of state or local fair housing laws does not appear to be a significant contributing factor to disparate access to affordable housing in Fall River. Massachusetts state law covers housing discrimination based on race, color, religious creed, national origin, sex, age, ancestry, genetic information, veteran status, sexual orientation, marital status, children, handicap, and receipt of public assistance or housing subsidy in the selling, renting, or leasing of housing, commercial

space, or land for such uses.⁹² Massachusetts state law also provides protections for survivors of domestic violence, sex crimes, and harassment.⁹³ Local protections such as these are vital resources for survivors seeking to flee their living situation without undue financial burden (e.g. penalty for breaking a lease) if such action is necessary to protect their life.⁹⁴ Massachusetts also provides complementary enforcement services to investigate and prosecute discrimination claims in housing and public accommodations through its Commission Against Discrimination, a collective which also provides affirmative trainings to prevent discrimination in housing by local entities.⁹⁵ Massachusetts also provides accessible resources for tenants and landlords to understand their respective rights and obligations through detailed guides explaining various types of tenancy.⁹⁶ Fall River provides similar fair housing laws, as well as guidelines for landlords to comply.⁹⁷

Land use and zoning laws

Land use and zoning laws are not a significant contributing factor to fair housing issues within the City of Fall River but do contribute to the full range of fair housing issues in the Region. Fall River itself is permissively zoned to allow a wide range of housing types including not just multifamily housing but also 2-4 units structures as well. As a result, only a small percentage of housing units (22.7%) are detached single-family homes. Additionally, standards for multi-family structures do not cap their density at artificially low levels. Although the northeastern portion of the City has more single-family zoning than other parts of its core and that portion is slightly more heavily non-Hispanic White, relative neighborhood-level differences are modest. Outside of Fall River, however, more affluent and less racially diverse nearby municipalities often have highly restrictive zoning that effectively prevents the development of any multi-family housing outside of the Chapter 40B process. For example, the adjacent Town of Somerset does not allow multifamily housing in its residential use districts, consigning multifamily housing to a few overlay districts that comprise a much smaller proportion of the municipality's total area.

Lending Discrimination

Lending discrimination is a significant contributing factor to segregation, disparities in access to opportunity, and disproportionate housing needs in Fall River. Fall River is located in the Providence-Warwick, RI-MA Metropolitan Statistical Area. The Home Mortgage Disclosure Act data below shows that Black and Hispanic borrowers are less successful in securing home loans than their Non-Hispanic White counterparts (e.g. compare 72.4% White home purchase rate to 64% Black home purchase rate). Black and Hispanic applicants are also less likely to receive refinancing and home improvement loans than non-Hispanic White counterparts (e.g. compare 61.3% for White home improvement to 36.1% Black home improvement). This creates disparate

⁹² M.G.L. c. 151B.

⁹³ M.G.L. c. 186 S. 24.

⁹⁴ *Id.*

⁹⁵ <https://www.mass.gov/orgs/massachusetts-commission-against-discrimination>

⁹⁶ <https://www.mass.gov/guides/the-attorney-generals-guide-to-landlord-and-tenant-rights>

⁹⁷ <https://www.fallriverma.org/fair-housing-laws/>

access to lending that non-White applicants could use to maintain their homes or refinancing on existing properties.

Providence-Warwick, RI-MA Metropolitan Statistical Area, Home Loan Application Origination Rate by Race and Ethnicity, 2014-2017, Home Mortgage Disclosure Act Data

Loan Purpose	White, Not Hispanic	Black, Not Hispanic	Asian, Not Hispanic	Hispanic
Home Purchase	72.4%	64.0%	69.0%	61.7%
Refinance	57.0%	39.5%	49.6%	41.6%
Home Improvement	61.3%	36.1%	44.6%	31.9%

Providence-Warwick, RI-MA Metropolitan Statistical Area, Percentage of Originated Home Loans That Were High Cost by Race and Ethnicity, 2014-2017, Home Mortgage Disclosure Act Data

Loan Purpose	White, Not Hispanic	Black, Not Hispanic	Asian, Not Hispanic	Hispanic
Home Purchase	4.5%	10.2%	4.1%	11.0%
Refinance	1.7%	3.5%	1.3%	5.2%
Home Improvement	6.0%	16.3%	5.7%	13.7%

Additionally, originated loans are more likely to be high-cost, or subprime, for Black and Hispanic applicants than for Non-Hispanic, White applicants.

In Massachusetts more broadly, the Commonwealth's Commission Against Discrimination investigates and prosecutes lending discrimination and fraud on behalf of Commonwealth residents.⁹⁸ These resources give residents an overview of what qualifies as lending discrimination, and the Commonwealth runs an information line to report instances of lending discrimination.⁹⁹ Massachusetts state law also prohibits lending discrimination based on race, color, national origin, sex, family status, disability, sexual orientation, age, ancestry, and genetic information.¹⁰⁰

Location of accessible housing

Location of accessible housing is a significant contributing factor to affordable housing in the Fall River area.

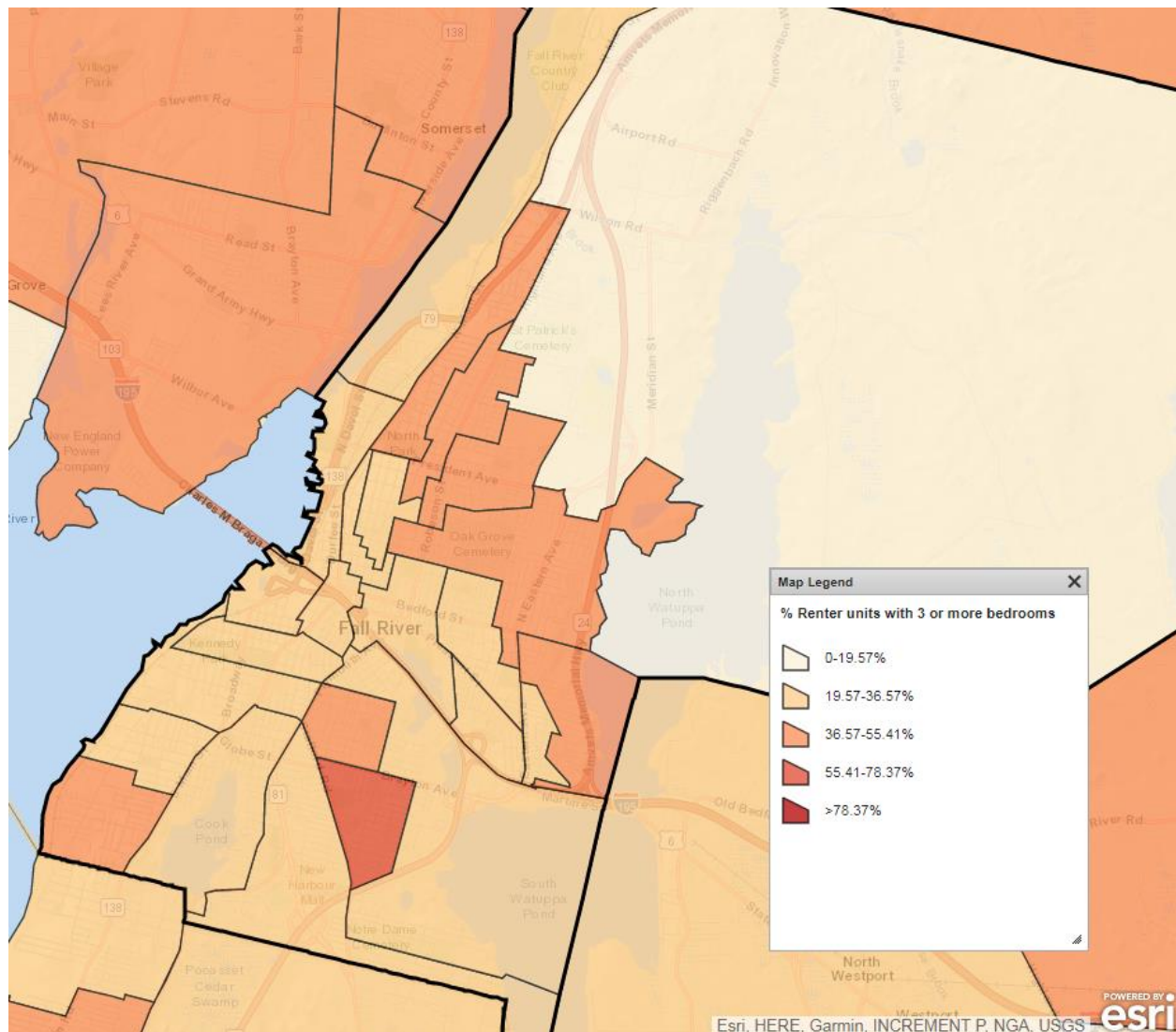
As the map below shows, the majority of Fall River's rental housing stock has less than three bedrooms, making it difficult to access multi-family units and limiting options for families that may have more than one child. Most of the housing stock with three or more bedrooms is located

⁹⁸ <https://www.mass.gov/service-details/discrimination-in-lending-credit>

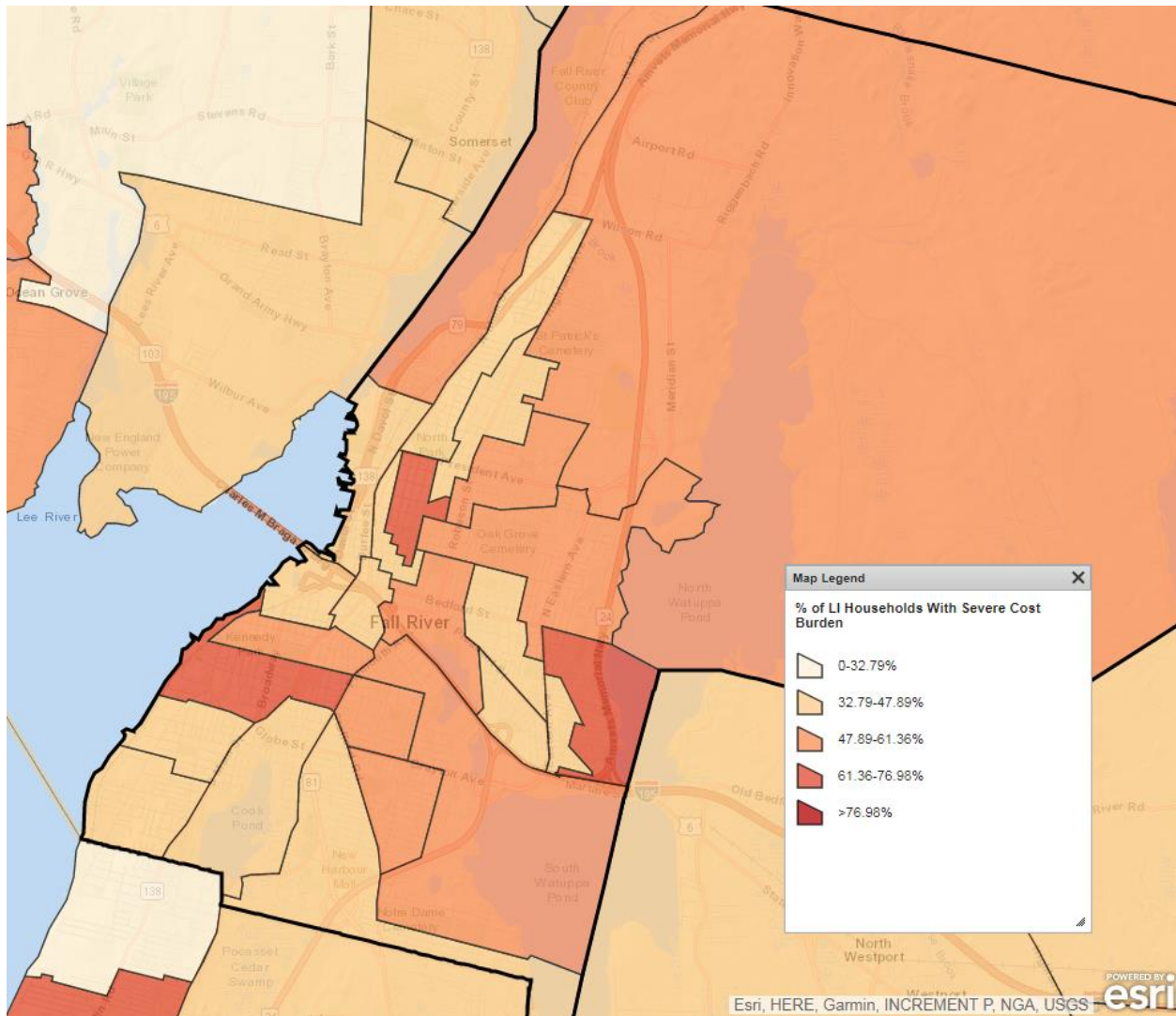
⁹⁹ <https://www.mass.gov/service-details/discrimination-in-lending-credit>

¹⁰⁰ <http://www.massfairhousing.org/fair-lending>

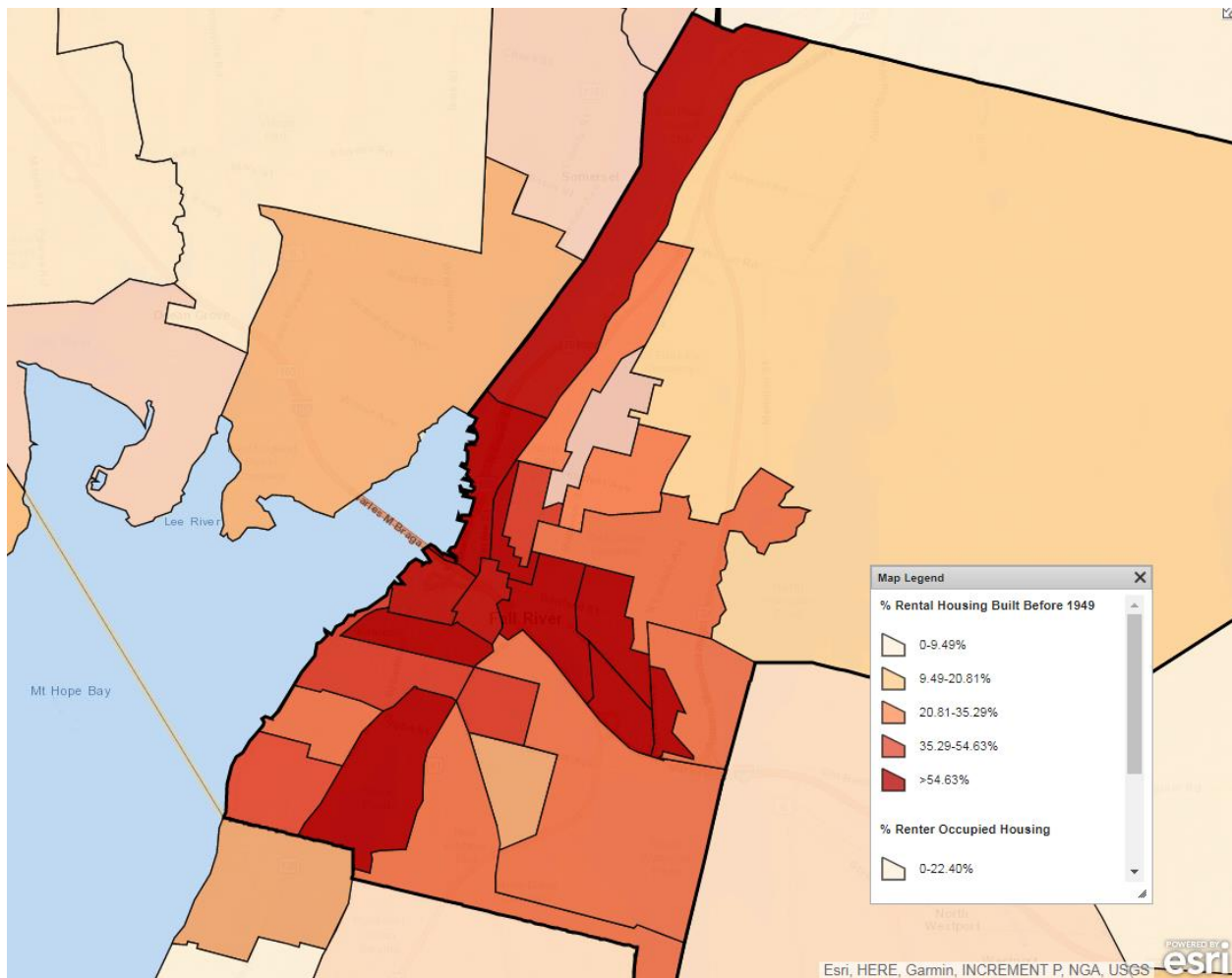
in the Northwest portion of the City away from the central business district where jobs and other resources are likely to be located.



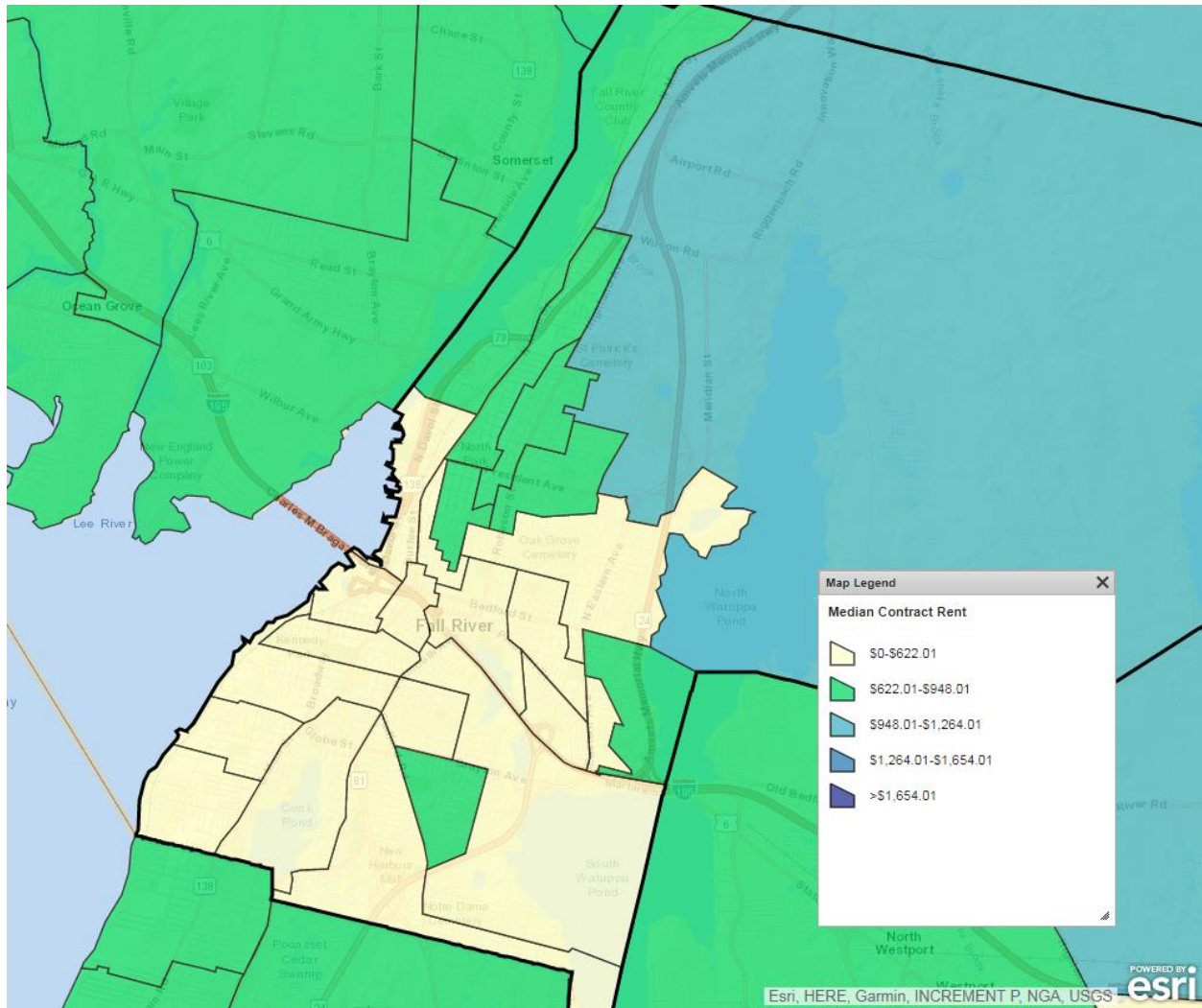
Moreover, as the below map shows, there are a number of areas where low-income households are severely cost-burdened. This indicates that there is a large portion of the Fall River community devoting the majority of their resources to fulfilling their housing needs.



Further, the majority of Fall River's housing stock was built before 1949 as the map below indicates. While this is not an absolute proxy for the accessibility of a unit, an older unit that was constructed before the ADA was in-place is more likely to be inaccessible to a person with disabilities versus a newer unit that was built *in-compliance* rather than a unit that would need to be *brought* into-compliance retroactively.



Finally, the price of rental units does not appear to be a contributor to housing access in Fall River. According to the American Community Survey, Fall River's income distribution is roughly equal across all income brackets, so rental contracts in the lowest category are unlikely to be a burdensome cost.



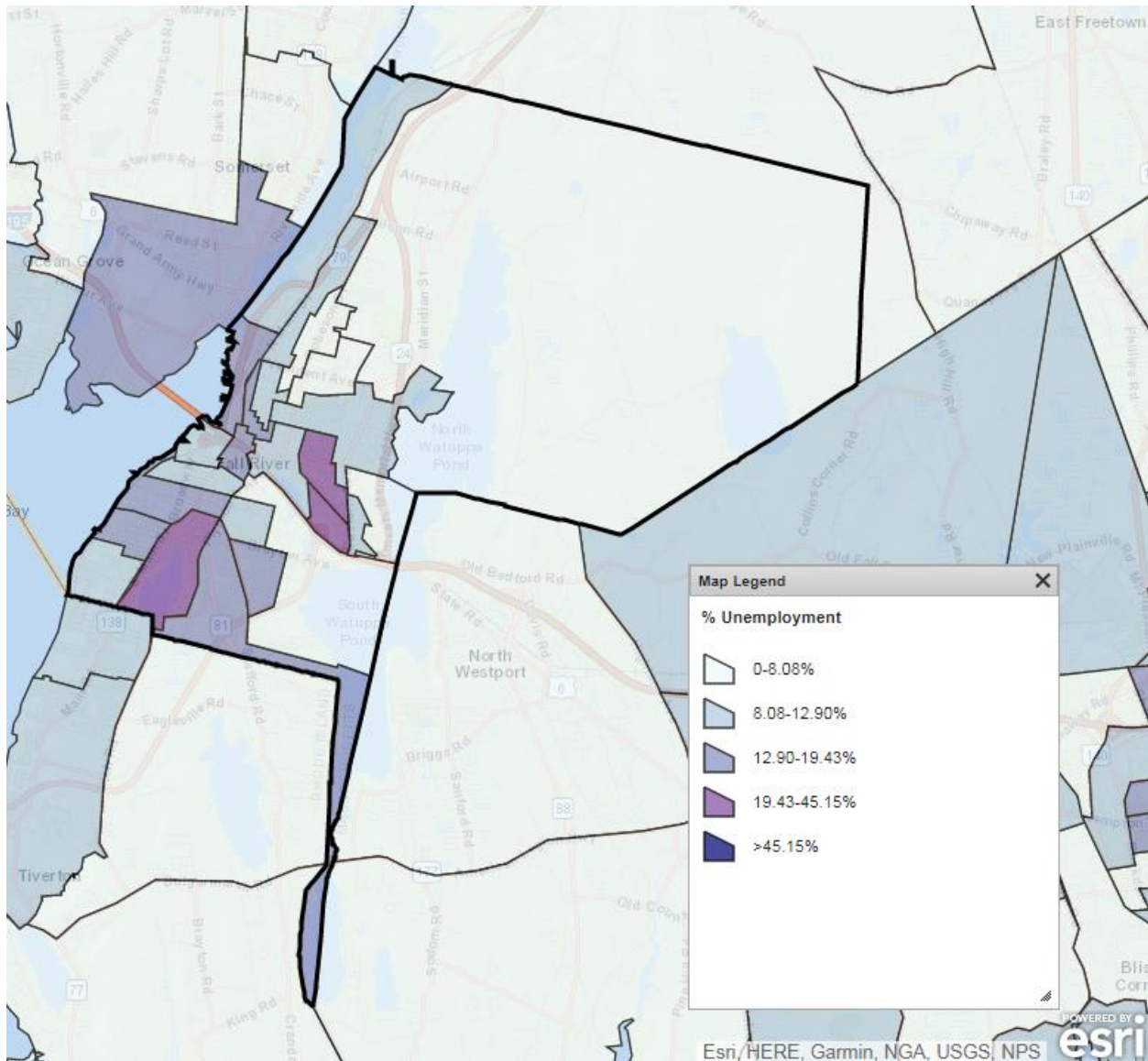
Location of employers

The location of employers does not appear to be a significant contributing factor to disparities in access to opportunity in Fall River.

As the map below shows, the majority of residents in Fall River have a less than 60-minute commute to their place of work, with further northwest regions of the City away from the central business district only sporting a maximum of 10% of their population with a significant commute time. This indicates that the employers are located near to their employees, minimizing their commute time.



However, there does appear to be some correlation between those areas that have a higher concentration of persons with longer commutes and those areas with higher rates of unemployment. This suggests that there could be some relationship between commutes times in a given area and the difficulty of finding and then retaining a position.



Additionally, Fall River and the greater Southeastern Massachusetts region have started surveys to determine whether existing bus routes should be moved or adjusted to accommodate requests from employers in the Fall River Industrial Park Association to aid workers getting to and from work.¹⁰¹ Of the 40,000 jobs in the region, 7,000 are in industrial parks.¹⁰²

Location of environmental health hazards

The location of environmental health hazards is not a contributing factor to Disparities in Access to Opportunity. According to the HUD data and mapping tool, the Environmental Health Index rates Fall River and the surrounding Region as very good. When disaggregated by race and ethnicity, every group scores in the 60th percentile. When broken down by census tract, the City's

¹⁰¹ <https://www.heraldnews.com/news/20190605/srta-launches-bus-service-survey-for-fall-river-business-park-workers>

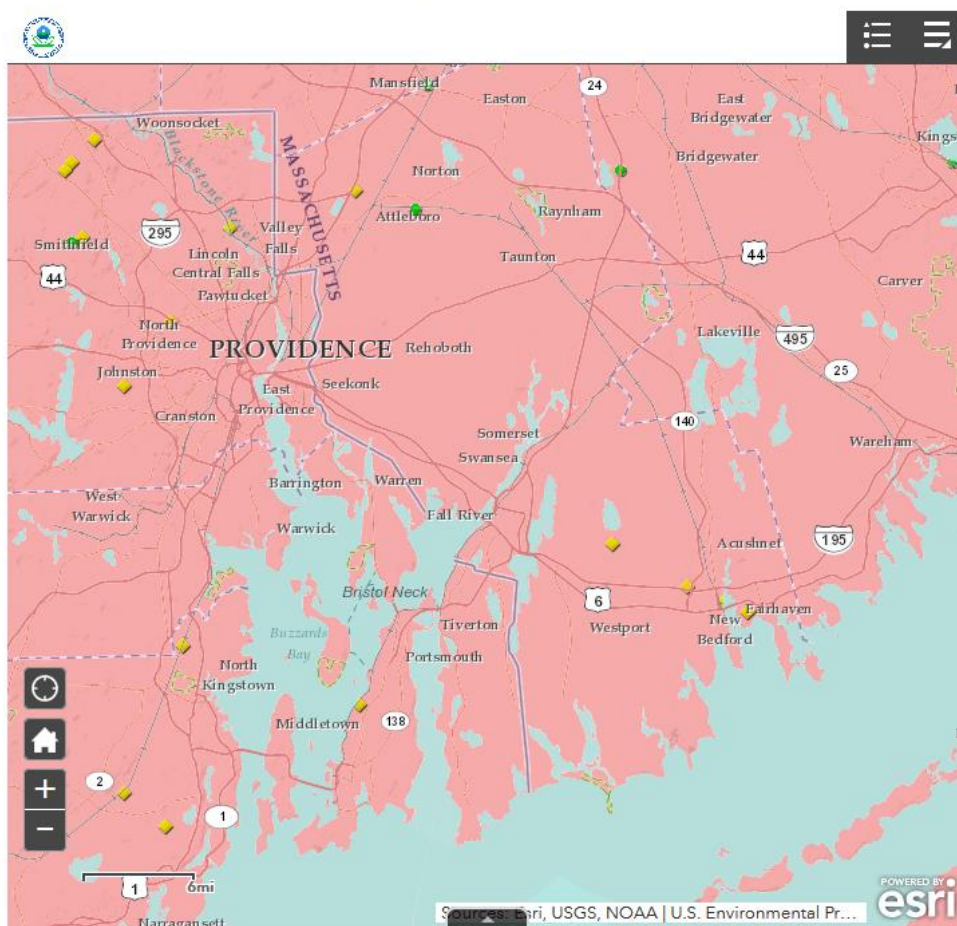
¹⁰² <https://www.heraldnews.com/news/20190605/srta-launches-bus-service-survey-for-fall-river-business-park-workers>

innermost tracts score in the 20s and 30s, but adjacent tracts rise into the 60s and 70s, and the outermost have values in the 80s. The lower environmental health downtown is to be expected, with increased population and traffic.

The map below plots out superfund sites in the greater Region. There are none in Fall River, and the closest sites are in Dartmouth, MA and Newport, RI. Green sites have been deleted from the National Priorities List, indicating that the Region to the northeast of Fall River is faring very well with regard to the location of specific environmental hazards.

Superfund National Priorities List

Superfund National Priorities List (NPL) Where You Live Map



According to homefacts.com, the following infographic details other indicators of environmental health, including superfund sites, brownfields, known polluters, and tanks and spills. Overall, the environmental health (location of hazards) seems to be very good. There are no superfund sites, and only two brownfields (which are less hazardous than superfund sites). The City has 88% good air quality, and is at a moderate risk for radon and ultra-violet rays.

Environmental Hazards for Fall River, MA

Environmental Hazards for Fall River, MA

391 Environmental Hazards for Fall River, MA

2 **Brownfields** in Fall River, MA [view all](#)

25 **Registered Polluters** in Fall River, MA [view all](#)

0 **Superfunds** in Fall River, MA [view all](#)

364 **Tanks & Spills** in Fall River, MA [view all](#)

Health Hazards for Fall River, MA

Air Quality MODERATE (206/234) [view all](#)
Fall River, MA has 88.03% good air quality.

Radon ZONE 2 COUNTY (between 2 and 4pCi/L) [view all](#)
Fall River, MA is a yellow zone.

UV Index MODERATE 4.1 Average [view all](#)
Fall River, MA is a moderate risk area for ultra-violet rays.

Location of proficient schools and school assignment policies

Location of proficient schools and school assignment policies appear to be a significant contributing factor to disparities in access to opportunity and school attainment in Fall River. According to the school district's 2018 accountability data from the Massachusetts Department of Education, the school district is meeting less than half of its target proficiency goals overall.¹⁰³ In particular, the school district scored 1/12 in English, Mathematics, and Science achievement for all high school students and 1/4 for four-year cohort graduation rates for all high school students. English language proficiency was also low for non-high school grades, scoring 2/4 for proficiency.

According to Census data, Fall River has a lower high school and college attainment rate compared to other areas in Massachusetts and the Commonwealth overall.¹⁰⁴ Fall River's high school (72%) and college (14%) is much lower than the Commonwealth (90% and 41%, respectively).¹⁰⁵ Similarly, Fall River has a higher drop-out rate (28%) than the Commonwealth (10%).¹⁰⁶

Broadly, Massachusetts runs an Inter-District School Choice program, which allows parents to send their children to schools in communities outside of their own, but the school district who sent the student is tasked with paying for their education.¹⁰⁷ Functionally, the money that would be used on the student in one school district follows that student to another school district.¹⁰⁸

Location and type of affordable housing

¹⁰³ <http://profiles.doe.mass.edu/accountability/report/district.aspx?linkid=30&orgcode=00950000&orgtypecode=5&>

¹⁰⁴ <https://www.towncharts.com/Massachusetts/Education/Fall-River-city-MA-Education-data.html>

¹⁰⁵ <https://www.towncharts.com/Massachusetts/Education/Fall-River-city-MA-Education-data.html>

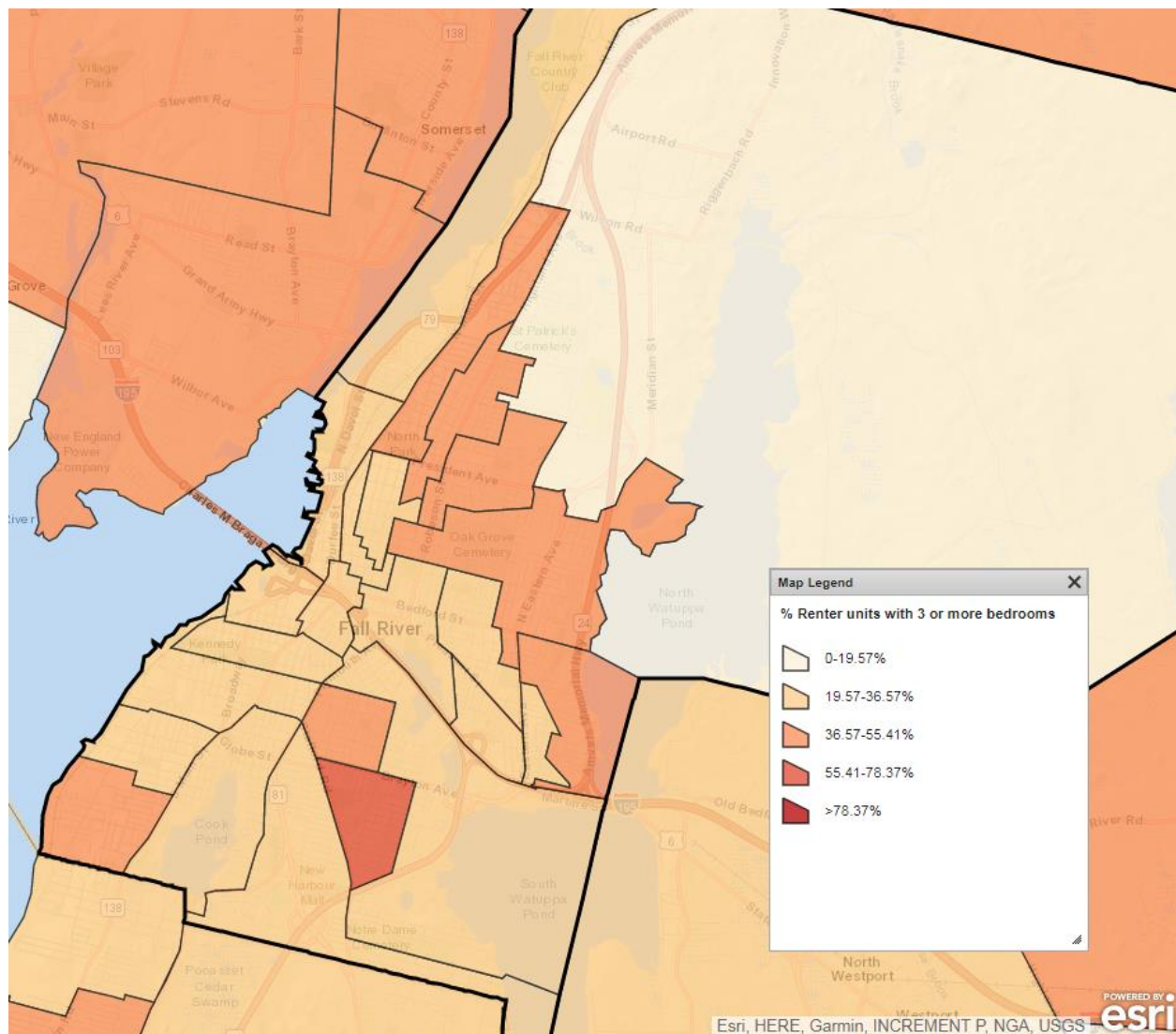
¹⁰⁶ <https://www.towncharts.com/Massachusetts/Education/Fall-River-city-MA-Education-data.html>

¹⁰⁷ <http://www.doe.mass.edu/finance/schoolchoice/>

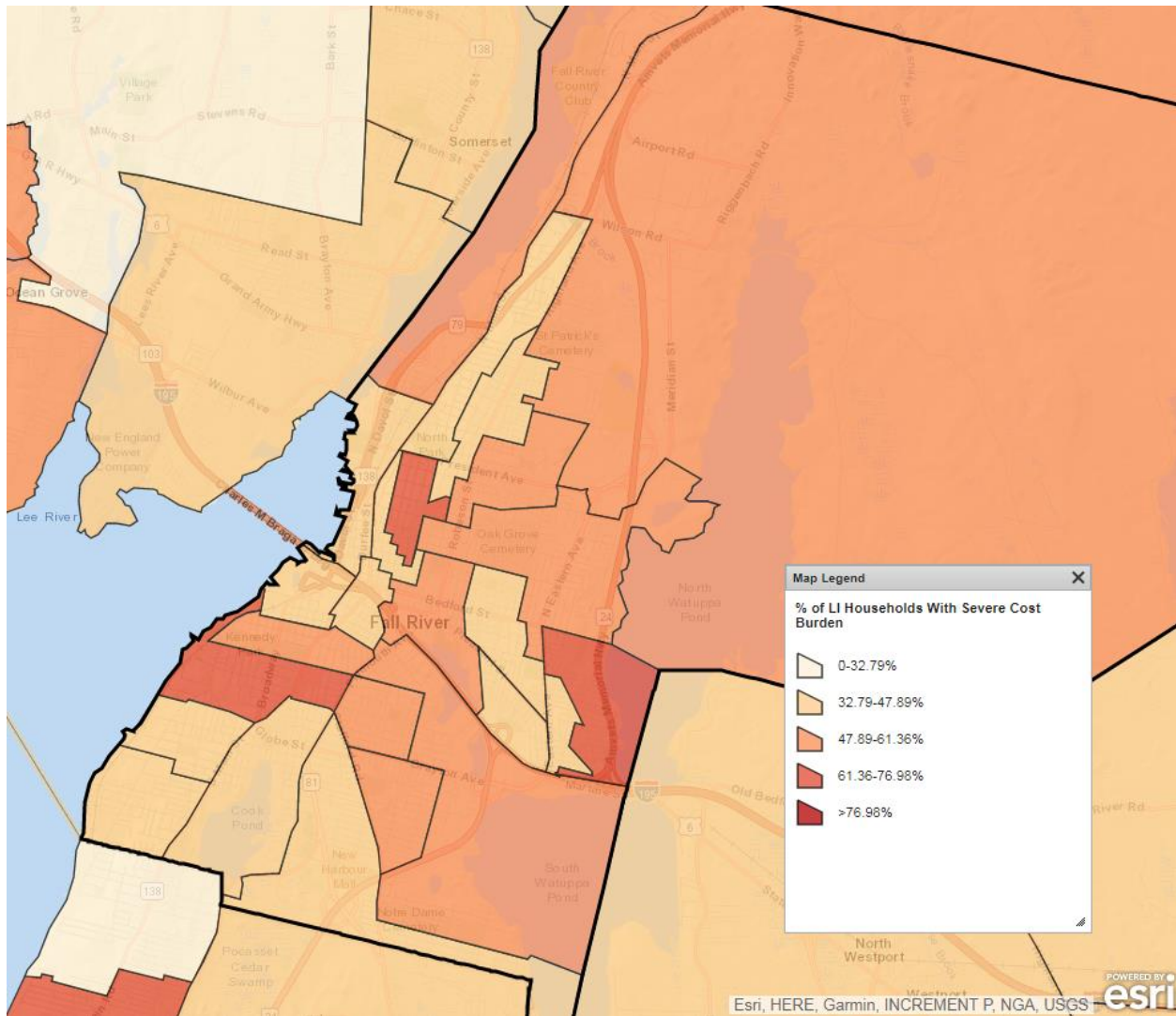
¹⁰⁸ <http://www.doe.mass.edu/finance/schoolchoice/>

Location of accessible housing is a significant contributing factor to affordable housing in the Fall River area.

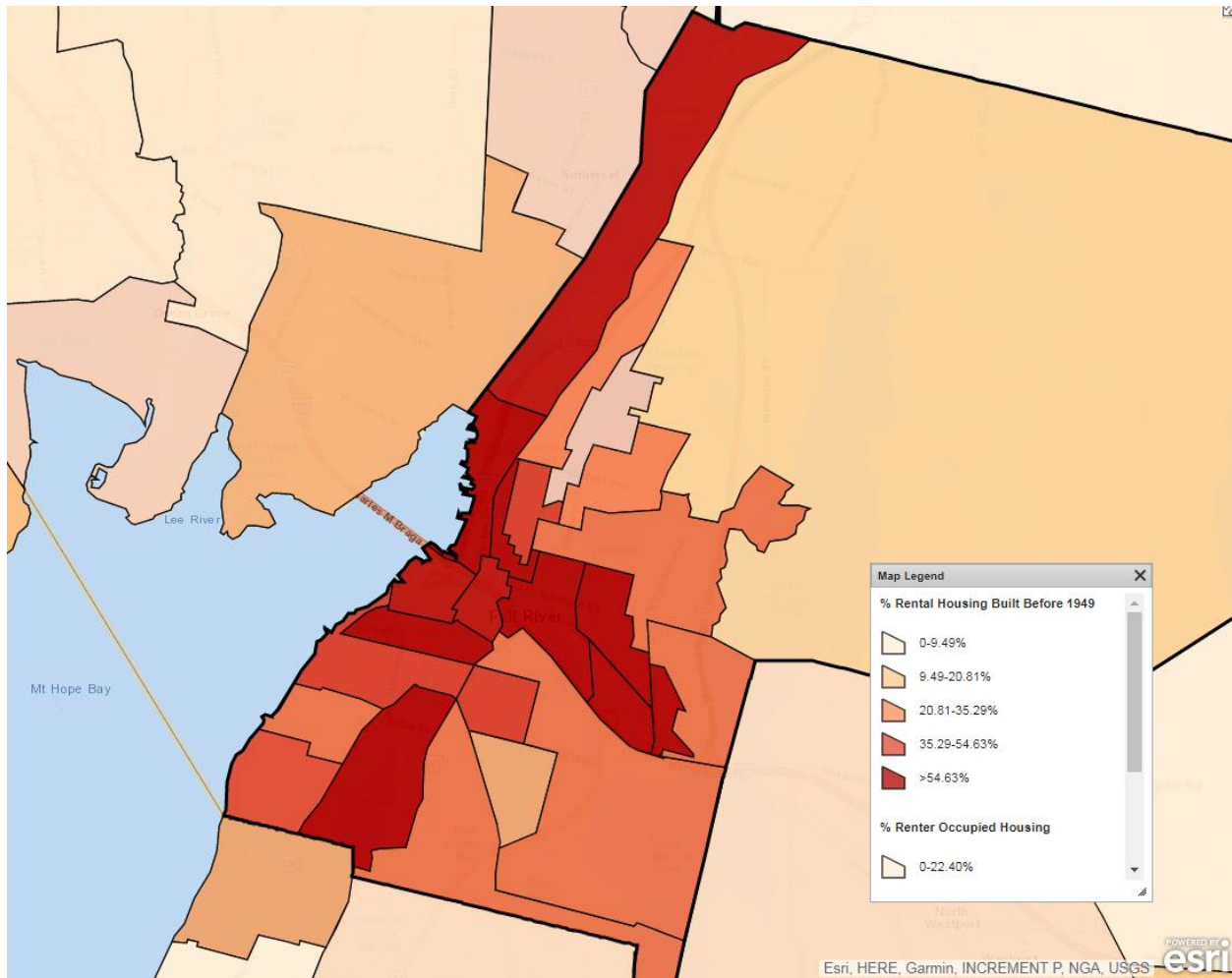
As the map below shows, the majority of Fall River's rental housing stock has less than three bedrooms, making it difficult to access multi-family units and limiting options for families that may have more than one child. Most of the housing stock with three or more bedrooms is located in the Northwest portion of the City away from the central business district where jobs and other resources are likely to be located.



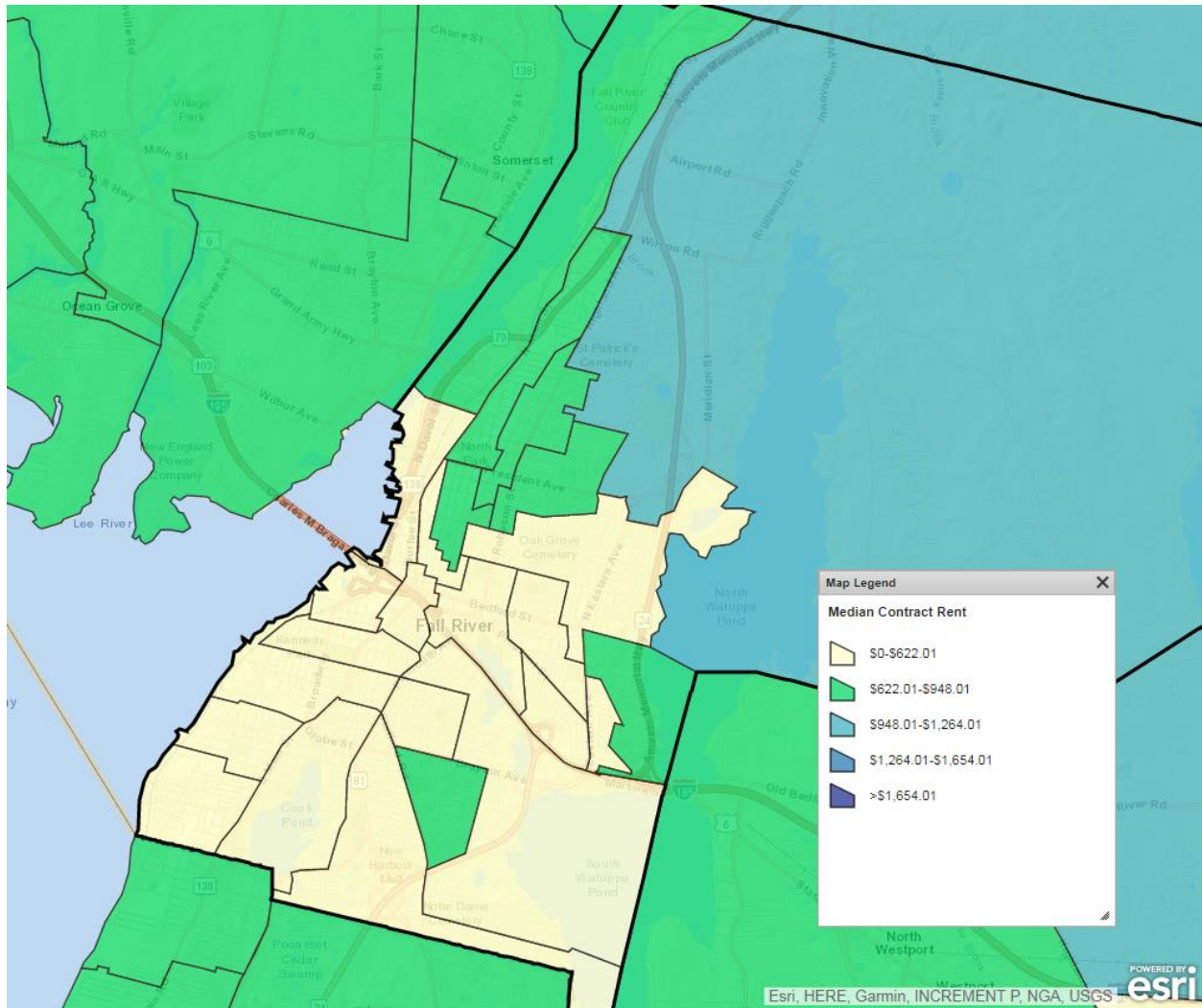
Moreover, as the below map shows, there are a number of areas where low-income households are severely cost-burdened. This indicates that there is a large portion of the Fall River community devoting the majority of their resources to fulfilling their housing needs.



Further, the majority of Fall River’s housing stock was built before 1949 as the map below indicates. While this is not an absolute proxy for the accessibility of a unit, an older unit that was constructed before the ADA was in-place is more likely to be inaccessible to a person with disabilities versus a newer unit that was built *in-compliance* rather than a unit that would need to be *brought* into-compliance retroactively.



Finally, the price of rental units does not appear to be a contributor to housing access in Fall River. According to the American Community Survey, Fall River's income distribution is roughly equal across all income brackets, so rental contracts in the lowest category are unlikely to be a burdensome cost.



Occupancy codes and restrictions

Occupancy codes and restrictions appear to be a significant contributing factor to disparities in opportunity in Fall River.

Fall River housing codes require properly maintained properties, even those that are vacant and/or foreclosing.¹⁰⁹ The Fall River Zoning Code defines a “family” without regard for actual or perceived sexual orientation, gender identity, or marital status. This definition includes “[o]ne or more persons occupying a single dwelling unit, provided that, unless all members are related by blood, marriage or adoption, no such family shall contain more than five persons, but further provided that domestic servants employed on the premises may be housed on the premises without being counted as a family.”¹¹⁰ This definition then disproportionately impact persons with disabilities living in group homes.

¹⁰⁹ <https://ecode360.com/29926746>; 42-30(A)(1)(a)

¹¹⁰ <https://ecode360.com/29930652?highlight=family&searchId=2026783054911436#29930652>

HUD considers four attributes “severe housing problems”: high housing costs, lack of kitchen facilities, and lack of plumbing facilities.¹¹¹ As the map below shows, there are a number of low-income households in Fall River that currently live in “substandard housing” and have any of those four markers of severe housing problems. The majority of the community areas have at least 38% of households with at least one of these markers.

Private Discrimination

Private discrimination is a medium priority factor in disparate access to quality affordable housing in Fall River.

Information on private discrimination in the housing context in Fall River showed that since 2015, there have been 38 fair housing intakes from residents of Fall River or about Fall River properties, all concerning rental housing. 27 involved disability, 6 race, 5 source of income, 4 sex, 3 familial status, 3 national origin, and 3 others.

Disability complaints also make up the majority of fair housing complaints statewide. At the state-level, recent reports in the Commonwealth of Massachusetts note a rise in anti-Semitic acts in recent years. In particular, Fall River had its own anti-Semitic incident when a Jewish cemetery was desecrated.¹¹² Additionally, HUD data on cases filed under the Fair Housing Act from 2000 – 2013 show that 55 out of 251 cases were filed based on a race discrimination claim in Massachusetts. 35 of these cases were based on a national origin claim. 113 were based on a disability discrimination claim. 63 were based on familial status discrimination. 5 were based on religious discrimination. 18 were based on a sex discrimination claim. However, only 3 of these cases resulted in charges, and it is not possible to segment this data by location.

Quality of affordable housing information programs

Quality of affordable housing information programs does not appear to be a significant contributing factor to disparities in access in Fall River.

Fall River Housing Authority provides information on its subsidized and low-income housing programs, and it segments these information pages by type: federally subsidized family apartments, Massachusetts subsidized family apartments, federally subsidized elderly and handicapped apartments, Massachusetts subsidized elderly and handicapped apartments, Section 8 Housing Choice Voucher Program, and Family Self Sufficiency Program. Each of these pages provides an overview of the program as well as applicable apartment buildings, income amounts, and other information. However, these pages appear to inconsistently host application information and contact information for program coordinator. The Housing Authority also hosts information on applying for housing and resident services.

Regulatory barriers to providing housing and supportive services for persons with disabilities

Regulatory barriers to providing housing and supportive services for persons with

¹¹¹ <https://www.countyhealthrankings.org/explore-health-rankings/measures-data-sources/county-health-rankings-model/health-factors/physical-environment/housing-transit/severe-housing-problems>

¹¹² <https://whdh.com/news/us-attorney-general-uses-massachusetts-as-an-example-at-anti-semitism-summit/>

disabilities do not appear to be a significant contributing factor to disparate access for persons with a disability in Fall River.

Fall River provides a number of services for persons with disabilities, such as ADA, Reasonable Accommodation and Modification, Service and Assistance Animal, and Student Disability Policies. Fall River also runs a Disability Commission, which seeks to reduce barriers to housing and supportive services by working with community members to address key barriers to access.¹¹³

Fall River regulations for its Housing Authority are expansive and have a liberal definition for qualifying families in the locality. A “family” for the Housing Authority has no regard for marital status and accepts families based on affinity., which would likely cover persons with disabilities who have live-in aids.¹¹⁴

Further, the Commonwealth of Massachusetts provides Chapter 40B, which allows local housing boards to flex their standards to reduce long-term affordability restrictions in their communities¹¹⁵ However, while these changes were done to increase access to affordable housing by improving affordable housing stock, many Massachusetts localities still have less than 10% affordable units.¹¹⁶

Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other program, are not presently a significant contributing factor to the segregation of publicly supported housing residents.

The Commonwealth of Massachusetts runs a variety of programming designed to target access for persons living in low-income and public housing settings. For example, the Massachusetts Department of Housing and Community Development targets Low-Income Housing Tax Credits to non-Hispanic White, high opportunity areas. Further, Massachusetts runs Chapter 40B, which is designed to incentivize localities with less than 10% affordable housing stock to build more affordable housing by relaxing some of the stringencies around local zoning ordinances¹¹⁷. One issue with Chapter 40B is that it is market-driven, so developers build affordable housing in those communities that are already growing and it can do little to spur development in communities with less than 10% affordable housing. Additionally, the state runs an Affordable Housing Awards through MassWorks Infrastructure Awards and the Housing Development Incentive Program to provide additional support to preserve affordable housing. In 2019, the Massachusetts government

¹¹³ <https://www.fallriverma.org/disability-commission/>

¹¹⁴ <http://fallriverha.org/wp-content/uploads/2017/07/AdmissionsandContinuedOccupancyPolicy.pdf>

¹¹⁵ <https://www.mass.gov/chapter-40-b-planning-and-information>

¹¹⁶ <https://www.heraldnews.com/news/20190205/housing-crisis-fuels-homelessness-in-massachusetts>

¹¹⁷ <https://www.southcoasttoday.com/special/20190221/breakdown-of-40b-affordable-housing-in-massachusetts>

announced its preservation of 1,581 units through this program. However, it does not appear that any of these preserved units are in Fall River¹¹⁸.

More significant drivers of segregation in the state include: past siting policies and practices, zoning and land use policies, and lack of affordable housing and public housing options in more high-opportunity areas.

Source of income discrimination

Source of income discrimination is a significant contributing factor to Segregation, R/ECAPs, Disparities in Access to Opportunity, Disproportionate Housing Needs, Publicly Supported Housing, and Disability and Access. Although Massachusetts has strong protections against source of income discrimination, misinformation amongst tenants and landlords enables source of income discrimination to continue within Fall River. State fair housing law prohibits discrimination of tenants due to use of a housing voucher or public assistance, or from refusing a tenant because the landlord refuses to follow the requirements of the voucher program¹¹⁹. Though little information is available about the frequency of such discrimination occurring, various stakeholders have attested to source of income discrimination occurring in Fall River due to a lack of understanding of the law.

State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing and other integrated settings does not presently appear to be a significant contributing factor to segregation.

Fall River's ordinances for public housing have an expansive definition of "family" that allows public assistance to go to single persons with disabilities as a qualifying family as well as families without blood relation, which would likely extend coverage to live-in aids.¹²⁰

The Commonwealth of Massachusetts does not condition receipt of medical or social services upon living in institutional or segregated residences. Further, in Fall River, a number of federally subsidized elderly and disabled apartments are available.¹²¹ Fall River's Housing Authority has also recently decided to expand access to affordable housing for persons with disabilities by opening elderly housing to those persons, irrespective of age.¹²²

Unresolved violations of fair housing or civil rights law

¹¹⁸ <http://www.capecodtoday.com/article/2019/07/18/247758-Governor-Announces-Production-and-Preservation-1500-Housing-Units-Across>

¹¹⁹ http://southcoastfairhousing.org/wp-content/uploads/2018/06/Brochure_Vouchers_Eng_FINAL_FOR_PRINT.pdf

¹²⁰ <http://fallriverha.org/wp-content/uploads/2017/07/AdmissionsandContinuedOccupancyPolicy.pdf>

¹²¹ <http://fallriverha.org/masubelhanapts/>

¹²² <https://www.heraldnews.com/news/20181002/hud-decides-elderly-fall-river-housing-authority-properties-will-open-to-young-disabled-residents>

Unresolved violations of fair housing civil rights laws does not appear to be a significant contributing factor to disparities in access in Fall River, There is one ongoing fair housing case about a proposed residential treatment facility but it is not an unresolved violation.

However, there is an ongoing lawsuit that is “housing-adjacent.” Fall River has cracked down on panhandlers for soliciting money from persons at intersections and in their cars at stoplights.¹²³ While this case is not explicitly about housing, criminal charges brought against these persons—who are often homeless or low-income—would create a barrier to access, as it is more difficult to find housing with a criminal record.

¹²³ <https://www.heraldnews.com/news/20190329/aclu-suing-fall-river-over-crackdown-on-panhandlers>

Glossary

Accessibility: whether a physical structure, object, or technology is able to be used by people with disabilities such as mobility issues, hearing impairment, or vision impairment. Accessibility features include wheelchair ramps, audible crosswalk signals, and TTY numbers. See: TTY

Affirmatively Further Fair Housing (AFFH): a requirement under the Fair Housing Act that local governments take steps to further fair housing, especially in places that have been historically segregated. See: Segregation

American Community Survey (ACS): a survey conducted by the US Census Bureau that regularly gathers information about demographics, education, income, language proficiency, disability, employment, and housing. Unlike the Census, ACS surveys are conducted both yearly and across multiple years. The surveys study samples of the population, rather than counting every person in the U.S. like the Census.

Americans With Disabilities Act (ADA): federal civil rights law that prohibits discrimination against people with disabilities.

Annual Action Plan: an annual plan used by local jurisdictions that receive money from HUD to plan how they will spend the funds to address fair housing and community development. The Annual Action Plan carries out the larger Consolidated Plan. See also: Consolidated Plan

CDBG: Community Development Block Grant. Money that local governments receive from HUD to spend on housing and community improvement

Census Tract: small subdivisions of cities, towns, and rural areas that the Census uses to group residents together and accurately evaluate the demographics of a community. Several census tracts, put together, make up a town, city, or rural area.

Consent Decree: a settlement agreement that resolves a dispute between two parties without admitting guilt or liability. The court maintains supervision over the implementation of the consent decree, including any payments or actions taken as required by the consent decree.

Consolidated Plan (Con Plan): a plan that helps local governments evaluate their affordable housing and community development needs and market conditions. Local governments must use their Consolidated Plan to identify how they will spend money from HUD to address fair housing and community development. Any local government that receives money from HUD in the form of CDBG, HOME, ESG, or HOPWA grants must have a Consolidated Plan. Consolidated Plans are carried out through annual Action Plans. See: Action Plan, CDBG, HOME, ESG, HOPWA.

Continuum of Care (CoC): a HUD program designed to promote commitment to the goal of ending homelessness. The program provides funding to nonprofits and state and local governments to quickly rehouse homeless individuals and families, promote access to and effect utilization of mainstream programs by homeless individuals, and optimize self-sufficiency among individuals and families experiencing homelessness.

Data and Mapping Tool (AFFHT): an online HUD resource that combines Census data and American Community Surveys data to generate maps and tables evaluating the demographics of an area for a variety of categories, including race, national origin, disability, Limited English Proficiency, housing problems, environmental health, and school proficiency, etc.

De Facto Segregation: segregation that is not created by the law, but which forms a pattern as a result of various outside factors, including former laws.

De Jure Segregation: segregation that is created and enforced by the law. Segregation is currently illegal.

Density Bonus: an incentive for developers that allows developers to increase the maximum number of units allowed at a building site in exchange for either affordable housing funds or making a certain percentage of the units affordable.

Disparate Impact: practices in housing that negatively affect one group of people with a protected characteristic (such as race, sex, or disability, etc.) more than other people without that characteristic, even though the rules applied by landlords do not single out that group.

Dissimilarity Index: measures the percentage of a certain group's population that would have to move to a different census tract in order to be evenly distributed with a City or metropolitan area in relation to another group. The higher the Dissimilarity Index, the higher the level of segregation. For example, if a city's Black/White Dissimilarity Index was 65, then 65% of Black residents would need to move to another neighborhood in order for Blacks and Whites to be evenly distributed across all neighborhoods in the city.

Emergency Solutions Grant (ESG): Funding provided by HUD to 1) engage homeless individuals and families living on the street, 2) improve the number and quality of emergency shelters for homeless individuals and families, 3) help operate these shelters, 4) provide essential services to shelter residents, 5) rapidly re-house homeless individuals and families, and 6) prevent families/individuals from becoming homeless

Entitlement Jurisdiction: a local government that receives funds from HUD to be spent on housing and community development. See also: HUD Grantee

Environmental Health Index: a HUD calculation based on potential exposure to harmful toxins at a neighborhood level. This includes air quality carcinogenic, respiratory, and neurological hazards. The higher the number, the less exposure to toxins harmful to human health.

Environmental Justice: the fair treatment and meaningful involvement of all people, especially minorities, in the development, implementation, and enforcement of environmental laws, regulations, and policies. In the past, environmental hazards have been concentrated near segregated neighborhoods, making minorities more likely to experience negative health effects. Recognizing this history and working to make changes in future environmental planning are important pieces of environmental justice.

Exclusionary Zoning: the use of zoning ordinances to prevent certain land uses, especially the building of large and affordable apartment buildings for low-income people. A City with

exclusionary zoning might only allow single-family homes to be built in the city, excluding people who cannot afford to buy a house.

Exposure Index: a measurement of how much the typical person of a specific race is exposed to people of other races. A higher number means that the average person of that race lives in a census tract with a higher percentage of people from another group.

Fair Housing Act: a federal civil rights law that prohibits housing discrimination on the basis of race, class, sex, religion, national origin, or familial status. See also: Housing Discrimination.

Federal Uniform Accessibility Standards (UFAS): a guide to uniform standards for design, construction, and alteration of buildings so that physically handicapped people will be able to access and use such buildings.

Gentrification: the process of renovating or improving a house or neighborhood to make it more attractive to middle-class residents. Gentrification often causes the cost of living in the neighborhood to rise, pushing out lower-income residents and attracting middle-class residents. Often, these effects which are driven by housing costs have a corresponding change in the racial demographics of an area.

High Opportunity Areas/Low Opportunity Areas: High Opportunity Areas are communities with low poverty, high access to jobs, and low concentrations of existing affordable housing. Often, local governments try to build new affordable housing options in High Opportunity Areas so that the residents will have access to better resources, and in an effort to desegregate a community, as minorities are often concentrated in low opportunity areas and in existing affordable housing sites.

HOME Investment Partnership. HOME provides grants to States and localities that communities use (often in partnership with nonprofits) to fund activities such as building, buying, and/or rehabilitating affordable housing for rent or ownership, or providing direct rental assistance to low-income people.

Housing Choice Voucher (HCV)/Section 8 Voucher: a HUD voucher issued to a low-income household that promises to pay a certain amount of the household's rent. Prices are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Voucher holders are often the subject of source of income discrimination. See also: Source of Income Discrimination.

Housing Discrimination: the refusal to rent to or inform a potential tenant about the availability of housing. Housing discrimination also applies to buying a home or getting a loan to buy a home. The Fair Housing Act makes it illegal to discriminate against a potential tenant/buyer/lendee based on that person's race, class, sex, religion, national origin, or familial status.

HUD Grantee: a jurisdiction (city, country, consortium, state, etc.) that receives money from HUD. See also: Entitlement Jurisdiction

Inclusionary Zoning: a zoning ordinance that requires that a certain percentage of any newly built housing must be affordable to people with low and moderate incomes.

Individuals with Disabilities Education Act (IDEA): a federal civil rights law that ensures students with a disability are provided with Free Appropriate Public Education that is tailored to their individual needs.

Integration: the process of reversing trends of racial or other segregation in housing patterns. Often, segregation patterns continue even though enforced segregation is now illegal, and integration may require affirmative steps to encourage people to move out of their historic neighborhoods and mix with other groups in the community.

Isolation Index: a measurement of how much the typical person of a specific race is only exposed to people of the same race. For example, an 80% isolation index value for White people would mean that the population of people the typical White person is exposed to is 80% White.

Jobs Proximity Index: a HUD calculation based on distances to all job locations, distance from any single job location, size of employment at that location, and labor supply to that location. The higher the number, the better the access to employment opportunities for residents in a neighborhood.

Labor Market Engagement Index: a HUD calculation based on level of employment, labor force participation, and educational attainment in a census tract. The higher the number, the higher the labor force participation and human capital in the neighborhood.

Limited English Proficiency (LEP): residents who do not speak English as a first language, and who speak English less than “very well”

Local Data: any data used in this analysis that is not provided by HUD through the Data and Mapping Tool (AFFHT), or through the Census or American Community Survey

Low Income Housing Tax Credit (LIHTC): provides tax incentives to encourage individual and corporate investors to invest in the development, acquisition, and rehabilitation of affordable rental housing.

Low Poverty Index: a HUD calculation using both family poverty rates and public assistance receipt in the form of cash-welfare (such as Temporary Assistance for Needy Families (TANF)). This is calculated at the Census Tract level. The higher the score, the less exposure to poverty in the neighborhood.

Low Transportation Cost Index: a HUD calculation that estimates transportation costs for a family of 3, with a single parent, with an income at 50% of the median income for renters for the region. The higher the number, the lower the cost of transportation in the neighborhood.

Market Rate Housing: housing that is not restricted by affordable housing laws. A market rate unit can be rented for any price that the market can support.

NIMBY: Not In My Back Yard. A social and political movement that opposes housing or commercial development in local communities NIMBY complaints often involve affordable housing, with reasons ranging from traffic concerns to small town quality to, in some cases, thinly-veiled racism.

Poverty Line: the minimum level of yearly income needed to allow a household to afford the necessities of life such as housing, clothing, and food. The poverty line is defined on a national basis. The US poverty line for a family of 4 with 2 children under 18 is \$22,162.

Project-Based Section 8: a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The funding is specific to the building. If you move out of the building, you will no longer receive the funding.

Publicly Supported Housing: housing assisted with funding through federal, State, or local agencies or programs, as well as housing that is financed or administered by or through any such agencies or programs.

Quintile: twenty percent of a population; one-fifth of a population divided into five equal groups

Reasonable Accommodation: a change to rules, policies, practices, or services which would allow a handicapped person an equal opportunity to use and enjoy their housing, including in public and common use areas. It is a violation of the Fair Housing Act to refuse to make a reasonable accommodation when such accommodation is necessary for the handicapped person to have equal use and enjoyment of the housing.

R/ECAPs: Racially and Ethnically Concentrated Areas of Poverty. This is a HUD-defined term indicating a census tract that has more than 50% Non-White residents, and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area. In the HUD Data and Mapping Tool (AFFHT), R/ECAPS are outlined in pink. See also: Census Tract

Region: The City of Fall River is part of the Providence-Warwick, RI-MA Region.

Section 504 Rehabilitation Act: a federal civil rights law that prohibits discrimination on the basis of disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment and in the employment practices of federal contractors.

School Proficiency Index: a HUD calculation based on performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The higher the number, the higher the school system quality is in a neighborhood.

Segregation: the illegal separation of racial or other groups in the location of housing and neighborhoods. Segregation can occur within a city or town, or in comparing multiple cities. Even though segregation is now illegal, often, housing continues to be segregated because of

factors that make certain neighborhoods more attractive and expensive than others, and therefore more accessible to affluent White residents. See also: Integration.

Source of Income Discrimination: housing discrimination based on whether a potential tenant plans to use a Housing Choice Voucher/Section 8 Voucher to pay part of their rent. Source of income discrimination is illegal under Massachusetts state law. See also: Housing Choice Voucher/Section 8 Voucher.

Superfund Sites: any land in the U.S. that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment

Supplemental Security Income (SSI): benefits paid to disabled adults and children who have limited income and resources, or to people 65 and older without disabilities who meet the financial limits.

Testers: people who apply for housing to determine whether the landlord is illegally discriminating. For example, Black and White testers will both apply for housing with the same landlord, and if they are treated differently or given different information about available housing, their experiences are compared to show evidence of discrimination.

Transit Trips Index: a HUD calculation that estimates transit trips taken for a family of 3, with a single parent, with an income of 50% of the median income for renters for the region. The higher the number, the more likely residents in that neighborhood utilize public transit.

TTY/TDD: Text Telephone/Telecommunication Device for the Deaf. TTY is the more widely used term. People who are deaf or hard of hearing can use a text telephone to communicate with other people who have a TTY number and device. TTY services are an important resource for government offices to have so that deaf or hard of hearing people can easily communicate with them.

Unbanked: not served by a financial institution.

Underbanked: an area that does not have enough banks to meet market demand

Violence Against Women Act (VAWA): a federal law protecting women who have experienced domestic and/or sexual violence. The law establishes several programs and services including a federal rape shield law, community violence prevention programs, protections for victims who are evicted because of events related to domestic violence or stalking, funding for victim assistance services, like rape crisis centers and hotlines, programs to meet the needs of immigrant women and women of different races or ethnicities, programs and services for victims with disabilities, and legal aid for survivors of domestic violence.

White Flight: white families that moved from cities to suburbs in response to desegregation.