

# THE GREATER ATTLEBORO/TAUNTON HOME CONSORTIUM



INCLUDING THE CITY OF TAUNTON AND THE CITY OF ATTLEBORO

## **DRAFT** FIVE YEAR Consolidated Plan and First Year Action Plan

■ PY 2024-2029



HOME Investment Partnership Program and Community Development Block Grant  
Submitted to the U.S. Department of Housing & Urban Development

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**The Greater Attleboro/Taunton HOME Consortium**  
**Five Year Consolidated Plan**  
**First Year Action Plan**  
**PY 2024-2029**

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# Executive Summary

## ES-05 Executive Summary

24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The City of Taunton is an entitlement community that receives block grant funds from the U.S. Department of Housing and Urban Development (HUD) to address critical housing and community development needs. These funds include both the Community Development Block Grant (CDBG) Program, as well as the HOME Investment Partnerships Program (HOME). As a condition of receiving CDBG and HOME funds, each jurisdiction must submit a Five-Year Consolidated Plan outlining its housing and community development needs and priorities, and an annual Action Plan identifying how it plans to invest its HUD funding allocations to address those priority needs.

The Five-Year Consolidated Plan covers the time period from July 1, 2024 through June 30, 2029, and consists of three major sections: a housing and community development needs assessment, a housing market analysis, and a strategic plan which identifies those priority housing and community development needs and strategies that the jurisdiction plans to address with the available HUD resources over the next 5 years. The 2024 Annual Action Plan, which covers the time period from July 1, 2024 through June 30, 2025, is also included within this Consolidated Plan. The Program Year (PY) 2024 Annual Action Plan (AAP) identifies the housing and community development needs and goals for the City of Taunton as well as the Greater Attleboro/Taunton HOME Consortium. Anticipated activities of the HUD CDBG and HOME Programs are covered in this plan, and include information regarding expected resources for the year, annual goals, objectives, and projects, that are planned to address these needs and objectives.

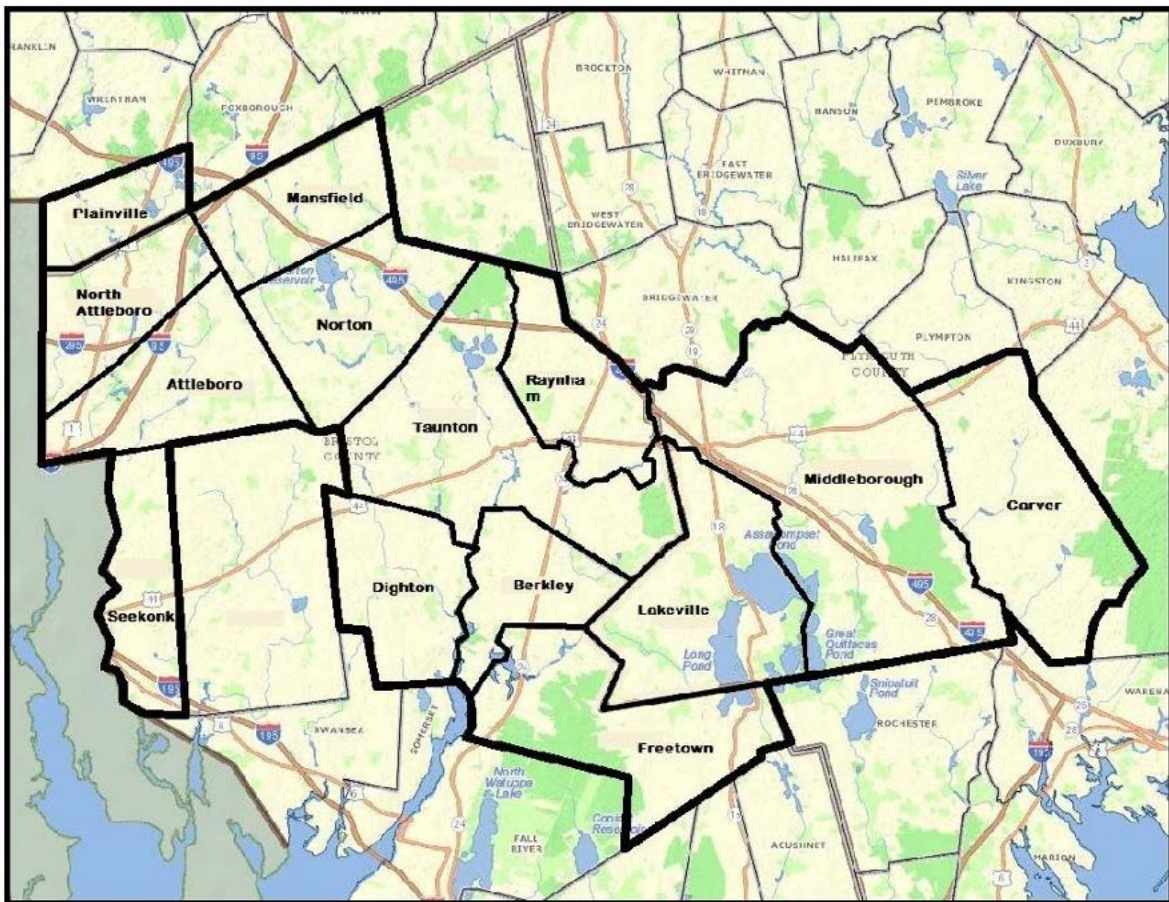
It includes expected resources for the year, annual goals and objectives, and projects that are planned to address those objectives during year one of this five-year plan.

The Greater Attleboro/Taunton HOME Consortium (GATHC) is the participating jurisdiction for the HOME Program, and includes 14 communities south of Boston, Massachusetts. The communities include the City of Taunton (lead) and City of Attleboro (a CDBG Entitlement City), along with the Towns of Berkley, Carver, Dighton, Freetown, Lakeville, Mansfield, Middleborough, North Attleborough, Norton, Plainville Raynham, and Seekonk.

The GATHC was formed to be a Participating Jurisdiction to receive and disburse HOME funds from the Department of Housing and Urban Development (HUD). The City of Taunton, through the Office of Economic and Community Development (OECD), acts as the lead agent and is responsible to HUD for all administrative functions related to the operation of the GATHC.

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The Fiscal Year (FY) 2024 budget for the U.S. Department of Housing and Urban Development (HUD) was expected to be enacted in March 2024, however no actual grant allocations have yet to be received as of the filing of this draft plan. The City of Taunton is expecting estimated CDBG funding in the amount of approximately \$841,498 for program year 2024 and estimates \$4,207,490 over the next 5 years if level funded. Additionally, the GATHC estimates receiving approximately \$914,592 in HOME funds for the 2024 program year, and estimates \$4,572,960 over the next five years if level funded. Once actual annual allocations are received, this section will be updated accordingly with the actual grant allocation amounts.



## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Taunton and the GATHC's housing and community development objectives and outcomes identified in this Consolidated Plan include the following:

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<u>HOME Objectives</u>	<u>Outcomes</u>
<b>Decent Housing:</b>	
Preserve Existing Affordable Housing	Increase the number of safe, decent, affordable units in the Consortium through rehabilitation, deleading, and removal of architectural barriers for the elderly and disabled.
Affordable Housing Production	Increase affordable rental housing opportunities carried out by CHDO and other qualified developers.
Affordable Homeownership	Facilitate homeownership for first-time homebuyers through the Greater Attleboro-Taunton HOME Consortium's Down payment Assistance Program. Work with local housing authorities, developers, and area banks to maximize access to the program, including for low-income buyers.
<b>Suitable Living Environment:</b>	
Rental Rehab Project	Invest in deleading, removal of code violations, and improve units to Section 8 HQS or State Sanitary Code standards, whichever is greater.

<u>CDBG Objectives</u>	<u>Outcomes</u>
<b>Decent Housing:</b>	
Preserve Existing Affordable Housing	Increase the number of safe, decent, affordable units in the Consortium through rehabilitation, deleading, and removal of architectural barriers for the elderly and disabled.
Affordable Housing Production	Increase affordable rental housing opportunities carried out by CHDO and other qualified developers. Repayment of Section 108 loans (used to construct affordable housing).
Affordable Homeownership	Facilitate homeownership for first-time homebuyers through the Greater Attleboro-Taunton HOME Consortium's Down payment Assistance Program. Work with local housing authorities, developers, and area banks to maximize access to the program, including

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	for low-income buyers.
<b>Suitable Living Environment:</b>	
Infrastructure Improvements and Neighborhood Revitalization	Improve neighborhood infrastructure and facilities in low-income neighborhoods, ensuring equitable access to quality parks, playgrounds, and open space.
<b>Creating Economic Opportunity:</b>	
Improve Self-Sufficiency	Facilitate the independence and economic well-being of low- and moderate-income City residents.
Maintain or Improve Health	Provide health care and social services to improve the health of low- and moderate-income families and individuals.

### 3. Evaluation of past performance

The COVID-19 pandemic occurred in the second year of the previous five-year Consolidated Plan. The pandemic had a major impact on the ability of the City and Consortium to meet the original goals. Much of the low-income workforce has not returned to their previous jobs. Further, the cost materials and labor for any type of construction have skyrocketed since 2020. The lack of housing units in general and specifically in the affordable brackets has been exacerbated by the cost increases. In PY22 and PY23, the City and Consortium began to evaluate and address new needs identified in the post-pandemic world, altering the Annual Action Plans to reflect these needs. The PY22 and PY23 Consolidated Annual Performance Evaluation Reports provide details on the adjustments made to the goals and outcomes for those particular program years. The City of Taunton and the HOME Consortium made progress toward meeting its 5-year housing and community development goals through strategies identified in the PY 2019-2023 Consolidated Plan. Due to COVID-19, however there were some annual goals that were not met. Housing rehab was slow during the beginning of COVID, and home buyers and sellers were not as active as people did not want non-family members in their homes. While most public service agencies were creative and able to provide services to the community, the number of beneficiaries for public services was somewhat reduced because of social distancing. As the COVID crises lessens, it is expected that new techniques, policies, and procedures will be used to reach the expected goals in this current Consolidated Plan.

#### ■ HOME

During the past five-year period, the Greater Attleboro/Taunton HOME Consortium created four new affordable home ownership units; provided direct assistance to eight first-time homebuyers; funded the construction of sixteen new HOME-assisted rental units; rehabilitated eight existing rental units; and rehabilitated fifteen owner-occupied units.

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#### ■ CDBG

During the 2019-2023 Consolidated Plan period, Taunton used its Community Development Block Grant (CDBG) funding to assist three very-low income individuals with emergency repairs to their residences; assisted over 2,700 low- income individuals and families through agreements with various public service agencies; improved accessibility in six public facilities with ADA improvements; and updated three neighborhood parks to create more livable family environments in low-to-moderate income areas of the City.

Further detailed information on past performance is included in the Consolidated Annual Performance and Evaluation Reports (CAPER), which the GATHC files with HUD at the end of each program year. These reports can be found on the City of Taunton's website:

<https://www.taunton-ma.gov/209/Studies-Plans-Reports>

#### 4. Summary of citizen participation process and consultation process

Developing the Consolidated Plan involved collaboration between the City of Taunton, GATHC member municipalities, residents, area service providers across the Consortium, as well as county, state, federal and local agencies to establish a unified vision to address the housing and community development needs within the communities. This includes extensive consultation with many local agencies that specifically deal with housing-related issues. It allows the City of Taunton and GATHC to shape the housing and community development efforts over the next five years into a practical, coordinated strategy.

To ensure maximum participation from the citizens and stakeholders within Taunton, as well as residents and stakeholders in the 14 communities that make up the GATHC, the Consolidated Planning process included the following extensive outreach efforts for public participation and consultation:

- A GATHC meeting with consortium members was held November 15, 2023, to discuss the Consolidated Planning Process, participate in answering interview questions regarding HOME funds, and identify needs within the consortium communities.
- A total of eight focus group meetings were held between November 13, 2023, and December 14, 2023, with approximately 20 attendees from the public, public/human services industries, and municipal stakeholders, to consult on the following topics: Affordable Housing; Economic Development and Employment; Homelessness and Domestic Violence; Human Services; and Infrastructure and Improvements, Accessibility and Disability.
- Public input via the following public needs meetings: two held on December 5, 2023, regarding CDBG funds; two held on December 6, 2023, regarding HOME funds; and one held on January 24, 2024, regarding CDBG funds. All official notices were advertised in local community newspapers, posted at the Taunton City Hall and the OECD office, and listed on the City's website.

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- A public survey was made available online throughout the City of Taunton’s OECD website and GATHC’s community websites between January 19, 2024, and February 9, 2024, for further public consultation and feedback
- The draft Consolidated Plan was available for public review from April 2, 2024, to May 3, 2024, on the City of Taunton OECD website and individual GATHC’s community websites.
- A public hearing on the draft plan was held on April 24, 2024, and advertised in local community newspapers, posted at the Taunton City Hall and the OECD office, and listed on the City’s website.
- Public comments on the draft plan were accepted from April 2, 2024, through May 3, 2024
- The City of Taunton City Council held a meeting and voted to adopt the draft Consolidated Plan on May 7, 2024

Please refer to the Consultation (PR-10) and Citizen Participation (PR-15) sections that follow, for a summary of public notices and more detailed information.

## 5. Summary of public comments

The most important issues of concern and priority needs for the community include more affordable housing stock (both in terms of rental and homeownership), affordable and accessible housing for the elderly population, the lack of shelters and space available for the homeless and victims of domestic violence, and homebuyer assistance programs. It was also reported from various service providers that COVID funding is drying up very quickly, and there needs to be an increase in collaboration among local organizations to work together to improve the services offered within the community and to partner with similar organizations to make the most efficient use of available funds rather than everyone competing against each other for their “small piece of the pie”. Many reported on the lack of communication and awareness of services, stating a clearer path to access services and assistance needs to be made available. The City of Taunton, as lead agent for the Consortium, is expected to increase its overall communication with the consortium communities to help bring awareness to the available funding and assist the smaller communities with navigating the administrative responsibilities and ability to undertake larger funded projects.

Please refer to the Citizen Participation Outreach section under PR-15 for a further detailed summary of comments received during the citizen participation process. In addition, you will find a comprehensive list of regional organizations, municipal officials, and others engaged through various methods, along with their comments regarding anticipated outcomes from the consultation, located in Table 2 of section PR-10.

The draft Consolidated Plan was made available from April 2, 2024, through May 3, 2024.

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

All comments were accepted, and all input was considered in the development of the plan. Priorities were established that would best serve the population as a whole, based on overall needs and availability of funding to address identified needs.

## 7. Summary

The Greater Attleboro Taunton HOME Consortium and the City of Taunton have identified their priority needs and created a strategic response to addressing them.

Utilizing HOME funds, the Consortium will continue to invest in housing rehabilitation, provide qualified first-time home buyers assistance, and to work with developers including Community Housing Development Organizations (CHDO's), to develop and increase availability of additional affordable housing units, both for purchase and for rent.

Taunton will use its CDBG funds throughout the city to continue to invest in public services, focusing on affordability, revitalization, and assisting individuals and families with special needs. In addition, the City will invest CDBG funds towards ADA improvements in public facilities that increase the availability and accessibility of various facilities and improve the overall quality of life for that neighborhood. There are a variety of needs throughout Taunton and the Consortium communities, with affordable housing at the forefront. While current funding levels cannot sufficiently meet all the identified needs, we are confident that with careful planning and coordinated implementation, the committed financial resources will go a long way in meeting the goals described in this Consolidated Plan in an effort to provide immense opportunities for low-and moderate-income individuals and families.

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# The Process

## PR-05 Lead & Responsible Agencies

91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	TAUNTON	Office of Economic and Community Development (OECD)
CDBG Administrator	TAUNTON	Office of Economic and Community Development (OECD)
HOPWA Administrator		
HOME Administrator	TAUNTON	Office of Economic and Community Development (OECD)
HOPWA-C Administrator		

Table 1 – Responsible Agencies

### ■ Narrative

The City of Taunton Office of Economic and Community Development (OECD) is the lead agency for overseeing the development of the Greater Attleboro/Taunton HOME Consortium (GATHC) Five Year Consolidated Plan and Annual Action Plans, as well as its administration and reporting requirements to HUD. The Housing, Planning, Economic Development and Community Development Departments of the member consortium communities, as well as other City or Town departments aid in contributing to the formulation and implementation of the programs covered by the Plan. In addition, various private non-profit organizations involved in housing development, services for the homeless, elderly, disabled, and substance abuse also contribute. Development entities receiving development funds, while managing their program allocations separately, are ultimately accountable to the GATHC and are monitored by OECD as the lead agency.

The major homeless needs in the area are primarily administered and delivered through the Attleboro/Taunton/Bristol County Continuum of Care (CoC), also referred to as the Greater

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Bristol County Attleboro/Taunton Coalition on Homelessness (GBCATCH) using Continuum of Care funding. The lead agency for the GBCATCH is Community Counseling of Bristol County. Three towns within the Consortium fall under the jurisdiction of the Bristol/Plymouth CoC and one falls under the Balance of State category.

■ **Consolidated Plan Public Contact Information**

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## PR-10 Consultation

91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

### 1. Introduction

Taunton's Office of Economic and Community Development (OECD) consulted with numerous organizations in the development of the Five-Year Consolidated Plan and Annual Action Plan. The process included formal, as well as informal meetings, focus groups, questionnaires, and discussions with state and local agencies, along with many advocacy groups in the region. The process of developing the Plan began in October 2023. Community organizations were notified of the Consolidated Plan process and asked to participate in its development.

Various focus group meetings, public meetings and hearings, and consultations with local and state agencies, local government groups, and organizations, were held from November 2023 through April 2024. They were asked for data and for input on needs, priorities, and other issues such as housing and community needs. Those groups and organizations included (but not limited to) representatives of public and private agencies who serve elderly, people with disabilities, people living with HIV/AIDS, homeless and low-income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted, and views on housing and community needs were also received from members of the public.

The goal of the consultation process in preparation of the Consolidated Plan was to strengthen community partnerships among all levels of government, both the public and private sectors, and other interested stakeholders. The following strategies and activities were implemented to help achieve these goals.

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

OECD works with numerous public and private organizations to coordinate community development and housing services. Coordination between entities includes serving on joint committees, on-going communication, and long-term strategic planning. Organizations include public institutions on the local, regional, state levels; local nonprofits; faith-based organizations; and the private sector. Many of these organizations are funded through a combination of both public and private sources, and rather than compete for the same resources, many organizations have discussed teaming up to work together to achieve greater funding and shared resources. We heard during interviews with many of these organizations that the ability to navigate services can be difficult, as there seems to be confusion as to how best to access the services that are available. There does not seem to be a clear path to assistance, nor does there seem to be a point location in which one can start looking for assistance. Enhanced coordination and an

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increase in communication between all agencies, would help in providing a clearer path to receiving assistance and establishing protocols for navigating the many sources available.

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

There are three Continuums of Care (CoC) providers that cover the GATHC communities. The Greater Attleboro-Taunton CoC (GBATCH) covers about 80 percent of the population of the Consortium communities. The Brockton/Plymouth CoC covers three of the towns and one town is covered under what is termed the Balance of the State CoC. Agencies and groups who make up the CoCs have been working closely over the years with leadership in each of the communities they represent to address the needs of homeless and near homeless populations. This is achieved through coordination, cooperation and partnerships between public and assisted housing providers and governmental health, mental health, and additional service agencies.

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

None of the GATHC communities receive ESG funds. Each of the 14 communities (12 of which have local housing authorities) coordinates their own individual efforts and seeks their own funds to address the needs and services associated with their low income and public housing residents within their respective communities. These groups must submit their own applications for funding and are subject to individual requirements from each funding source, some of which would include establishing performance measures and reporting outcomes in systems such as the HMIS system utilized by HUD.

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

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	Agency/Group/Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
1	Greater Attleboro/Taunton HOME Consortium (GATCH)	Regional organization Civic Leaders	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy	GATHC communities participated in a consortium focus group meeting on November 15, 2023. Communities were consulted for data collection, needs assessment, and strategy development. Increased communication from the City of Taunton as lead agent is expected to help bring awareness of funding availability and administrative ability to help handle projects.
2`	Department of Human Services - City of Taunton	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Other government - Local	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy	Participated in a focus group meeting. Discussed housing issues, especially those affecting elderly and homeless populations. The migrant situation was also discussed. Better communication/coordination between the state and local task force is expected. Would also like to see local Libraries more utilized for joint programming and electronic tablet borrowing to access online programs.
3	Council on Aging - City of Taunton	Housing Services-Elderly Persons	Housing Need Assessment Public Housing Needs Homelessness Strategy	Participated in a focus group meeting. Discussed housing issues relating to the elderly population and the need for both affordable and <i>accessible</i> housing. Increased collaboration between other COAs and creative programming will be important to meet social isolation needs of elders.
4	PRO HOME INC.	Housing Services - Housing Services-Education	Housing Need Assessment Non-Homeless Special	Participated in a focus group meeting. Discussed common housing issues such as high cost of living, high interest rates, no in-between house prices. Increase in resources/services

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Agency/Group/Organization		Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Service-Fair Housing	Needs Market Analysis	are needed to meet the demand.
5	Town of Mansfield - Department of Planning and Zoning	Other government - Local Planning organization	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis	Participated in a focus group meeting. Discussed affordable housing and need for upgrades to dated housing. Would like to see an increase in funding used to aid in home ownership opportunities, and wetland/environmental consultants aid in identifying possible ways to use land for further housing.
6	Town of Mansfield - Economic Development	Other government - Local	Market Analysis Economic Development	Participated in a focus group meeting. Discussed economic development and infrastructure updates. Would like to see an increase in the local labor force, and closer working relationships with other local towns to attract businesses to the area.
7	Taunton Housing Authority	PHA	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs	Housing Authority participated in focus group meeting. Discussed rental housing market, high interest rates, voucher programs. Movement going in the wrong direction. Would like to see strings attached to housing and re-education regarding 40B/Section 8, there seems to be a lack of knowledge.
8	NeighborWorks Housing Solutions	Housing Services - Housing Services-homeless Services-Education Service-Fair Housing	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs	Participated in a focus group meeting. Discussed high demand for housing, ADU's, people moving out of state for more affordable housing. Would like to see increase in funding for homebuyer assistance and an increase in citizen participation in town meetings, so they can provide input and learn about what's happening.
9	Community Counseling of Bristol County, Inc. (CCBC)	Housing Services-Children Services-Elderly Persons	Housing Need Assessment Homelessness Strategy	Participated in a focus group meeting. Discussed covid funding disappearing, neglected self-care, and rapidly growing homeless elderly population. Need accessible,

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Agency/Group/Organization		Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Child Welfare Agency Publicly Funded Institution/System of Care	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	affordable housing, and more creative forms of childcare (i.e. odd hours). Would like to see a clearer path to access assistance/services, and improved communication between State and local town governments.
10	T.R.U.E. Diversity	Services-Children Services-Health Services-Education Services-Employment	Non-Homeless Special Needs Economic Development	Participated in a focus group meeting. High need for mental health services and expansion of programs to meet needs. Seeing funding disappearing, and lack of affordable housing and living wages. Would like to see organizations partner together to service the community in a larger way to meet a greater need. Would also like to see increased childcare offered during “off hours” outside of 9am-5pm as more people have longer commute times, work evening hours etc.
11	Boys & Girls Clubs of Metro South	Services-Children Services-Health Services-Education Services-Employment	Homeless Needs - Families with children Non-Homeless Special Needs Economic Development	Participated in a focus group meeting. Would like to see more collaboration between agencies/organizations facilitated at higher government levels moving forward. Increased focus regarding mental health services/social emotional wellness.
12	Associates for Human Services (AHS Inc.)	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education	Non-Homeless Special Needs	Participated in a focus group meeting. Receives funding and works together with other organizations to help cover the gaps in funding and citizens served. Would like to see increased collaboration between organizations to work together for funding and help fill the gaps in service.

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	Agency/Group/Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
13	Broadband Internet Service Providers	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide	Broadband Internet Access	Taunton Municipal Lighting Plan participates in the Affordable Connectivity Program (ACP) and provides information on other programs for affordable broadband service to low-income customers via their website. In addition, several other companies in the region provide information on their websites regarding programs for low- income residents.
14	MA State Representative Carol A. Doherty (3 <sup>rd</sup> Bristol District)	Other government - Local	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs	Participated in a focus group meeting to discuss housing and supportive services regarding housing.
15	Department of Veterans' Services - City of Taunton	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Other government - Local	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Homelessness Strategy	Consulted by phone to discuss Veterans' needs, especially regarding homelessness. Would like to see an increase in available funding and increase in local options for temporary and long-term shelter.

**Table 2 – Agencies, groups, organizations who participated**

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

All appropriate agencies and organizations were consulted during the development of the Five-Year Consolidated Plan and Annual Action Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Community Counseling of Bristol County Inc	Housing and Homelessness
City of Taunton Comprehensive Master Plan, 2019-2040	City of Taunton	Housing, Economic Development, Transportation, Public Facilities and Services and Infrastructure, job creation and workforce development
Taunton Municipal Vulnerability Preparedness (MVP) Plan	City of Taunton	Resilience to Natural Hazards
2022 Hazard Mitigation Plan	City of Taunton	Resilience to Natural Hazards
5-Year Capital Plan and Budget	City of Taunton	Community Development Needs
Public Housing Plans	Housing Authorities	Housing Development
Analysis of Impediments to Fair Housing Choice, 2019	City of Taunton/GATHC	Fair Housing Needs
GATHC Home-ARP Allocation Plan	City of Taunton/GATHC	Housing Development and Homelessness
South Coast Rail	State of MA - DOT	Housing, Economic Development, Transportation, Public Facilities, Services, and Infrastructure.

**Table 3 – Other local / regional / federal planning efforts**

■ **Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Taunton OECD works closely with other City departments, Consortium member communities, public entities, state governing entities, and federal agencies. When projects are funded through multiple sources (e.g., Dept. of Housing and Community Development, Mass Development, Mass Housing Partnership, Mass Housing Investment Corporation, Affordable Housing Trust) we work closely with these groups or agencies to coordinate efforts and

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compliance to individual programs, funding sources, regulations, and laws/ordinances. Responsibilities are also shared in areas such as environmental reviews, monitoring issues such as Davis/Bacon, Section 3, and other project compliance requirements. The cost of legal documents is also shared when partnering with state agencies by utilizing Mass Docs agreements. Through continued collaboration between the OECD and these various entities, effective implementation of the goals of the Consolidated Plan can more readily be achieved.

■ **Narrative**

Please see above.

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## PR-15 Citizen Participation

91.105, 91.115, 91.200(c) and 91.300(c)

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

The City of Taunton and GATHC have a Citizen Participation Plan that establishes the process by which the Five-Year Consolidated Plan and Annual Action Plans are designed, developed, and implemented in consultation with stakeholders and the public.

The planning and citizen participation activities for each Annual Action Plan generally begin in November of the year preceding the funding allocations by sending out notifications and conducting meetings for HOME and CDBG funding. These meetings and consultations, which are advertised, include three significant components:

- ☐ A primer on the Consolidated Planning and Annual Action Plan process, including the role of the Plan in providing information on the upcoming RFP and public hearing process.
- ☐ A report on prior year activities and expenditures.
- ☐ A forum for the general public and stakeholders to brainstorm, discuss priority needs, and provide input for the coming year.

Around January of each year, OECD conducts annual public meetings for the upcoming program year for HOME and CDBG funding. These meetings and consultations are conducted for the purpose of soliciting public comment and project proposals relative to community needs and program priorities. Meetings are advertised in local newspapers, on the city website and through flyers posted on public bulletin boards in member communities.

In addition to these broader public forums, technical assistance is provided upon request to assist agencies and individuals with the preparation of proposals.

Once proposals have been submitted, this information is blended with the public-driven needs assessments for the City that was created during the Five-Year Consolidated Plan process. Through this process, future Annual Action Plans are developed. Once a draft Action Plan is completed, OECD advertises the availability and accessibility of the plan in area newspapers, on the City of Taunton

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website, and through flyers posted at various locations throughout the City of Taunton and GATHC communities. This draft Action Plan is then made available at Taunton OECD office, on the OECD website (within the City of Taunton website) and in the City Clerk’s office at Taunton City Hall, for public review and comment for a period of thirty days. Any comments received are considered in the final plan which is then submitted to HUD in May of each year.

The City engages in extensive outreach in an effort to maximize the public participation process. Local service providers/agencies, the Council on Aging, Greater Bristol County Attleboro/Taunton CoC (GBCATCH), Taunton Housing Authority, the Board of Health, and the general public are all solicited and asked to participate in the process. Having assessed needs thoroughly, the City of Taunton’s goals included in this Consolidated Plan and Annual Action Plans have been crafted to carry out all the activities aimed at addressing local needs to the greatest extent possible within the budgetary constraints of the Community Development Block Grant (CDBG) and HOME annual allocations.

■ **Citizen Participation Outreach**

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Focus Group Meeting	GATHC members	HOME Consortium meeting held via zoom November 15, 2023, 8:30am Minimal attendance. Provided overview of GATHC ConPlan process, solicited input on community needs and priorities	Comments received regarding affordable housing and various projects, long waitlists, high rents, lack of stock; lack of public facilities (sewer at max), electrical lines	All comments were accepted.	
2	Public Meeting/ Hearing	Non-targeted/ broad community	Public Meeting #1 December 5, 2023 Taunton City Hall and via zoom; session 1 at 10AM session 2 at 5:30PM Total attendance #: 18 Provided overview of ConPlan Process and solicited input regarding CDBG needs and priorities	Comments received consisted of the following: affordable housing; homelessness; shelters; migrant community; community policing programs; ADA compliant rental units and improvements	All comments were accepted.	

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting/ Hearing	Non-targeted/ broad community	Public Meeting #2 December 6, 2023 Taunton City Hall and via zoom; session 1 at 10AM session 2 at 5:30PM Total attendance #: 12 Provided overview of ConPlan Process and solicited input re HOME needs and priorities	Comments received consisted of the following: credit scores, ADU funding; senior housing expansion; rehabilitation of Mill and/or other buildings	All comments were accepted.	
4	Public Meeting	Non-targeted/ broad community	Public Meeting #3 January 24, 2024 via zoom at 9AM Total attendance #: 4 Provided overview of ConPlan Process and solicited input regarding CDBG needs and priorities	Comments received consisted of the following: uptick in foreclosures and people who are homeless; financial literacy programs provided	All comments were accepted.	
5	Public Meeting/ Hearing	Non-targeted/ broad community	Public Meeting #4 April 24, 2024 via zoom at 5:00PM; Total attendance #: To be provided after meeting Presentation of Draft Consolidated Plan and one-year Annual Action Plan	A summary of comments will be included in the final submission to HUD.	A summary will be included in the final submission to HUD	

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Municipal Council	Municipal Council Meeting held at City Hall in Municipal Council Chambers. May 7, 2024 at 7:00PM; Total attendance #: To be provided after meeting Presentation of Draft Consolidated Plan and one-year Annual Action Plan and Municipal Council vote for approval of plan	A summary of comments will be included in the final submission to HUD.	A summary will be included in the final submission to HUD	
7	Newspaper Ads	Non-targeted/ broad community	Several Ads were placed in local newspapers to encourage public participation and solicit input at the following public meetings: December 5, 2023, December 6, 2023, January 24, 2024, and April 24, 2024.	Consolidated Plan/Action Plan Public Meetings advertised to encourage public participation and solicit input at public meetings.	N/A	

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Focus Group Meetings	Non-targeted/ broad community	Approximately 20 attendees participated in eight (8) focus group meetings between November 13, 2023 through December 14, 2023 held via zoom, to provide input and feedback on community needs and priorities.	Attendees discussed: Affordable Housing; Economic Development and Employment; Homelessness and Domestic Violence; Human Services; Infrastructure and Improvements, Accessibility and Disability.	All comments were accepted.	
9	Survey	Non-targeted/ broad community	33 people responded to an on-line public/residential survey as part of the Consolidated Plan/AAP process. (hard copies available in OECD if requested)	33 respondents replied to the survey. Survey responses highlighted the following priorities: developing affordable housing for seniors, buyers, and renters; providing mental health services; emergency shelter for unhoused persons; offering down payment assistance; helping low-income owners with home repairs	All comments accepted.	<a href="https://www.surveymonkey.com/r/TauntonHOMEConsortiumConsolidatedPlan">https://www.surveymonkey.com/r/TauntonHOMEConsortiumConsolidatedPlan</a>

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
 Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Internet Outreach	Non-targeted/ broad community	Public meeting information and the draft plan are made available on the City's website.	none	none	

**Table 4 – Citizen Participation Outreach**

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# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The following sections discuss the housing needs in the Greater Attleboro Taunton HOME Consortium communities. The data presented in this section includes all the Consortium communities unless specifically stated otherwise and draws from the American Community Survey 5 Year Estimates and CHAS data supplied by HUD. Where possible, the Consortium has updated HUD-supplied data with more recent figures.

The Needs Assessment incorporates input from housing and human service providers working in the Consortium communities and from residents received through surveys and participation in public meetings.

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## NA-10 Housing Needs Assessment

24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	242,086	22	-100%
Households	86,969	32	-100%
Median Income	\$0.00	\$0.00	

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

In the HUD supplied table above, we believe the data are inaccurate as the percent change does not make sense, and median income was dropped from the table for 2009 and 2017. We have reproduced the same table below as Table 5A-1, showing the correct information by supplementing the HUD supplied data from above.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	242,086	252,465	-4.3%
Households	86,969	94,311	8.4%
Median Income	\$70,672	\$78,630	11.3%

**Table 5A-1 - Housing Needs Assessment Demographics**

<b>Data Source:</b>	2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)
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Table 5a Greater Attleboro-Taunton Housing Consortium				
	2013	2018	2022	Change (2013-2022)
Total Population	245,941	254,174	291,575	18.6%
Households:	89,306	95,215	112,377	25.8%
Median Household Income	\$76,816	\$88,703	\$103,271	34.4%
(Source: Social Explorer: ACS 5 Year Estimates)				

**Table 5a - Housing Needs Assessment Demographics**

Between 2013 and 2022, the population in the Greater Attleboro-Taunton Housing Consortium area has grown by almost 20 percent and the number of households increased by more than 25 percent. Comparatively, during the same time period, the state's population grew by less than 6 percent and households increased by 8 percent (8.3%). Between 2013 and 2022, household

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median income in the Consortium area increased by almost 35 percent. Such growth in households and wealth can be attributed to families and individuals seeking affordable housing as housing costs in Massachusetts and in the metropolitan Boston area soared.

Table 5b Greater Attleboro-Taunton Housing Consortium							
	2013		2018		2022		Change (2013- 2022)
Households:	89,306		95,215		112,377		25.8%
Householder who is:							
White Alone	83,331	93.3%	88,134	92.6%	100,136	89.1%	20.2%
Black or African American Alone	2,378	2.7%	2,990	3.1%	3,844	3.4%	61.6%
American Indian and Alaska Native Alone	185	0.2%	45	0.0%	121	0.1%	-34.6%
Asian Alone	1,573	1.8%	1,503	1.6%	2,389	2.1%	51.9%
Native Hawaiian and Other Pacific Islander Alone	0	0.0%	50	0.1%	42	0.0%	
Some Other Race Alone	939	1.1%	1,330	1.4%	1,811	1.6%	92.9%
Two or More Races	900	1.0%	1,163	1.2%	4,034	3.6%	348.2%
Hispanic or Latino	2,406	2.7%	2,746	2.9%	3,811	3.4%	58.4%
White Alone, Not Hispanic or Latino	81,871	91.7%	86,366	90.7%	98,471	87.6%	20.3%
Source: SE:A10010:Households by Race of Householder							

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Table 5c Massachusetts							
	2013		2018		2022		Change (2013- 2022)
Households:	2,530,147		2,601,914		2,740,995		8.30%
Householder who is:							
White Alone	2,127,659	84.10%	2,145,976	82.50%	2,123,635	77.50%	-0.20%
Black or African American Alone	153,146	6.10%	169,378	6.50%	170,561	6.20%	11.40%
American Indian and Alaska Native Alone	5,033	0.20%	4,895	0.20%	5,104	0.20%	1.40%
Asian Alone	115,876	4.60%	141,787	5.40%	167,161	6.10%	44.30%
Native Hawaiian and Other Pacific Islander Alone	543	0.00%	701	0.00%	1,107	0.00%	103.90%
Some Other Race Alone	83,603	3.30%	88,853	3.40%	112,899	4.10%	35.00%
Two or More Races	44,287	1.80%	50,324	1.90%	160,528	5.90%	262.50%
Hispanic or Latino	195,134	7.70%	236,389	9.10%	274,968	10.00%	40.90%
White Alone, Not Hispanic or Latino	2,032,923	80.30%	2,015,595	77.50%	2,038,503	74.40%	0.30%
Source: SE:A10010:Households by Race of Householder							

In 2022, White households make up 89 percent of all households. While the number of households remain relatively small, there has been significant growth in Black or African American, Asian, and Hispanic or Latino households since 2013. The number of Black/African American households grew almost 62 percent. Asian households grew 52 percent and Hispanic/Latino households grew 58 percent. The only racial group to see declines in growth since 2013 are American Indian and Alaska Native households, which declined by almost 35 percent. Statewide, White households make up 77 percent (77.5%) of all households. Since 2013, the Consortium has outpaced the state in the growth of Black or African American, Asian, and Hispanic households.

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### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,430	9,680	13,530	9,080	51,595
Small Family Households	2,404	2,710	4,835	4,105	30,385
Large Family Households	390	694	784	800	5,060
Household contains at least one person 62-74 years of age	2,804	2,790	3,755	2,380	10,915
Household contains at least one person age 75 or older	2,258	2,455	2,139	734	2,584
Households with one or more children 6 years old or younger	1,268	1,222	1,829	1,394	6,064

**Table 6 - Total Households Table**

<b>Data Source:</b>	2013-2017 CHAS
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**Table 6a**

#### Total households by income and type

	Below 50% of HAMFI	Below 80% of HAMFI
Total Households	21.3%	35.7%
Small Family Households	25.4%	22.4%
Large Family Households	5.4%	24.2%
Household contains at least one person 62-74 years of age	27.8%	41.3%
Household contains at least one person age 75 or older	23.4%	67.4%
Households with one or more children 6 years old or younger	12.4%	36.7%

Source: CHAS Table 6 and Barrett Planning Group

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HUD programs, including CDBG and HOME, are targeted to households with incomes below 80 percent and 60 percent of the area median income, respectively. In order to qualify for assistance, generally households must meet income criteria.

Of all households in the Consortium area, almost 36 percent have incomes below 80 percent of the HUD area median family income. More recent 2016-2020 CHAS data indicates some growth in the lower-income population and this figure has grown to 39.3 percent. Older households tend to have lower incomes with 41.3 percent of households with a member 62-74 years of age with incomes below 80 percent of HAMFI, and 12.4 percent with incomes below 30 percent HAFMI. Twenty two percent (22.2%) of households with a household member of 75+ years of age have incomes below 30 percent HAFMI.

Of households with incomes at or below 50 percent of HAMFI, of which there are 20,110 in the Consortium, 25.4 percent are small family households, 5.4 percent are large family households, 27.8 percent have at least on household member between 62-74 years of age and 23.4 percent have at least one household member 75 or older. 12.4 percent of households with incomes below 50 percent HAFMI have one or more children under seven years of age.

A large share of owners and renters in the Consortium area have low or moderate incomes with 28.9 percent of owners and 69.5 percent of renter households with incomes below 80 percent of the area median.

Table 6b Income Distribution Overview			
Greater Attleboro-Taunton Home Consortium			
	Renter	Owner	Total
Household Income <= 30% HAMFI	3,185	10,560	13,745
Household Income >30% to <=50% HAMFI	4,035	7,850	11,890
Household Income >50% to <=80% HAMFI	10,060	6,645	16,705
Household Income >80% to <=100% HAMFI	9,004	2,635	11,639
Household Income >100% HAMFI	51,040	3,445	54,490
Total	77,335	31,535	108,860
Source: CHAS 2016-2020			

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## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	155	100	165	0	420	0	15	30	40	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	25	85	20	150	0	10	40	15	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	59	155	80	60	354	4	30	39	35	108
Housing cost burden greater than 50% of income (and none of the above problems)	3,409	1,194	210	0	4,813	3,110	1,855	1,660	345	6,970
Housing cost burden greater than 30% of income (and none of the above problems)	914	1,735	1,425	304	4,378	710	1,665	2,435	2,260	7,070
Zero/negative Income (and none of the above problems)	215	0	0	0	215	319	0	0	0	319

**Table 7 – Housing Problems Table**

<b>Data Source:</b>	2013-2017 CHAS
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Cost burden is the most prevalent housing problem renters and homeowners experience in the Consortium. Almost 5,000 (4,813) renters with incomes below 80 percent of the HUD area median family income are burdened by costs that exceed 50 percent of their incomes. An

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additional 4,074 renters with incomes below 80 percent of the area median spend more than 30 percent of their incomes on housing. Over 14,000 homeowners (14,040) in the Consortium spend more than 30 percent of their incomes on housing costs, of these about half (6,970) spend more than 50 percent of their incomes on housing. Ninety-five percent of owners spending more than 50 percent of their incomes on housing have incomes below 80 percent of the area median. Sixty-eight percent of owners spending 30 to 50 percent of their income on housing have incomes below 80 percent of the area median.

Not surprisingly, updated CHAS data from 2016-2020, shown in the tables below, indicate that cost burden has increased among households with low and moderate incomes. Over 5,900 renter households with incomes below 80 percent of the HUD area median family income are severely cost-burdened (spending more than 50 percent of their incomes on housing) and 11,055 renter households spend more than 30 percent of their incomes on housing. Among owners with incomes at or below 80 percent of the area median, 6,675 are severely cost-burdened and 12,485 owners spend more than 30 percent of their incomes on housing.

<b>Table 7a</b> <b>Income by Cost Burden (Renters only)</b> <b>Greater Attleboro-Taunton Home Consortium</b>					
	<b>Cost burden &gt; 30%</b>		<b>Cost burden &gt; 50% (subset of cost burdened households)</b>		<b>Total households in income category</b>
Household Income <= 30% HAMFI	5,380	66.6%	4,520	55.9%	8,080
Household Income >30% to <=50% HAMFI	3,590	72.5%	1,225	24.7%	4,950
Household Income >50% to <=80% HAMFI	2,085	39.6%	170	3.2%	5,260
<i>Incomes below 80% HAMFI</i>	<i>11,055</i>	<i>60.4%</i>	<i>5,915</i>	<i>32.3%</i>	<i>18,290</i>
Household Income >80% to <=100% HAMFI	235	12.0%	55	2.8%	1,954
Household Income >100% HAMFI	165	3.3%	15	0.3%	4,970
<b>Total</b>	<b>11,455</b>	<b>45.4%</b>	<b>5,985</b>	<b>23.7%</b>	<b>25,220</b>
Source: CHAS 2016-2020					

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<b>Table 7b</b> <b>Income by Cost Burden (Owners only)</b> <b>Greater Attleboro-Taunton Home Consortium</b>					
	<b>Cost burden &gt; 30%</b>		<b>Cost burden &gt; 50% (subset of cost burdened households)</b>		<b>Total households in this income category</b>
Household Income <= 30% HAMFI	4,295	78.5%	3,460	63.3%	5,470
Household Income >30% to <=50% HAMFI	3,975	59.0%	1,820	27.0%	6,735
Household Income >50% to <=80% HAMFI	4,225	40.2%	1,395	13.3%	10,510
<i>Incomes below 80% HAMFI</i>	<i>12,495</i>	<i>55.0%</i>	<i>6,675</i>	<i>29.4%</i>	<i>22,715</i>
Household Income >80% to <=100% HAMFI	2,140	23.9%	290	3.2%	8,950
Household Income >100% HAMFI	2,645	6.1%	115	0.3%	43,205
Total	17,275	23.1%	7,085	9.5%	74,865
Source: CHAS 2016-2020					

Exacerbating the housing burden on renters is the lack of turnover among subsidized units and vouchers. Providers have observed that there is little turnover in the housing market. Renters are not able to afford to “move up” to homeownership resulting in low availability of rental units. This in turn creates stress within the rental market, driving up rents. People who might otherwise be good candidates for first-time homebuyer programs are opting to delay purchasing a home to wait out high interest rates. As these households can afford higher rents, landlords are able to raise prices. This lack of turnover reduces the inventory available to renters with Housing Choice Vouchers and as such voucher holders are competing with non-voucher holders for the same units.

Consortium households experience housing problems beyond cost burden. As shown in Table 7 above, five hundred five renters and owners reported they live in substandard housing which lacks complete plumbing or kitchen. Two hundred fifteen renters and owners live in severely overcrowded conditions with more than 1.51 people per room. While these figures are small in comparison to the numbers of cost-burdened households, these housing problems span income levels with households with incomes up to 100 percent of the area median income reporting such concerns.

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## 2. Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,654	1,474	525	80	5,733	3,115	1,915	1,765	435	7,230
Having none of four housing problems	1,984	2,835	4,225	2,334	11,378	1,134	3,460	6,990	6,235	17,819
Household has negative income, but none of the other housing problems	215	0	0	0	215	319	0	0	0	319

**Table 8 – Housing Problems 2**

<b>Data Source:</b>	2013-2017 CHAS
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As discussed above, the primary housing problem facing homeowners and renters in the Consortium area is lack of affordability. Table 8 illustrates that of households with incomes below 100 percent of the area median income, renters and owners at the lowest income levels report having one or more housing problems. As incomes increase, fewer households report problems.

## 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,389	1,244	895	3,528	759	915	1,519	3,193
Large Related	209	350	30	589	164	260	387	811
Elderly	1,424	778	520	2,722	2,324	2,050	1,239	5,613
Other	1,439	794	335	2,568	575	375	975	1,925
Total need by income	4,461	3,166	1,780	9,407	3,822	3,600	4,120	11,542

**Table 9 – Cost Burden > 30%**

<b>Data Source:</b>	2013-2017 CHAS
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#### 4. Cost Burden > 50%

Cost Burden > 50%								
Renter				Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,259	494	55	1,808	724	745	580	2,049
Large Related	205	125	0	330	164	150	55	369
Elderly	979	318	100	1,397	1,795	745	404	2,944
Other	1,085	309	50	1,444	420	280	620	1,320
Total need by income	3,528	1,246	205	4,979	3,103	1,920	1,659	6,682

**Table 10 – Cost Burden > 50%**

<b>Data Source:</b>	2013-2017 CHAS
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A closer look at cost-burdened households with incomes below 80 percent of the area median income reveals that elderly households (12,676) make up the largest proportion of cost-burdened households in the Consortium followed by small, related households (10,578) and large, related households (2,099).

In fact, during the community participation process for this plan, homeless and human services providers reported a new phenomenon: that many older people who once thought they had a stable housing situation now find themselves homeless. Fifty-five and older households are experiencing housing insecurity. Several had moved into manufactured or other affordable housing in recent years planning to live their remaining days there and they are now being evicted. There are few restrictions on landlords' ability to raise rents and the market allows for large increases pushing out households that cannot afford to pay. The older housing stock and prevalence of inaccessible units compounds the affordability problem.

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## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	79	170	120	45	414	4	40	69	30	143
Multiple, unrelated family households	0	10	0	15	25	0	0	10	20	30
Other, non-family households	0	0	40	20	60	0	0	0	0	0
Total need by income	79	180	160	80	499	4	40	79	50	173

Table 11 – Crowding Information - 1/2

Data Source:	2013-2017 CHAS
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	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

## Describe the number and type of single person households in need of housing assistance.

The 2022 American Community Survey indicates that there are 20,655 one-person households in the Consortium area, an increase of 41.4 percent since 2013. Single-person households make up 23.3 percent of all households in the Consortium. Over 10,000 (10,010) people with 65+ years of age live alone. (SE: A10024-Housing Units by HH Size) As discussed above, older households tend to have lower incomes and many struggle to afford housing costs (see Table 6a). Though not the only household type in need of assistance, single-person, older households in the Consortium are struggling to keep up with housing costs. In fact, housing providers have observed that there has been a significant increase in homelessness among elderly households.

CHAS Table 10 indicates that 2,764 “other” households are severely cost-burdened. This figure includes both renter and owner households. Since single-person households do not specifically fall into one of the other groups listed in the table (small-related, large-related, or elderly households), they are captured in the “other” category. The almost 3,000 severely cost-burdened households in this group likely need housing assistance.

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**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.**

In the Consortium area, 28,077 people have a disability. Of these 1,966 (7.0 percent) are children under 18, approximately 14,648 (52.2 percent) are between 18 and 64 years of age, 5,143 (18.3 percent) are between 65 and 74 years of age, and 6,320 (22.5 percent) are 75 years of age or older. (ACS13\_5yr, B18101) Households with a member with disabilities often need affordable and accessible housing. As noted in other sections of this plan, affordable housing alone is difficult for many families to secure. To find both affordable and accessible housing is a challenge and often requires housing assistance whether it be assistance with rent payments or for accessibility modifications to the structure.

The New Hope domestic and sexual violence shelter which serves 41 communities in central and southeastern Massachusetts received 1,362 inquiries through its hotline and online webchat between July 1, 2021 and June 30, 2022 and connected with over 7,800 people through various outreach efforts. During this time, they assisted 227 individuals with \$78,510 in direct assistance to survivors to help pay for rent, food, gas, storage, and other daily needs. Fifty-four families and 96 individuals received shelter.

**What are the most common housing problems?**

The most common housing problems experienced by Consortium households is lack of availability and affordability. See above discussions of cost burden and severe cost burden.

**Are any populations/household types more affected than others by these problems?**

Elderly households with incomes below 80 percent of the area median income (12,676) make up the largest proportion of cost-burdened households in the Consortium. See NA-15 and NA-20 to understand the degree to which different populations are cost-burdened. Households with a member with disabilities may also have difficulty finding affordable housing that is also accessible.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Homeless services providers noted in interviews for this Consolidated Plan that they are witnessing a new phenomenon of homelessness among elderly individuals. People who previously had stable housing are being displaced by unaffordable housing costs and rents. Providers also noted that they are seeing more and more working-class people finding

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themselves homeless, especially working women. They attribute this to the lack of affordable housing and scarcity of livable wages. Many individuals and families, after they pay their rent, do not have funds available for other expenses, putting them at-risk for homelessness should they face even one financial challenge.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

For consolidated planning purposes HUD determines that a family or individual is “at risk of homelessness” if they meet several criteria including 1. an income below 30 percent of the family median income for the area; 2. lack of support networks through family, friends or community; and 3. meeting one of several conditions including, but not limited to: having had to move more than once in the past 60 days due to economic hardship, has received a notice to vacate their unit, is exiting an institution where they previously resided, or is living in a severely overcrowded unit (1.5 or more persons per room).

The Consortium does not collect data across all the above criteria. However, it can approximate at least a subset of the at-risk population through CHAS Table 7 which indicates that 20 renters with incomes below 30 percent of the area median income live in severely overcrowded units.

Furthermore, during the 2021-2022 school years, several towns within the Consortium reported 339 students as homeless or “doubling up,” meaning living with another household temporarily. For more detail on at risk youth, see discussion in NA-40 Homeless Needs Assessment.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Severely cost-burdened renters have an increased risk of homelessness over other households. The growth in housing costs, due to rising rents, make these households particularly vulnerable. In recent years, the tight rental market in the Consortium area has driven up rents and low turnover of rental units have given these households nowhere to go.

Housing and human service providers observed in interviews conducted for this Consolidated Plan that elderly households and women with children are at particular risk for homelessness. Elder households, affected by rising rents and housing costs, are losing what they previously had thought was stable housing. Tight rental markets and low wages stress wage-earning households, especially women with children. A lack of a livable wage and the high cost of housing leaves these households very little money to cover other expenses.

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## Discussion

The primary housing concern of Consortium residents is housing affordability. In 2022, fully one-quarter of renters spent more than 50 percent of their income on housing and nine percent of owners were similarly cost-burdened. (ACS 5-year estimates, 2017-2022) Results from a survey conducted by the Taunton Community Development Office reinforce this data. Among respondents, housing affordability was the most common concern. Several long-time residents (living in their home for 20 or more years) struggle to afford their homes. In fact, housing providers in the area note that senior homelessness is a new phenomenon as many elderly residents are finding it impossible to keep up with housing costs. The lack of affordable housing and living wages also affects middle-class families. Homeless service providers have seen increased incidence of homelessness among middle-class families, especially single women with children. As one provider said in an interview, “people are moving down the ladder, not up.”

Rental market demand from young renters and landlords turning over units for higher rents are root sources of the Consortium’s housing affordability issues. However, exacerbating these conditions is the lack of turnover of rental units. Would be first time homebuyers have had to hold off on purchasing homes due to high interest rates and limited housing inventory and are opting to continue to rent instead. Historically, the Consortium has funded first-time homebuyer programs and offered down payment assistance. Staff running these programs are unable to assist many households that may have qualified for assistance in the past. Often buyers do not have any financial cushion and the presence of any kind of debt can disqualify them from receiving a loan.

Unfortunately, the Consortium’s allocation of HUD funds is insufficient to address the magnitude of housing need. Owners and renters with incomes below 50 percent of the area median especially struggle to afford housing costs with many spending more than 50 percent of their household income on housing. Available housing assistance clearly does not extend to meet the needs of these people.

As people continue to flock to southeastern Massachusetts to escape the exorbitant prices of the Boston metro housing market, it will become more difficult for lower-income and middle-income households to afford housing. As such, the region might expect to see greater incidence of overcrowding and housing cost burden, especially among moderate- and middle-income households who are unlikely to qualify for housing assistance. Several business owners noted their employees have moved to Rhode Island in search of more affordable housing, resulting in longer commutes and resulting in stress on individual health, family life and the environment.

While there is a perception that migrants to the region, drawn to Massachusetts as a “right to shelter” state, further stress the housing market and the availability of human service resources, they are, in fact, receiving assistance directly from the State and do not draw from local resources.

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## NA-15 Disproportionately Greater Need: Housing Problems

91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The following tables identify the number of households in each racial and ethnic group that have one or more housing problems. HUD defines four housing problems: 1) a unit that lacks complete kitchen facilities; 2) a unit that lacks complete plumbing facilities; 3) a unit in which there is more than one person per room; or 4) a unit in which housing costs exceed 30 percent of the occupant household's income.

The tables below are organized by household income. They identify the number of households with one or more of the four housing problems across the following racial and ethnic groups: White, Black/African American, Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic. Household income is broken into the following categories: 0-30 percent of area median income, 30-50 percent of area median income, 50-80 percent of area median income, 80-100 percent of area median income.

Each income category is analyzed to evaluate whether any racial or ethnic group has a disproportionate share of housing problems. This is determined by calculating the percentage of households in each racial or ethnic group that have severe housing problems. If the percentage of households with severe housing problems for any one racial or ethnic group is more than 10 percentage points greater than the Consortium as a whole, then that group has a disproportionate share of severe housing problems.

#### ■ 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,064	1,618	594
White	7,774	1,428	524
Black / African American	445	65	0
Asian	54	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	565	70	50

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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Consolidated Plan	TAUNTON	40
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\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 13a**  
**0%-30% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	9,064	1,618	594	80%
White	7,774	1,428	524	80%
Black / African American	445	65	0	87%
Asian	54	45	0	55%
American Indian, Alaska Native	0	0	0	-
Pacific Islander	0	0	0	-
Hispanic	565	70	50	82%
Source: 2013-2017 CHAS and Barrett Planning Group				

Across all racial and ethnic groups, households with incomes below 30 percent of area median income have very high levels of housing need, upwards of 80 percent. However, no racial or ethnic group has a disproportionate share of need.

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,320	3,025	0
White	6,300	2,925	0
Black / African American	425	19	0
Asian	15	29	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	350	10	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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\*The four housing problems are:

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1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 14a**  
**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	7,320	3,025	0	71%
White	6,300	2,925	0	68%
Black / African American	425	19	0	96%
Asian	15	29	0	34%
American Indian, Alaska Native	30	0	0	100%
Pacific Islander	0	0	0	-
Hispanic	350	10	0	97%
Source: 2013-2017 CHAS and Barrett Planning Group				

Black/African American, American Indian, Alaska Native and Hispanic households with incomes between 30 percent and 50 percent of the area median income have one or more housing problems at a disproportionately greater rate than white and Asian households. In absolute figures, the number of households in these groups with housing needs is far smaller than white households: 425 out of 444 Black/African American households; all 30 American Indian/Alaska Native households; and 350 of 360 Hispanic households all have one or more housing problems.

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,880	8,225	0
White	6,210	7,805	0
Black / African American	305	125	0
Asian	90	29	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	193	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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Consolidated Plan	TAUNTON	42
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\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 15a**  
**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	6,880	8,225	0	46%
White	6,210	7,805	0	44%
Black / African American	305	125	0	71%
Asian	90	29	0	76%
American Indian, Alaska Native	0	0	0	-
Pacific Islander	0	0	0	-
Hispanic	210	193	0	52%
Source: 2013-2017 CHAS and Barrett Planning Group				

Of households with incomes between 50 percent and 80 percent of the area median, housing problems are more prevalent among Black/African American and Asian households. In this income category, across all races and ethnicities, 46 percent of households experience one or more of the four housing problems. However, 71 percent or 305 of the 430 Black/African American households and 76 percent or 90 of the 119 Asian households experience housing problems.

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,334	6,594	0
White	2,993	6,024	0
Black / African American	59	280	0
Asian	40	39	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	190	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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Consolidated Plan	TAUNTON	43
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\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Table 16a**  
80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	3,334	6,594	0	34%
White	2,993	6,024	0	33%
Black / African American	59	280	0	17%
Asian	40	39	0	51%
American Indian, Alaska Native	0	0	0	-
Pacific Islander	0	0	0	-
Hispanic	170	190	0	47%
Source: 2013-2017 CHAS and Barrett Planning Group				

The share of Consortium households with incomes between 80 percent and 100 percent of the area median experiencing one or more housing problems is 34 percent. The share of White and Black/African American households experiencing at least one housing problem is less than other groups. 40 of 79 Asian households (51 percent) experience at least one housing problem and 170 of 360 Hispanic households (47 percent) have at least one housing problem.

## Discussion

In all income categories, a greater share of Hispanic households experience housing problems than the jurisdiction as a whole. Asian households with incomes between 50 percent and 100 percent of the area median have higher incidence of housing problems than the Consortium as a whole. Black/African American households with incomes at or below 80 percent of the area median income have higher share of housing need than the Consortium as a whole. All, or 100 percent, of American Indian/Alaska Native households with incomes below 30 percent and 50 percent of the area median income have housing problems.

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## NA-20 Disproportionately Greater Need: Severe Housing Problems

91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD defines severe housing problems as a lack of complete kitchen or plumbing facilities, more than 1.5 persons per room (overcrowding) and a cost burden of over 50 percent of a household's income. The following tables break down the incidence of severe housing problems across households based on the race and ethnicity of the householder.

Each data set is analyzed to evaluate whether any racial or ethnic group has a disproportionate share of severe housing problems. This is determined by calculating the percentage of households in each racial or ethnic group that have severe housing problems. If the percentage of households with severe housing problems for any one racial or ethnic group is more than 10 percentage points greater than the jurisdiction as a whole, then it is determined that that group has a disproportionate share of severe housing problems.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,359	3,338	594
White	6,264	2,968	524
Black / African American	370	140	0
Asian	34	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	475	160	50

**Table 17 – Severe Housing Problems 0 - 30% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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**Table 17a**  
**0%-30% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	7,359	3,338	594	65%
White	6,264	2,968	524	64%
Black / African American	370	140	0	73%
Asian	34	65	0	34%
American Indian, Alaska Native	0	0	0	-
Pacific Islander	0	0	0	-
Hispanic	475	160	50	69%
Source: 2013-2017 CHAS and Barrett Planning Group				

In the Consortium area, 65 percent of households with incomes below 30 percent of the area median income have severe housing problems. No group has a disproportionate share of severe housing problems.

**30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,744	6,615	0
White	3,049	6,180	0
Black / African American	265	179	0
Asian	15	29	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	235	130	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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**Table 18a**  
**30%-50% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	3,744	6,615	0	36%
White	3,049	6,180	0	33%
Black / African American	265	179	0	60%
Asian	15	29	0	34%
American Indian, Alaska Native	30	0	0	100%
Pacific Islander	0	0	0	-
Hispanic	235	130	0	64%
Source: 2013-2017 CHAS and Barrett Planning Group				

In the Consortium area, 36 percent of households with incomes between 30 percent and 50 percent of the area median income have severe housing problems. Black/African American households, American Indian/Alaska Native households, and Hispanic households have a disproportionate share of severe housing problems with 60 percent, 100 percent, and 64 percent of households, respectively, experiencing problems.

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,500	12,595	0
White	2,340	11,665	0
Black / African American	19	420	0
Asian	40	84	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	318	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

<b>Data Source:</b>	2013-2017 CHAS
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\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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Table 19a  
50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	2,500	12,595	0	17%
White	2,340	11,665	0	17%
Black / African American	19	420	0	4%
Asian	40	84	0	32%
American Indian, Alaska Native	0	0	0	-
Pacific Islander	0	0	0	-
Hispanic	80	318	0	20%
Source: 2013-2017 CHAS and Barrett Planning Group				

Among households with incomes between 50 percent and 80 percent of the area median income, Asian and Hispanic households have a disproportionate share of severe housing problems. Thirty-two percent of Asian households have severe housing problems, compared to 17 percent of Consortium households.

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	645	9,294	0
White	595	8,409	0
Black / African American	0	339	0
Asian	30	49	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	365	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source:	2013-2017 CHAS
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\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

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Table 20a  
80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Share with One of the Housing Problems
Jurisdiction as a whole	645	9,294	0	6%
White	595	8,409	0	7%
Black / African American	0	339	0	0%
Asian	30	49	0	38%
American Indian, Alaska Native	0	0	0	-
Pacific Islander	0	0	0	-
Hispanic	0	365	0	0%
<b>Source: 2013-2017 CHAS and Barrett Planning Group</b>				

Asian households with incomes between 80 percent and 100 percent of AMI have a disproportionate share of severe housing problems compared to all Consortium households. Across the Consortium, only 6 percent of households have severe housing problems, while 38 percent of Asian households (30 out of 79) have severe housing problems.

### Discussion

Among households lower-income households (with incomes less than 50 percent of the area median income), Black/African American households have a disproportionate share of severe housing problems. While among higher-income households (50 percent to 100 percent of the area median income) Asian households have a greater share of severe housing problems. Hispanic households with incomes below 80 percent of the area median income have a higher prevalence of severe housing problems.

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## NA-25 Disproportionately Greater Need: Housing Cost Burdens

91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Households are considered cost-burdened when they spend more than 30 percent of their incomes on housing costs and severely cost-burdened when those expenditures are more than 50 percent of the household income. For renters, these costs include rent and utilities. For homeowners, these costs include mortgage principal and interest, real estate taxes, homeowners' insurance, condominium fees, mobile home fees and utilities.

Households have disproportionately greater need when the percentage of households in a racial or ethnic group experiencing housing cost burden exceeds that of all the households in the Consortium area by 10 percentage points or more.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	74,020	17,005	13,410	615
White	68,315	15,250	11,579	539
Black / African American	1,641	755	580	0
Asian	1,560	215	109	0
American Indian, Alaska Native	0	0	30	0
Pacific Islander	35	0	0	0
Hispanic	1,454	625	720	50

**Table 21 – Greater Need: Housing Cost Burdens AMI**

<b>Data Source:</b>	2013-2017 CHAS
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**Table 21a**

Housing Cost Burden	30-50%	>50%
Jurisdiction as a whole	16.2%	12.8%
White	15.9%	12.1%
Black / African American	25.4%	19.5%
Asian	11.4%	5.8%
American Indian, Alaska Native	0.0%	100.0%
Pacific Islander	0.0%	0.0%
Hispanic	21.9%	25.3%
Source: 2013-2017 CHAS and Barrett Planning Group		

### Discussion

In the Greater Attleboro-Taunton Housing Consortium area, households across racial and ethnic groups are burdened by housing costs. However, there is a prevalence of severe cost burden among American Indian/Alaska Native and Hispanic households that is not seen in other groups, indicating a disproportionate need. While as a percentage, these households clearly have more prevalent need than other households, in absolute terms the figures are low: 30 American Indian/Alaska Native households and 720 Hispanic households are disproportionately cost burdened.

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## NA-30 Disproportionately Greater Need: Discussion

91.205 (b)(2)

### Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Among extremely low-income households (<30 percent of area median income) in the Consortium, no particular racial or ethnic group has a disproportionately greater need than the other households in the income category. Black or African American, American Indian/Alaska Native and Hispanic households with incomes between 30 and 50 percent of the area median have a disproportionate share of housing need compared to overall Consortium households in this income category. Asian households with incomes between 50 and 80 percent of the area median income have a disproportionate share of housing needs compared to overall Consortium households. The same is true for Asian households with incomes between 80 and 100 percent of the area median income.

### If they have needs not identified above, what are those needs?

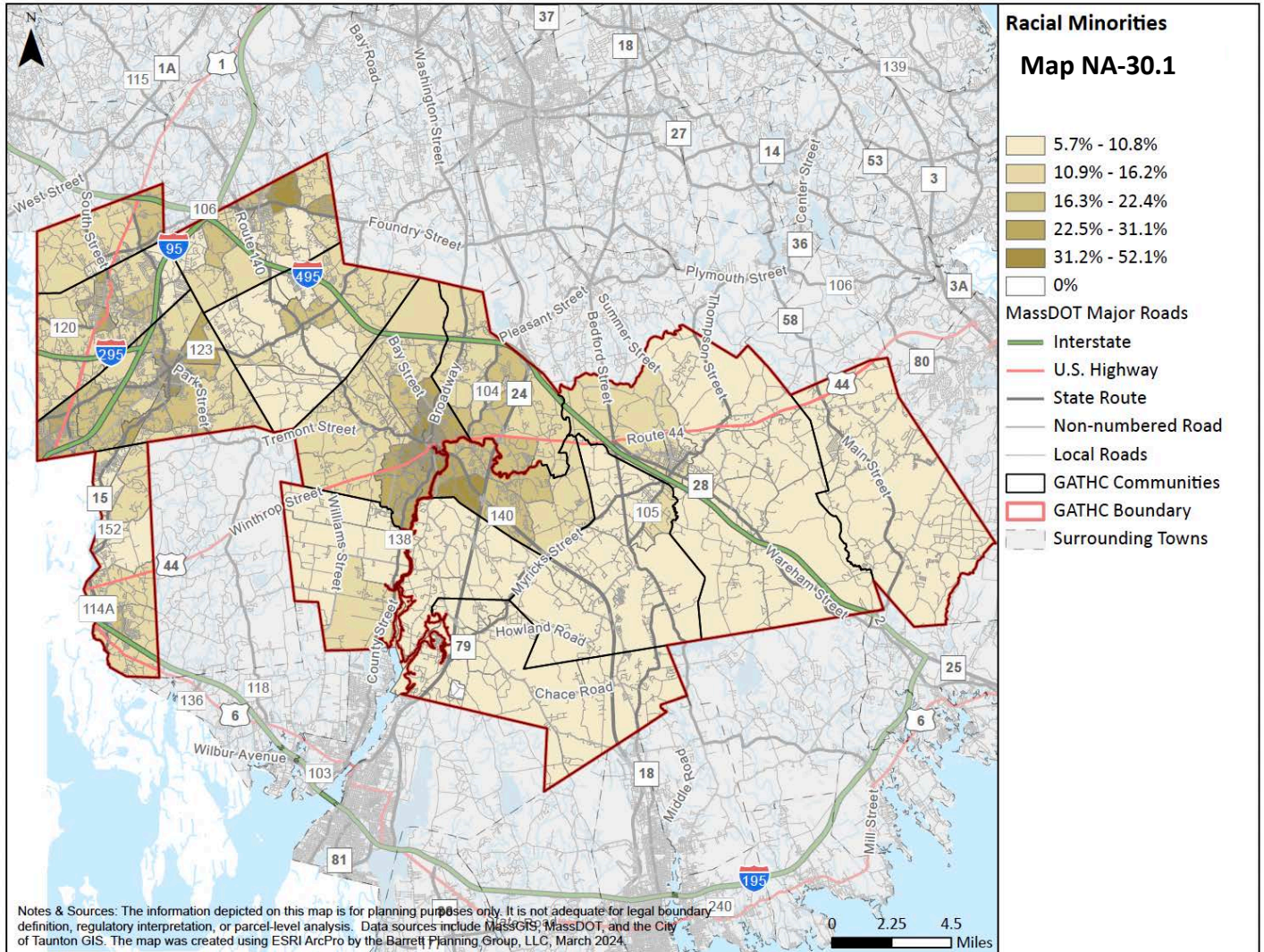
No additional information.

### Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As shown in Map NA-30.1, relatively large percentages of minority populations live in central and south Attleboro and central Taunton, and along the north side of Mansfield.

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024



## NA-35 Public Housing

91.405, 91.205 (b)

### Introduction

Public housing developments and tenant-based vouchers are the primary means by which federal housing assistance is provided. This section examines the characteristics of the households utilizing these programs in the GATHC as well as information on the waitlists to get into these programs.

### Totals in Use

	Certifica te	Mod- Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supporti ve Housing	Family Unificati on Program	Disabled *
# of units vouchers in use	0	6	537	768	0	742	2	0	18

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source:	PIC (PIH Information Center)
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### Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers				Special Purpose Voucher
				Total	Project - based	Tenant - based		
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,662	13,559	14,998	0	14,951	18,333	0
Average length of stay	0	6	3	6	0	6	0	0
Average Household size	0	1	1	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	1	340	93	0	86	0	0
# of Disabled Families	0	5	81	461	0	447	0	0
# of Families requesting accessibility features	0	6	537	768	0	742	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

<b>Data Source:</b>	PIC (PIH Information Center)
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## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	465	669	0	644	2	0	17
Black/African American	0	0	67	97	0	96	0	0	1
Asian	0	0	2	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Race of Public Housing Residents by Program Type**

<b>Data Source:</b>	PIC (PIH Information Center)
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Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	76	120	0	115	0	0	5
Not Hispanic	0	6	461	648	0	627	2	0	13

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source:	PIC (PIH Information Center)
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**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Section 504 of the Rehabilitation Act protects against discrimination of individuals with disabilities. While the housing authorities that participated in this plan did not keep specific waitlist data for accessible units, GATHC members' housing authorities have stated in their Annual Reports that there is a greater need for accessible units and to make buildings more accessible through projects like installing ramps. According to Table 24, a majority of the households in the GATHC's public housing programs are classified as "disabled families" indicating an extremely high demand for accessible units.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The Attleboro Housing Authority reported that as of February 2024 there were 179,825 applicants on its Section 8 waitlist. This massive waitlist indicates a severe shortage of affordable housing units of all kinds. As discussed above, there is a significant demand for accessibility features among residents of public housing and voucher holders. They also have average annual incomes far below the 80 percent AMI threshold, and a majority of public housing residents are over the age of 62.

**How do these needs compare to the housing needs of the population at large?**

As discussed above, public housing residents tend to have much lower incomes, require more accommodations for accessibility, and skew older than the general public. All of these factors indicate a population that is likely in need of more supportive services and specialized infrastructure than the population at large.

**Discussion**

The current supply of public housing units and vouchers in the GATHC is inadequate, following a nationwide trend. There are far more waitlist applicants than open spots, and the units that are available are not all able to meet residents' accessibility needs.

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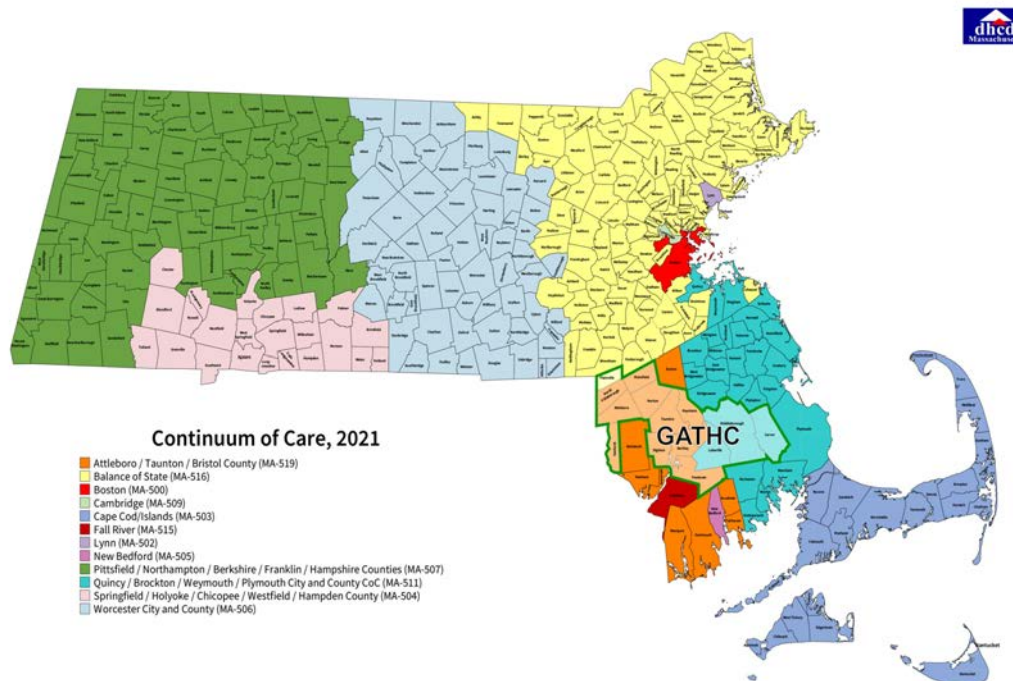
## NA-40 Homeless Needs Assessment

91.405, 91.205 (c)

### Introduction:

The Attleboro/Taunton/Bristol County Continuum of Care (MA-519) is locally known as the Greater Bristol County Attleboro/Taunton Coalition on Homelessness (GBCATCH). Members include local government representatives, nonprofit homeless service providers, consumers and advocates, other community stakeholders, and representation from the CoC's Qualified Applicant and Homelessness Management Information System (HMIS) manager. Community Counseling of Bristol County (CCBC) serves as the CoC's HMIS manager and Qualified Applicant, which is the designee responsible for preparing the CoC's annual collaborative application to HUD.

The following communities are included in both the GATHC and the CoC: Attleboro, Berkley, Dighton, Mansfield, North Attleboro, Norton, Raynham, Seekonk, and Taunton. GATHC communities not included in the GBCATCH service area include Carver, Lakeville, Middleborough (all of which are served by the Quincy/Brockton/Weymouth/Plymouth City & County CoC, MA-511) and Plainville served by the Balance of State Continuum of Care, MA-516). GBCATCH also includes the following communities not located within GATHC: Rehoboth, Swansea, Westport, Dartmouth, Acushnet, and Fairhaven. The map below shows the overlap of these geographies.



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The GBCATCH CoC meets regularly through Zoom. Invitations are pushed out through a significant mailing list which includes those with lived experience, local organizations, local government, state government, local business, as well as religious and community organizers who advocate for the needs of those experiencing homelessness.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The CoC's 2022 Performance Report indicates that GBCATCH served approximately 389 households (including single person households) with emergency housing, traditional housing, or supportive services. This performance measure is based upon the CoC's Homeless Management Information System (HMIS), which is a local information technology system used to collect client-level data on the provision of housing and services to households at risk of and experiencing homelessness. Because HMIS also includes clients at risk of homelessness, this number may not correlate directly with homeless households. However, the Point-in-Time (PIT) count provides an additional data point because it is an actual count taken on one night across CoCs of those experiencing homelessness.

On the night of the PIT count, 322 persons were counted, 91 percent of whom were sheltered. The 9 percent who were unsheltered were in adult-only households. There were 56 households with adults and children, representing 221 total persons, 138 of whom were under 18. There were 98 adult-only households representing 101 persons. Other special populations counted on the night of the PIT:

- Of the 46 severely mentally ill homeless persons, 33 were sheltered.
- Twenty-three persons with chronic substance use disorder were counted, seven of whom were unsheltered.
- Only one veteran (sheltered) was identified.
- Only one person with HIV (sheltered) was identified.
- While there were no unaccompanied youth under 18, there were 11 aged 18-24, three of whom were unsheltered.

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**Nature and Extent of Homelessness: (Optional)**

Population	Universe	# Experiencing homelessness on a given night		Total
		Sheltered	Unsheltered	
Households with Adult(s) and Child(ren)	Households	56	0	56
	Persons	221	0	221
Households with Only Children	Households	0	0	0
	Persons	0	0	0
Households with Only Adults	Households	70	28	98
	Persons	72	29	101
Total	Households	126	28	154
	Persons	293	29	322
Chronically Homeless Individuals	Persons	14	26	40
Chronically Homeless Families	Households	2	0	2
	Persons	9	0	9
Chronically Homeless Individuals	Persons	14	26	40
Severely Mentally Ill	Persons	33	13	46
Chronic Substance Abuse	Persons	16	7	23
Veterans	Persons	1	0	1
Unaccompanied Youth Under 18	Persons	0	0	0
Unaccompanied Youth 18-24	Persons	8	3	11
Persons with HIV	Persons	1	0	1

Data Source Comments: MA-519 Attleboro, Taunton/Bristol County Continuum of Care Point-in-Time Count 1/25/2023

Estimate the # experiencing homelessness each year	389
Estimate the # becoming homeless each year	162
Estimate the # exiting homelessness each year	161
Estimate the # of days persons experience homelessness	344

Data Source Comments: MA-519 Attleboro, Taunton/Bristol County Continuum of Care 2022 Performance Profile

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**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

At the time of the GBCATCH's 2023 PIT count, there were 56 homeless families with children within the CoC. These households included 138 children, six adults aged 18-24, and 77 adults over age 25, totaling 221 persons. Families with children were all sheltered, as families are placed in emergency shelter through the Commonwealth's Executive Office of Housing and Livable Communities, which manages the family shelter system. Massachusetts is considered a "right to shelter" state for families with children, meaning that any families with children would be guaranteed emergency shelter provided they meet eligibility criteria. However, in late 2023, the state announced that it would have to impose limitations to this law (first enacted in 1983) due to unprecedented demand.

The Continuum of Care works closely with education providers throughout the CoC. McKinney Vento liaisons for the school districts are invited to CoC meetings and participate in other committee meetings including the family services committee which meets monthly. Districts are required to report the number of students considered homeless under the McKinney Vento Act to the Massachusetts Department of Elementary and Secondary Education. Within the GATHC, school districts for Attleboro, Raynham, Freetown, Lakeville, Mansfield, Middleboro, North Attleboro, Norton, Seekonk, and Taunton reported having students experiencing homelessness during the 2021-2022 school year, the most recent year for which data is available. Taunton reported the highest numbers (134 students), followed by Attleboro (91), Middleborough (57), and North Attleborough (57). It is worth noting that under McKinney Vento, students who are "doubling up" (i.e., living with another household temporarily) are considered homeless, although they are not counted as homeless during the PIT count. Most of the homeless youth reported within the GATHC were listed as doubling up, with only three communities reporting students either in shelters (Attleboro - 31, Middleborough - 13, and Taunton - 53) reported having students in shelters, and only Attleboro reported having unsheltered students (11). However, other GATHC communities may also have homeless students either in a shelter or unsheltered, but the data are suppressed for values under ten.

The CoC's Housing Inventory Count (HIC) for 2023 indicates that there is one unit of (tenant-based) Permanent Supportive Housing for veteran families with children within the CoC's boundaries. Only one veteran was counted during the night of the PIT.

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### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Race	Sheltered	Unsheltered
White	136	25
Black or African American	122	2
Asian	4	0
American Indian or Alaska Native	1	0
Pacific Islander	7	0
Multiple Races	23	2
<b>Ethnicity</b>	<b>Sheltered</b>	<b>Unsheltered</b>
Hispanic	44	4
Not Hispanic	249	25

**Table 29 – Race and Ethnicity of Homeless Persons**

Data Source Comments: MA-519 Attleboro, Taunton/Bristol County Continuum of Care Point-in-Time Count 1/25/2023

Fifty percent of homeless persons counted during the 2023 PIT for the GBCATCH CoC were White and 39 percent were Black/African American, with the remaining 11 percent representing other races. This is greatly disproportionate to the area's demographics; within the GBCATCH communities, 83 percent of residents are White while only 4 percent are Black or African American (Census 2020). Fifteen percent of homeless persons counted were Hispanic, while only 5 percent within the GBCATCH communities are Hispanic (MA-519 2023 PIT; Census 2020).

While racial and ethnic disparities between the general and homeless populations are significant, there is a notable shift between sheltered and unsheltered populations by race. While Black or African American persons represented 42 percent of the sheltered homeless in 2023, they only represented 7 percent of the unsheltered homeless population. Eighty-six percent of the unsheltered homeless population in 2023 within the GBCATCH CoC was White.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Nine percent of the individuals counted on the night of the PIT count were unsheltered. All unsheltered households were adult-only households, totaling 28 households consisting of 29 adults and representing 29 percent of the adult-only household homeless population.

The racial disparities among the homeless population as compared to the general population shift somewhat between sheltered and unsheltered households; while White homeless persons represented just 46 percent of those counted on the night of the PIT, they represented 86 percent of the unsheltered homeless population.

Sixty-five percent of the chronically homeless population counted on the night of the PIT count were unsheltered. HUD considers the following to be chronically homeless:

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- A homeless individual with a disability who lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and has been homeless for at least a year at least 4 separate occasions totaling one year within the last 3 years;
- An individual who has been residing in an institutional care facility for fewer than 90 days and met all the above criteria before entering that facility; or
- A family with an adult head of household (or minor head of household) who meets all of the above criteria.

Other adult populations (including severely mentally ill and those with chronic substance use disorders) were approximately as likely or less likely to be unsheltered as the general adult-only household homeless population.

**Discussion:**

Members of the Consortium, GBCATCH, service partners and others are continuing their coordinated efforts to combat homelessness in the region. The Ten to End, a 10-year plan to end chronic homelessness in the Greater Attleboro and Taunton area, was prepared in 2011 and updated again in 2018 as a regional effort to address and eliminate homelessness. The plan identified four key areas critical for moving homeless (particularly chronically homeless) into stable, long-term housing: prevention, supportive services, housing, and employment. The Consolidated Plan goals and objectives are consistent with the Ten to End plan and its four identified key areas – particularly the Consolidated Plan goals relating to preserving or increasing affordable housing (Goals 1-3) and self-sufficiency (Goal 4).

The Consortium recognizes that preventing homelessness requires the availability of safe, stable affordable housing that meets the needs of individuals and families with children who are either homeless now or threatened with homelessness. In addition, vulnerable populations including victims of domestic violence, formerly incarcerated persons, those living with HIV/AIDS, and individuals with mental illness and substance use disorders are often among the chronically homeless and require services to obtain and successfully retain permanent housing. Lastly, education and employment are a critical component to assisting those homeless who are able to work and allowing them to become and remain housed.

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## NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

### Introduction

The non-homeless special needs assessment discusses housing and service needs of low- and moderate-income people and families with special needs including people with disabilities, mental illness, substance use disorder and people living with HIV/AIDS. The following discussion draws from data available through local, state and federal resources and interviews with service providers in the GATHC communities. As people may fall into more than one special need category, the data presented may double count some people.

### Describe the characteristics of special needs populations in your community:

#### ■ Elderly people

According to the American Community Survey, there are 39,230 elderly people (65 and older) living in the Consortium area, making up 17 percent of the population. The number of elderly people has grown as a percentage of the total population, from 13 percent in 2013 to 17 percent in 2022. Over 10,000 elders live alone. (ACS 2022 Five-year Estimates)

#### ■ Veterans

The 2022 ACS estimates that there are 11,188 veterans, of which about half are over 65 years of age. Veterans make up 6 percent of the Consortium area's population, about the same as the state as a whole (6.7%), however elderly veterans comprise less of the veteran population in the Consortium (50%) than in Massachusetts (57.4%). (US Department of Veteran's Affairs)

#### ■ People with disabilities

A person with a disability is someone who has a physical, mental or developmental impairment that (1) is expected to be of long-continued and indefinite duration; (2) substantially impedes his or her ability to live independently; (3) and, is of such a nature that the ability to live independently could be improved by more suitable housing conditions; (4) or, has a developmental disability as defined in 42 U.S.C. 6001.

In the Consortium area, 28,077 people have a disability. Of these 1,966 (7 percent) are children under 18, approximately 14,648 (52 percent) are between 18 and 64 years of age, 5,143 (18 percent) are between 65 and 74 years of age, and 6,320 (23 percent) are 75 years of age or older. (ACS13\_5yr, B18101). ACS estimates indicate that 15,689 people with a disability have cognitive difficulty, 16,586 individuals in the Consortium communities have an ambulatory difficulty, 7,517 individuals have a self-care disability and 13,775 people find it difficult to live independently. (ACS 2022 Five-year Estimates).

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### ■ Substance Use Disorder and Mental Illness

According to the 2022 National Survey on Drug Use and Health, 17 percent of Americans aged 12 and older have a substance use disorder. This is a remarkably high figure indicating the prevalence of drug and alcohol usage and incidence of mental illness among the general population. Assuming the prevalence of substance use disorder approximates that of the nation, an estimated 41,000 people living in the Consortium area suffer from this disorder. The report noted that 23 percent of Americans 18 and over report the presence of mental illness and 6 percent indicate having a severe mental illness that limits one or more of their major life activities. One in 11 adults report having had a major depressive episode in the past year. (SAMHSA, 2022 National Survey on Drug Use and Health, November 2023)

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

#### ■ Elderly

CHAS data indicates, and accountings from area service providers confirm, that elderly households in the Consortium struggle to meet housing costs and several are cost burdened. Over 4,340 low- and moderate-income households spend more than 50 percent of their income on housing (CHAS 2013-2017). Housing providers note that elders are becoming homeless in the face of dramatically increasing housing costs in a very tight market. Furthermore, elderly people often experience mobility issues, making much of the Consortium's "walk up" housing stock unsuitable for these households.

#### ■ Veterans

There are few housing options for veterans in the Consortium area. While the State operates two nursing homes for veterans, one is in Holyoke in central Massachusetts and the other in Chelsea, outside of Boston. Neither location is suitable for veterans who want to stay connected locally to family and support.

Taunton's Veterans Service Officer reports that they receive requests for housing assistance approximately twice per week and usually after a veteran is laid off or injured at work and becomes homeless as a result. Several area nonprofit organizations offer housing for homeless veterans; however, they consistently operate at capacity and have long wait lists. Since there are no local housing solutions, veterans are referred to the Veterans Transition House in New Bedford or Veterans Inc. in Worcester. While there is funding for temporary, short-term stays at hotels for veterans while they transition to more permanent housing solutions, there are no rooms available as the state has taken over local hotels to house migrants to Massachusetts.

#### ■ People with disabilities

Finding housing that is affordable and accessible to people with disabilities is challenging in the Consortium area. As described in the Housing Needs Assessment, housing affordability is a

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prevalent concern for lower-income households. Compounding this is the age and inaccessibility of much of the housing stock in Taunton and Consortium communities.

#### ■ Substance Use Disorder and Mental Illness

People with substance use disorder and mental illness often benefit from supportive housing solutions. Accessing these resources can be challenging for many people, however. Providers have noted people find it difficult to navigate the web of services and often intake workers are not well-trained to work with people experiencing trauma, resulting in a challenging and fragile intake process. When people are given money to help pay for rent, but no other tools, they often cannot sustain their housing situation.

#### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

There is no data readily available that tracks HIV infection in the Consortium area, however statewide and countywide data is available and informative. In Massachusetts, the number of people living with HIV/AIDS increased to 23,393 in 2021 (Bureau of Infectious Disease and Laboratory Sciences, Massachusetts Department of Public Health, Massachusetts HIV Epidemiologic Profile, Statewide Report, Data as of 1/1/2023) In 2020, 1,528 people in Bristol County were living with HIV and 33 people received new diagnoses that year. In Bristol County, most people diagnosed with HIV between 2018-2020 were assigned male at birth (76%) and were White, non-Hispanic (57%). Between 2011 and 2020 the proportion of people diagnosed with HIV who were Black/African American (non-Hispanic) and Hispanic (Latino) rose to 51 percent from 25 percent. The proportion of people with HIV between 30 and 39 years of age increased to 42 percent during this period. (Massachusetts HIV Epidemiologic Profile Regional Report – Data as of 1/1/2022)

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The Consortium will not be establishing a preference for HOME TBRA activities.

#### **Discussion:**

While federal funds directed to helping people manage through the Covid-19 pandemic generally have been exhausted, service providers in the GATHC area report that the demand for supportive housing services has not. Elderly households, people and families dealing with substance use disorder and mental illness remain vulnerable. Rising housing costs due to high demand in both the rental and for sale housing markets compound elderly household's need for affordable and

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accessible housing. Substance use rates that skyrocketed during Covid have yet to recede. People experiencing mental illness and trauma continue to find it difficult to find stability.

While the Consortium area is rich with service provision through nonprofit and faith-based organizations. Providers are unable to keep up with demand for services financially and emotionally. Staff are frustrated by the inability to provide sustainable solutions to people in need. Turnover from staff burn out also challenges providers' ability to meet demand.

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## NA-50 Non-Housing Community Development Needs

91.415, 91.215 (f)

### Describe the jurisdiction's need for Public Facilities:

Like many post-industrial cities in the Northeast, Taunton has many public facilities needs and insufficient funds to address them. The City's 2023-2027 Capital Improvement and Economic Investment Plan outlines \$35 million in projects for FY 2023 alone. Over the next five years, the City plans to fund multiple public facilities projects including investment in public buildings, schools, parks, playgrounds, and recreation areas.

While the City's needs are great overall, the Office of Economic and Community Development (OECD) historically has used CDBG funds to support projects that include architectural barrier removal for ADA compliance, senior center, public recreation, and homeless facilities. In addition, the OECD has assisted nonprofits with small projects provided that the spaces are open to the public.

### How were these needs determined?

The OECD determines its public facilities needs and prioritizes spending by reviewing the City's Comprehensive Master Plan and Capital Improvements Plan. In addition, the OECD conducted a survey for this Consolidated Plan and interviewed many service providers and advocates. Several survey respondents (residents, business owners and municipal employees) noted a need for homeless facilities, as well as senior, community, and youth facilities. The City solicits requests for funding for small public facilities projects through a formal application process.

### Describe the jurisdiction's need for Public Improvements:

As one of the largest municipalities in Massachusetts by geographic area, Taunton has an extensive roadway network and miles of water and sewer lines. Over \$75 million has been allocated to water, sewer and roadway improvements for the five years spanning the City's Capital Improvements Plan. With its less than \$1 million annual allocation in CDBG funding, the City of Taunton is hard-pressed to make a dent in the City's overwhelming need for public improvements. OECD is highly selective in its use of CDBG funds for public improvements, focusing activities specifically on eligible low- and moderate-income neighborhoods which otherwise may not receive investment.

### How were these needs determined?

OECD looks to the City's Capital Improvements Plan and Comprehensive Master Plan for guidance on priority areas of investment. Furthermore, survey respondents including residents, business owners and service providers noted the need for improvements to Taunton's streets and sidewalks, and to downtown.

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**Describe the jurisdiction's need for Public Services:**

There is a high demand for a range of public services in Taunton. As a regional center, several nonprofits and service providers are in Taunton, drawing people who require such services to the city. Residents, employers, and service providers note a need for a range of services including mental health services, domestic violence services, childcare, substance abuse treatment, youth services, nutritional programs, job training and home repair. Providers consistently observe that for many people more than one service intervention is needed to help stabilize individuals and families and to maintain that stability. For example, rental assistance paired with financial literacy counseling is more likely to ensure long-term stability than one or the other alone; services to families, as well as children, are essential to child health and well-being. Providers also noted the need for creative approaches to services, especially childcare. For example, shift workers have difficulty securing childcare for off hours shifts such as evening and overnight shifts.

**How were these needs determined?**

Taunton's OECD awards funds to service providers each year. The needs presented in their applications as well as those documented through focus groups and surveys inform the City's determinations of need. Also, residents, business owners, and municipal employees responded to a survey to assess public service needs for this Consolidated Plan.

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# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Greater Attleboro/Taunton HOME Consortium (GATHC) is comprised of 14 communities south of Boston, Massachusetts. The 14 communities are the City of Taunton (a CDBG Entitlement City), the City of Attleboro (a CDBG Entitlement City), and the Towns of Berkley, Carver, Dighton, Freetown, Lakeville, Mansfield, Middleborough, North Attleboro, Norton, Plainville, Raynham, and Seekonk. The consortium had an estimated total population of 232,139 in 2022 living in an estimated 112,377 housing units.<sup>1</sup> GATHC member communities vary greatly in terms of population, income, housing stock, and local capacity to address housing needs. Attleboro and Taunton are regional economic and population centers and contain a large share of the rental units and public housing available in the consortium, while many of the smaller towns are made up of primarily single-family homes. Every municipality in the GATHC, however, faces the challenges of an increasingly unaffordable housing market and provides some level of affordable housing options for residents, although demand far outstrips supply.

This section explores recent trends of housing supply and demand in the GATHC as a whole, while noting the different challenges its 14 municipalities face. Examining factors including housing costs, the condition of existing units, and the types of state and federal assistance available will show where the consortium's greatest challenges and greatest needs are.

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<sup>1</sup> ACS 2018-2022

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## MA-10. Housing Market Analysis: Number of Housing Units

91.410, 91.210(a)&(b)(2)

### Introduction

This section provides a count of the consortium’s housing stock, including a specific count of affordable units. The analysis includes an inventory of unit sizes, number of bedrooms, and relative proportions of owners and renters.

#### ■ All residential properties by number of units

Property Type	Number	%
1-unit detached structure	64,390	64%
1-unit, attached structure	4,490	4%
2-4 units	14,800	15%
5-19 units	7,605	8%
20 or more units	4,349	4%
Mobile Home, boat, RV, van, etc.	4,320	4%
<b>Total</b>	<b>99,954</b>	<b>100%</b>

**Table 31 – Residential Properties by Unit Number**

<b>Data Source:</b>	2013-2017 ACS
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As of February 2024, the newest available American Community Survey 5-Year Estimates are the 2018-2022 set, which can provide more up-to-date estimates for key housing and demographic data. Table 31 is reproduced below with 2022 ACS estimates, as Table 31a. Comparing the two tables indicates that there has been an estimated increase of every property type, with particular growth in multifamily units. Detached single-family homes remain the predominant housing type in the area and in every individual municipality except for the City of Taunton, where they make up about 45 percent of the housing stock.

Property Type	Number	%
1-unit detached structure	73,080	61.8%
1-unit, attached structure	6,685	5.7%
2-4 units	17,599	14.9%
5-19 units	9,838	8.3%
20 or more units	6,549	5.5%
Mobile Home, boat, RV, van, etc.	4,532	3.8%
<b>Total</b>	<b>118,283</b>	<b>100%</b>

**Table 31a – Residential Properties by Unit Number**

<b>Data Source:</b>	2018-2022 ACS
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## ■ Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	233	0%	1,060	5%
1 bedroom	1,475	2%	6,285	27%
2 bedrooms	15,000	21%	9,865	42%
3 or more bedrooms	54,350	76%	6,053	26%
<b>Total</b>	<b>71,058</b>	<b>99%</b>	<b>23,263</b>	<b>100%</b>

**Table 32 – Unit Size by Tenure**

<b>Data Source:</b>	2013-2017 ACS
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Table 32 is reproduced below with 2022 ACS estimates as Table 32a. The table shows that rental units unsurprisingly tend to have fewer bedrooms than owner units, as rentals fill an important niche in providing studio and one-bedroom units for small and individual households.

	Owners		Renters	
	Number	%	Number	%
No bedroom	164	0.1%	983	3.3%
1 bedroom	2,337	2.1%	7,660	25.5%
2 bedrooms	16,740	14.9%	13,652	45.4%
3 or more bedrooms	63,079	61.9%	7,762	25.8%
<b>Total</b>	<b>82,320</b>	<b>100%</b>	<b>30,057</b>	<b>100%</b>

**Table 32a – Unit Size by Tenure**

<b>Data Source:</b>	2018-2022 ACS
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An estimated 73 percent of households lived in homes they owned in 2022, but owners and renters are not evenly distributed across the consortium. In the cities of Attleboro and Taunton over one-third of households rent, whereas in smaller towns like Berkley, Dighton, or Carver, renters make up only about 10 percent of households. Despite these differences, homeowners still outnumber renters in every community in the consortium.

## Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Table A shows the over 4,000 units in the GATHC consortium that receive state or federal funding, as reported by local housing authorities. A majority of these units are federally funded, and most federally funded units are in the City of Taunton. Ten of the fourteen communities in the consortium have publicly funded housing of some kind, and the remaining four all have other forms of subsidized housing.

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
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Municipality	Federal Funded Units*	State Funded Units*	Joint Fed./State	Total
Attleboro	196	527	0	723
Carver	0	30	0	30
Dighton	0	72	0	72
Mansfield	110	186	0	296
Middleborough	218	136	64	418
Norton	0	144	0	144
North Attleborough	104	260	12	376
Plainville	0	40	0	40
Seekonk	0	80	0	80
Taunton	1,510	305	22	1,837
<b>TOTAL</b>	<b>2,138</b>	<b>1,780</b>	<b>98</b>	<b>4,016</b>
<b>Table A: Units Receiving State or Federal Assistance</b>				
Source: Executive Office of Housing and Livable Communities, Housing Authority Annual Plans, 2024				
*Includes vouchers				

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

In Massachusetts, all cities and towns have a statutory obligation to provide their regional fair-share of affordable housing. Under Massachusetts General Law (M.G.L., c. 40B, §§ 20-23 (“Chapter 40B”), this standard is met when at least 10 percent of the year-round housing stock in a community meets the state definition of “low- or moderate-income housing.” The MA Executive Office of Housing and Livable Communities (EOHLC) maintains the official list of affordable units that “count” toward the 10 percent minimum. To qualify for listing on the Subsidized Housing Inventory (SHI), units must be:

- Approved, either through financial or technical assistance, by a state or federal subsidizing agency;
- Protected by a long-term deed restriction that keeps the units affordable for purchase or rent by a household with income not exceeding 80 percent AMI, adjusted for household size;
- Monitored to ensure compliance with the affordable housing deed restriction; and
- Made available through a fair and open process through a state-approved affirmative fair housing marketing plan.

Table B summarizes the SHI data for the 14 communities of the GATHC. Four municipalities meet or exceed the 10 percent minimum, while 6.8 percent of units in the entire consortium area are included on the SHI.

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

Municipality	SHI Units	% of year-round units
Plainville	572	13.11%
Raynham	727	12.69%
Mansfield	965	10.41%
Norton	696	10.02%
Middleborough	936	9.62%
Taunton	1,724	6.92%
Attleboro	1,166	6.12%
Lakeville	250	5.71%
Dighton	151	5.09%
Carver	141	3.04%
North Attleborough	363	2.90%
Freetown	86	2.49%
Berkley	40	1.70%
Seekonk	87	1.45%
<b>TOTAL</b>	<b>7,904</b>	<b>6.80%</b>
<b>Table B: GATHC - Subsidized Housing Inventory by Municipality</b>		
Source: Executive Office of Housing and Livable Communities, February 2024		

Most of these SHI units are protected in perpetuity, but some projects have affordability restrictions that are set to expire. According to a 2023 report by the Community Economic Development Assistance Corporation (CEDAC), most subsidized units in the GATHC are not expected to be lost, but two communities in the consortium have units that are considered “at-risk” by the end of 2027:

- 16 units in Middleborough (two sites of 8 units each)
- 24 units in Norton (all one site)

In October 2023, the City of Taunton received notice from the owners of the Taunton Gardens development of the intent to terminate affordability restrictions on their 32 publicly assisted units by September 2025. Combined with the sites identified in the CEDAC report, there are 72 at-risk units across the consortium.

### Does the availability of housing units meet the needs of the population?

Roughly half of all households in the GATHC have incomes less below HUD’s area median family income (HAMFI) and nearly one quarter have incomes below half of HAMFI (CHAS 2020).

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**Describe the need for specific types of housing:**

There is a demand for affordable rental and ownership units, as a significant percentage of both renters and homeowners are considered housing cost-burdened (see NA-10). According to the most recent CHAS estimates, about 22 percent of homeowners and 43 percent of renters pay more than 30 percent of their total incomes in housing costs, indicating a large population who have been unable to find housing that they can afford.

**Discussion**

While the GATHC has nearly 8,000 subsidized units, there is clearly a demand for more affordability, as well as the state Chapter 40B requirements that most consortium members have not yet met.

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## MA-15 Housing Market Analysis: Cost of Housing

91.410, 91.210(a)

### Introduction

The number of homes available for rent or purchase are only part of the story- this section examines whether residents can afford to live in the GATHC. This section looks at costs for both renting and purchasing a home along with affordable rent limits to estimate what percentage of the housing stock is accessible to low-income households.

### Cost of Housing

Massachusetts is in the midst of a housing crisis as rents and home prices have risen rapidly to unaffordable levels. Table 33 shows that between 2012 and 2022, median home value in the GATHC region rose by more than one third and median contract rent rose even faster.

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$303,654	\$412,076	35.7%
Median Contract Rent	\$855	\$1,253	46.5%

**Table 33 – Cost of Housing**

<b>Data Source:</b>	2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year)
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The averages shown in Table 33 obscure the diversity of housing prices across the GATHC. Table C shows the median sales price for a single-family home in each consortium community, which range from over \$700k in Mansfield to \$450k in Taunton.

Municipality	Median Single-Family Sale Price (2023)	Municipality	Median Single-Family Sale Price (2023)
Mansfield	\$703,500	Middleborough	\$505,000
Lakeville	\$560,000	Raynham	\$502,000
North Attleborough	\$550,000	Freetown	\$500,504
Norton	\$535,500	Dighton	\$486,000
Plainville	\$525,000	Seekonk	\$479,950
Carver	\$520,000	Attleboro	\$470,750
Berkley	\$517,500	Taunton	\$450,000

**Table C: GATHC - Median Single-Family Home Price (2023)**

Source: Banker & Tradesman

Table 34 shows estimates for the amount of monthly rent paid by tenants in the GATHC.

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
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Rent Paid	Number	%
Less than \$500	3,966	17.1%
\$500-999	9,586	41.2%
\$1,000-1,499	7,644	32.9%
\$1,500-1,999	1,790	7.7%
\$2,000 or more	247	1.1%
Total	23,233	99.9%

**Table 34 - Rent Paid**

<b>Data Source:</b>	2013-2017 ACS
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Table 34 is reproduced below with 2022 ACS estimates as Table 34a. The amounts of rent paid rose significantly between the 2017 and 2022 estimates, with about 2,000 households paying more than \$1,500 per month in rent in 2017, in contrast to almost 13,000 households paying more than \$1,500 per month in rent in 2022.

Rent Paid	Number	%
Less than \$500	2,560	9.0%
\$500-999	4,287	15.0%
\$1,000-1,499	8,820	30.9%
\$1,500-1,999	8,770	30.8%
\$2,000 or more	4,065	14.3%
Total w/ cash rent	28,502	100.0%

**Table 34a - Rent Paid**

<b>Data Source:</b>	2018-2022 ACS
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The ACS rent estimates above are supplemented by more recent data on rental listings from 2022 and 2023 sampled from both the immediate Taunton and Attleboro areas.

	1-bedroom	2-bedroom	3-bedroom
Taunton Area	\$1,400	\$1,700	\$2,150
Attleboro Area	\$1,400	\$1,675	\$2,100
Table D: Median Monthly Rent (past 24 months)			
Source: Rentometer, accessed February 23, 2024			
Taunton and Attleboro "areas" include rentals in the core city as well as some adjacent municipalities.			

## Housing Affordability

Relatively few units in the GATHC are affordable to low- and moderate-income households. As shown in Table 35, only a small percentage of renter and owner units are affordable to households at 30 or 50 percent of AMI. Households at 80 percent are estimated to be able to

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afford a majority of rental units, but most ownership opportunities remain out of reach.

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,104	No Data
50% HAMFI	5,458	2,780
80% HAMFI	14,071	9,136
100% HAMFI	No Data	18,104
<b>Total</b>	<b>21,633</b>	<b>30,020</b>

**Table 35 – Housing Affordability**

<b>Data Source:</b>	2013-2017 CHAS
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## Monthly Rent

The GATHC is split between multiple HUD Fair Market Rent areas, so rent levels will differ between municipalities. Most consortium members fall into either the Taunton-Mansfield-Norton or Providence-Fall River areas, so fair market and high/low HOME rents are listed below for both.

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent (FY 2024)	\$1,245	\$1,398	\$1,837	\$2,319	\$2,482
High HOME Rent	\$1,036	\$1,110	\$1,331	\$1,538	\$1,716
Low HOME Rent	\$1,083	\$1,233	\$1,619	\$1,964	\$2,171

**Table 36a – Monthly Rent - Taunton-Mansfield-Norton**

<b>Data Source:</b>	HUD FMR and HOME Rents
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Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent (FY 2024)	\$1,289	\$1,398	\$1,693	\$2,047	\$2,536
High HOME Rent	\$896	\$960	\$1,152	\$1,331	\$1,485
Low HOME Rent	\$1,066	\$1,171	\$1,409	\$1,697	\$1,873

**Table 36b – Monthly Rent - Providence-Fall River**

<b>Data Source:</b>	HUD FMR and HOME Rents
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**Is there sufficient housing for households at all income levels?**

Consolidated Plan	TAUNTON	79
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As discussed in Section NA-10, 15 percent of homeowners and 48 percent of renters in the GATHC have incomes below 50 percent of AMI, an income level that is not served by the majority of subsidized housing. There are significant housing cost burdens for low- and moderate-income households, suggesting that they are having to settle for homes they cannot afford. This indicates a lack of more affordable options for households at these levels.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Home values and rents have risen significantly in recent years, and although costs vary between municipalities housing is likely to continue becoming less affordable as prices increase. This means that not only are more households struggling to afford housing costs, but new affordable housing units are more expensive to build as well.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The GATHC is mostly located in Bristol County, which is part of the Providence-Warwick MSA, but Lakeville, Middleborough, Plainville, and Carver are in the Boston-Cambridge-Quincy MSA and subject to that area's AMI. These rent limits, based on 80 percent of AMI (see Table E) are higher than the rents in Tables 36a and 36b.

	Studio	1-bedroom	2-bedroom	3-bedroom	4-bedroom
Easton-Raynham	\$1,657	\$1,726	\$2,071	\$2,393	\$2,670
Taunton-Mansfield-Norton & Brockton	\$1,656	\$1,774	\$2,128	\$2,460	\$2,743
Providence-Fall River	\$1,433	\$1,536	\$1,843	\$2,130	\$2,376
Table E: Affordable Rents Based on Area Median Income					

### **Discussion**

Housing costs are rising in the GATHC, and affordable housing income limits are rising with them. Along with high constructions costs, these trends have made affordable housing more expensive to create and maintain. Rents based on Area Median Income have risen faster than HUD's HOME and Fair Market rents, and some of these units may now be out of reach of households at lower income levels.

Consolidated Plan	TAUNTON	80
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## MA-20 Housing Market Analysis: Condition of Housing

91.410, 91.210(a)

### Introduction

Previous components of the Market Analysis focus on the supply and affordability of housing in the GATHC. This section examines the condition of those existing units, especially housing that is more likely to be occupied by low- and moderate-income households. The analysis includes lack of complete household facilities, overcrowding, risk of lead paint exposure, and the age of housing units.

### Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

The GATHC defines these terms as follows:

- Substandard condition: a property having major housing violations (usually uninhabitable).
- Substandard condition but suitable for rehabilitation: a property that is in livable condition, but not up to current code, established property standards, or minimum housing standards.

### Condition of Units

HUD accounts for four major housing problems in its CHAS estimates: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, monthly housing costs exceeding 30 percent of total income (see Table 37).

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,175	26%	9,820	42%
With two selected Conditions	133	0%	565	2%
With three selected Conditions	15	0%	50	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	52,740	74%	12,830	55%
<b>Total</b>	<b>71,063</b>	<b>100%</b>	<b>23,265</b>	<b>99%</b>

Table 37 - Condition of Units

<b>Data Source:</b>	2013-2017 ACS
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Consolidated Plan	TAUNTON	81
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Table 37 is reproduced below with 2022 ACS estimates as Table 37a. Most units do not have any of the problematic conditions described above, but rentals have a much higher prevalence. Roughly half of rental units have at least one condition, and over 600 are estimated to have multiple conditions. While owner-occupied units are less likely to have issues with housing condition, there are still almost 19,000 units with at least one.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	18,548	22.5%	14,233	47.4%
With two selected Conditions	237	0.3%	591	2.0%
With three selected Conditions	15	0.0%	35	0.1%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	63,520	77.2%	15,198	50.6%
<b>Total</b>	<b>82,320</b>	<b>100%</b>	<b>30,057</b>	<b>100%</b>

**Table 37a - Condition of Units**

<b>Data Source:</b>	2018-2022 ACS
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## Year Unit Built

The consortium's housing stock is old overall. A majority of units were built before 1980, and relatively few have been added in the twenty-first century. Rental units skew older, with more than a third built before 1950.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,315	15%	2,363	10%
1980-1999	22,620	32%	4,445	19%
1950-1979	23,048	32%	8,357	36%
Before 1950	15,108	21%	8,094	35%
<b>Total</b>	<b>71,091</b>	<b>100%</b>	<b>23,259</b>	<b>100%</b>

**Table 38 – Year Unit Built**

<b>Data Source:</b>	2013-2017 CHAS
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Table 38 is reproduced below with 2022 ACS estimates as Table 38a.

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,826	16.8%	3,598	12.0%
1980-1999	25,856	31.4%	6,169	20.5%
1950-1979	26,188	31.8%	9,490	31.6%
Before 1950	16,450	20.0%	10,800	35.9%
<b>Total</b>	<b>82,320</b>	<b>100%</b>	<b>30,057</b>	<b>100%</b>

**Table 38a – Year Unit Built**

<b>Data Source:</b>	2018-2022 ACS
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### Risk of Lead-Based Paint Hazard

The use of lead-based paint was once common, and many older units still contain dangerous traces of lead. Units built before 1980 (see Table 39) are considered to be at higher risk of containing lead paint hazards. Renters are disproportionately likely to live in structures built before 1980, although a majority of homeowners also live in pre-1980 homes.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	38,156	54%	16,451	71%
Housing Units built before 1980 with children present	6,102	9%	4,719	20%

**Table 39 – Risk of Lead-Based Paint**

<b>Data Source:</b>	2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)
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Table 39 is reproduced below with 2020 CHAS estimates as Table 39a. The overall number of households with children living in units built before 1980 is estimated to have decreased, but thousands of children remain at-risk.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	42,920	53%	19,375	70%
Housing Units built before 1980 with children present	4,937	6%	3,029	11%

**Table 39a – Risk of Lead-Based Paint**

<b>Data Source:</b>	2016-2020 CHAS (Units with Children present)
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### Vacant Units

Vacancy rates vary from an estimated 1.9 percent in Raynham to 8 percent in Lakeville, with a consortium-wide rate of 5 percent. Most of these vacant units were not considered to be on the market for purchase or rental.

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 40 - Vacant Units**

<b>Data Source:</b>	
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The City of Taunton does not have this information.

### Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The majority of both rental and owner-occupied units were built before 1980 and may require code compliance updates, major maintenance, lead paint abatement, and or other livability improvements. An estimated 355 units lack complete plumbing and kitchen facilities while another 1,420 experience overcrowding issues. All of these issues and an overall aging housing

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stock indicate a significant need for the GATHC to proactively pursue rehabilitation of housing units.

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

Out of the 42,920 units built before 1980, 1,604 are occupied by low- or moderate-income households with children aged six or younger. This group accounts for about 20 percent of the total number of families with young children living in older units. Most of these households, an estimated 960, are renters.

Using a scoring system that accounts for recent (five-year) lead cases, the incidence of confirmed cases  $\geq 10$   $\mu\text{g}/\text{dL}$ , age of housing, and high poverty rate, the MA Department of Public Health identifies communities where lead paint poisoning is likely to occur. In 2022, Taunton had a high-risk score of 4.0, significantly higher than the statewide rating of 2.2. Taunton had the 17th-highest risk of childhood lead poisoning in the Commonwealth and was added to the list of communities considered especially “high-risk” the same year.<sup>2</sup>

**Discussion**

Most homes in the consortium communities were built before 1980, and while this does not necessarily indicate that a structure will be in poor condition it increases the likelihood of issues like lead paint and simple wear and tear. Renters are much more likely to live in older housing or housing with other major problems and the City of Taunton has a high risk of childhood lead poisoning. Lower-income households are especially vulnerable to these issues so the GATHC will continue to pay special attention to mitigating these issues.

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<sup>2</sup> MDPH, Childhood Lead Poisoning Prevention Program, 2018-2022 Data.

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## MA-25 Public and Assisted Housing - 91.410, 91.210(b)

### Introduction

Public housing in the GATHC is administered by several local housing authorities and funded by a variety of federal and state programs. Therefore, the consortium has many different public housing needs and goals spread out over a large geographic area. This section lists the number of units in each municipality, the physical condition of those units, and capital improvement needs and goals of each local housing authority.

### ■ Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	6	558	834	0	834	0	0	1,781
# of accessible units									

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 41 – Total Number of Units by Program Type**

<b>Data Source:</b>	PIC (PIH Information Center)
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**Describe the supply of public housing developments:**

The GATHC has thousands of housing units receiving public funding (see Table A, above), but only three properties, all located in Taunton, are classified as federally subsidized public housing (see Table 42). There are 285 units across these three developments. An additional 24 properties located across eight municipalities are classified as “multi-family” and have inspection scores listed by HUD, almost all of which have average scores in the 80s or 90s.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The most recent available inspection scores for the properties classified as public housing are reported in Table 42.

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## Public Housing Condition

Public Housing Development	Average Inspection Score	Number of Units
Bristol Commons (Taunton)	95	59
Lenox Green (Taunton)	93	44
Cedarville (Taunton) Cedarville includes all the following locations; James Thomas, Massasoit, Presby Court, Fitzsimmons Arms, Gwordz Terrace, Caswell Street and 22 units in Paul Bunker Drive.	94	408

**Table 42 - Public Housing Condition**

Although only the three sites listed in Table 42 are considered federal public housing, HUD also reports inspection scores for a range of multifamily developments that receive some type of federal assistance. Table 42a lists these twenty-four additional sites located in eight GATHC communities, most of which have inspection scores in the 80s and 90s.

Community	Site	Inspection Score	Date of Insp. Score
<b>Attleboro</b>	Gardner Terrace	92	2022
<b>Attleboro</b>	Hillcrest Acres	75	2016
<b>Attleboro</b>	Hope Gardens	91	2022
<b>Lakeville</b>	Kensington Court at Lakeville Station	93	2018
<b>Lakeville</b>	The Fairways	97	2018
<b>Mansfield</b>	Mansfield Meadows Apartments	96	2020
<b>Mansfield</b>	Station Pointe I	87	2023
<b>Mansfield</b>	Station Pointe II	90	2023
<b>Mansfield</b>	Village at Cedar Heights	84	2023
<b>Middleborough</b>	Middleborough Housing Authority/Riverview	98	2022
<b>Middleborough</b>	Middlebury Arms	94	2022
<b>North Attleborough</b>	North Attleboro	92	2022
<b>Norton</b>	Norton Glen	77	2023
<b>Raynham</b>	Raynham	94	2022
<b>Taunton</b>	Highland Hills	92	2023
<b>Taunton</b>	Pine Grove Apartments	96	2022
<b>Taunton</b>	Riverside Apartments	97	2022
<b>Taunton</b>	School Street	88	2022
<b>Taunton</b>	Taunton Group Home	91	2021
<b>Taunton</b>	Taunton Gardens	98	2022
<b>Taunton</b>	Washington House	95	2022
<b>Taunton</b>	Mill Pond Apartments	88	2022

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Community	Site	Inspection Score	Date of Insp. Score
Taunton	Taunton Woods	86	2019
Taunton	Robertson on the River Refinance	87	2023
<b>Table 42a - Publicly Assisted Multifamily Condition</b>			

An additional five communities (Carver, Dighton, Norton, Plainville, and Seekonk) have local housing authorities, but these currently only administer state-funded units.

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Public housing authorities in the GATHC have identified a wide range of restorations needs for their properties, including greater accessibility, modernization of utilities, and repair of building interiors and exteriors. Recent capital improvement projects in the consortium include installing elevators (Attleboro, North Attleborough), upgrading energy systems (Taunton, Attleboro, Middleborough), repaving (Attleboro, Mansfield) and replacing building sidings (Attleboro, Mansfield). Notably, the Taunton Housing Authority is pursuing a 2.2-million-dollar project to create a new community center at its Paul Bunker development.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The housing authorities in the GATHC with federally assisted units reported the following capital improvement goals in their 2024 Annual Reports:

Attleboro: “to update siding on one of our 667 developments... We are also taking steps to investigate foundational concerns at our family developments.”

Mansfield: “to provide decent, safe, and sanitary housing for its residents. While this Authority has many needs moving forward, the priority is to focus on interior dwelling improvements while also not neglecting the envelope needs.”

Middleborough: “to maintain a safe and sanitary environment while providing a decent place to live for its tenants.”

North Attleborough: to “maintain all housing units to best conditions allowed by funding and manpower; rehab vacant units and return them to occupancy as best and as quickly as possible; garner additional resources to enhance budget and staffing resources.”

Taunton: to “continue with major active renovation projects, accessibility upgrades, building envelope modernization, and improvement of occupied spaces for building preservation and higher quality of life for residents.”

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**Discussion:**

The consortium’s public housing units are particularly concentrated in Taunton, but there are still hundreds more units of federally assisted housing in other communities. The condition of these units is generally good, with the lowest reported inspections cores in the 70s, and local housing authorities continue to identify and address areas in need of repair or upgrade to better serve residents.

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## MA-30 Homeless Facilities and Services

91.410, 91.210(c)

### Introduction

#### ■ Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	201	0	20	15	
Households with Only Adults	47	19	6	72	11
Chronically Homeless Households	0	0	0	64	
Veterans	0	0	0	26	
Unaccompanied Youth	0	0	0	0	

**Table 43 - Facilities Targeted to Homeless Persons**

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**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Supportive services are critical to address the special needs of homeless persons and families. Please see MA-35 for a comprehensive list of service providers meeting the needs of homeless individuals and families.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

In total, seven organizations within the GBCATCH/CoC provide shelter beds to homeless households, both individuals and families. Together they provide 405 year-round beds for the region. There are several types of housing facilities available for homeless and at-risk individuals and families, including emergency shelter, transitional housing, and permanent housing. Generally, those experiencing homelessness utilizing these facilities are provided case management services.

Emergency shelters are meant to be short-term residential facilities that respond to a household emergency of homelessness. These facilities consist of adult/individual beds and family shelter beds. In Massachusetts, the family shelter system is managed and funded through the state's Executive Office of Housing and Livable Communities (EOHLC). All referrals come through EOHLC, and clients are placed through a statewide by-name list. While EOHLC has a policy of keeping families within a 20-mile radius of their current community, this is subject to availability, and clients can be sent wherever there is an opening.

**Emergency Shelters (ES)** provide about 61 percent of the total year-round beds for the homeless in the region, making up 73 percent of family beds and 36 percent of adult-only beds; of the 47 adult-only beds, 16 are for domestic violence (DV) victims. These beds consist of the following:

- ☐ Catholic Social Service's House Program provides 6 family units (22 beds), while its Taunton-based Samaritan House provides 18 adult-only beds;
- ☐ Justice Resource Institute's ES FAM Focus provides 32 family units (152 beds) and 7 adult-only beds;
- ☐ Southeast Family Services' Taunton Family Center provides 9 family units (27 beds) and 6 adult-only beds;
- ☐ New Hope is a domestic violence shelter providing 16 units of adult-only beds for DV victims.

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In addition to these 248 year-round ES beds, Community Counseling of Bristol County provides 19 extreme weather seasonal beds.

**Transitional Housing (TH)** is temporary housing for homeless households referred by emergency shelters, detoxification programs, and outreach and assessment programs working with emergency shelter providers. Transitional housing is intended to facilitate the movement of individuals and families experiencing homelessness to permanent housing within 24 months. About 6 percent of beds in the region are included in this category:

- ☐ Community Counseling of Bristol County’s Robert Smith House provides 6 adult-only transitional beds for those with a history of substance use disorders.
- ☐ The Taunton Housing Authority offers 9 units (20 beds) of transitional housing for families.

**Permanent Supportive Housing (PSH)** is community-based housing without a designated length of stay. It incorporates supportive services into the design to enable the homeless to maintain long term tenancy. Residents of this type of housing often include the chronically homeless who cannot stabilize in permanent housing without the supportive services. These types of beds comprise 21 percent of region’s homeless beds and include:

- ☐ Catholic Social Services’ Steadfast facility provides 3 units of PSH for families (12 bed beds) and 10 PSH adult beds
- ☐ Community Counseling of Bristol County’s Homes with Heart includes 14 adult PSH beds
- ☐ Community Counseling of Bristol County’s Moving Forward II includes 28 adult PSH beds
- ☐ Through the HUD VASH PSH program, the Providence VA Medical Center has 1 family unit (3 beds) and 20 adult-only beds of PSH for veteran households.

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## MA-35 Special Needs Facilities and Services

91.410, 91.210(d)

### Introduction

The Consortium area has a vast network of human service agencies that offer supportive services and facilities to people with special needs. Special needs subpopulations include people who are considered elderly or frail elderly, have severe mental illness, are developmentally or physically disabled, have substance use disorders, and persons with HIV/AIDS.

The onset of Covid and the influx of funds through the federal government created challenges and a boon for human service agencies. While access to clients became more difficult the availability of funds allowed organizations to expand their services and aid more people. This has resulted in the normalization of telehealth and has caused people to expect more from their providers. Now that funds have been depleted, high demand for services presents challenges for agencies which are struggling to keep up.

The City of Taunton and the GATRA Consortium work to assist families and individuals with special needs through direct funding to human services agencies as well as by supporting affordable housing development.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Special needs sub-populations benefit from different types of supportive services such as assistance with activities of daily living, transportation, meals, case management, medical assistance, childcare, and job training. As people with special needs often have low incomes, they also need affordable and accessible housing. Some groups, such as people with disabilities and people with substance use disorders, may need supportive housing, where services are provided at or linked to the person's residence. However, others can live independently and access the services they need through community resources. The following organizations offer supportive services in the Consortium area:

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Supportive Service	Agency	Service
<b>Life skills</b>	Pro-Home, Inc.	financial literacy education
	The Family Resource Center	credit counseling
<b>Alcohol and Drug Abuse Treatment</b>	High Point	Substance abuse
	Community Counseling of Bristol County	outpatient, detoxification, and short-term residential services
	AA, NA, ALANON	peer-led support groups
	Veterans Administration	veterans' health services
	The Woman at the Well	women's recovery and treatment
	Mass Health	detoxification and treatment programs
<b>General Health and Emergency Health</b>	Mass Health	medical insurance
	Local hospitals	emergency medical care
<b>Mental Health Treatment</b>	Community Counseling of Bristol County	case management and treatment
	Community Counseling of Bristol County	veterans' mental health services
	Mass Health	mental health services
	Dept. of Developmental Services	mental health services
<b>Employment and Training</b>	Bristol Workforce Investment Board	career centers
	MA Dept. of Mental Health	funding provided for education and training
<b>Childcare</b>	MA Dept. of Transitional Assistance	welfare to work child subsidies
	Citizens for Citizens	HeadStart and childcare programs
	The Family Resource Center	childcare assistance
<b>Clothing</b>	Church in the Park	provides clothing and supplies once a year
	St. Vincent de Paul	provides clothing and disability equipment
	Citizens for Citizens	provides clothing and food pantry
<b>Other</b>	United Way Mass Bay	broad services
	Citizens for Citizens	utility and food assistance
	Veterans Services	assistance with Veteran's Administration programs
	South Coastal Counties, Inc.	legal services
	New Hope, Inc.	legal services and domestic violence services
	The Woman at the Well	domestic violence services
	The Family Resource Center	broad services

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**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

For individuals returning from psychiatric units/mental institutions, drug and alcohol treatment and prisons, Massachusetts state law requires the facility to make every effort to avoid discharge to a shelter or the street. Facilities must take steps to identify and offer alternative housing options and document such measures. In the cases where a patient refuses such options, the facilities must identify post discharge support and clinical services as well as notify the Department of Mental Health on a quarterly basis.

Several groups within the Consortium area work to prevent homelessness and ensure that veterans, people with mental health and medical issues, such as HIV/AIDs, as well as people exiting prison, are connected to services. Department of Mental Health and Department of Veteran's Services staff visit shelters to connect homeless individuals with services in mainstream systems for ongoing assistance. Community Counseling of Bristol County (CCBC) coordinates with the Bristol County Sheriff's office to ensure that inmates are properly connected to services as part of their discharge plans. Furthermore, the State of Massachusetts offers multiple programs for inmates being discharged from the prison system. These programs include support with housing and employment, substance use treatment, legal services as well mental health and medical needs.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

See discussion below.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Historically, the Consortium has directed HOME funding to the rehabilitation and development of affordable housing in the region. These housing projects often assist non-homeless people with special needs such as persons who are elderly, people with disabilities, and have other special needs. In the coming year, the Consortium plans to allocate \$390,000 to the development of 10 units of rental housing. This housing may be available to people with special needs. In addition, the City of Taunton will allocate approximately \$126,000 in CDBG funds to support public service activities that address a range of needs of people who are not homeless but have other special needs. The City anticipates assisting 300 beneficiaries in FY2025.

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## MA-40 Barriers to Affordable Housing

91.410, 91.210(e)

### Describe any negative effects of public policies on affordable housing and residential investment

The most significant barriers to affordable housing in the Consortium include:

- ☐ Restrictive zoning and permitting requirements
- ☐ Insufficient planning for affordable housing
- ☐ Limited infrastructure
- ☐ Development costs
- ☐ Market weaknesses and limited access to funding

### Restrictive zoning and permitting requirements

Multifamily development is a basic requirement for providing affordable housing, yet it is difficult to pursue due to restrictive land use regulations in communities throughout the U.S. Some communities in the Consortium allow multifamily housing, but in many cases, it requires a special permit from the Zoning Board of Appeals or City Council, or it is limited to mixed-use buildings, i.e., units above ground floor commercial space. Moreover, the amount of land available for multifamily development is very limited. In addition, communities sometimes require developers to provide more affordable units than the market can support, thereby making multifamily development infeasible. However, the extension of MBTA commuter rail service from Middleborough through Taunton to Fall River and New Bedford (South Coast Rail) creates the potential for new multifamily development in Southeastern Massachusetts. This is largely due to the Commonwealth's recent adoption of the so-called MBTA Communities Law, G.L. c. 40A, Section 3A, which requires cities and towns with access to public transportation to provide for moderately dense "as of right" multifamily housing. In addition, two communities in the Consortium have used an older housing development incentive law known as the Smart Growth Law (G.L. c. 40R or "Chapter 40R") to create new housing development opportunities.

The City of Taunton, City of Attleboro, and Towns of Mansfield, Middleborough, and Lakeville have adopted transit-oriented districts (TOD) alongside rail service. Taunton's TOD allows multifamily development as of right, with mixed commercial uses requiring special approval, in pockets near the planned East Taunton MBTA Station. In Attleboro, multifamily units are permitted near the downtown train station but only in conjunction with ground floor commercial space. By December 31, 2024, Attleboro, Taunton, and Towns of Freetown, Middleborough, Norton, Seekonk, and Raynham will be required to establish fully compliant MBTA Communities districts. (Berkley, Carver, and Lakeville are subject to a later deadline.) Middleborough and Lakeville currently have as-of-right multifamily zoning with two multifamily "subdistricts" under

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the Massachusetts Smart Growth Law. One subdistrict is close to the South Coast Rail Middleborough-Lakeville station.

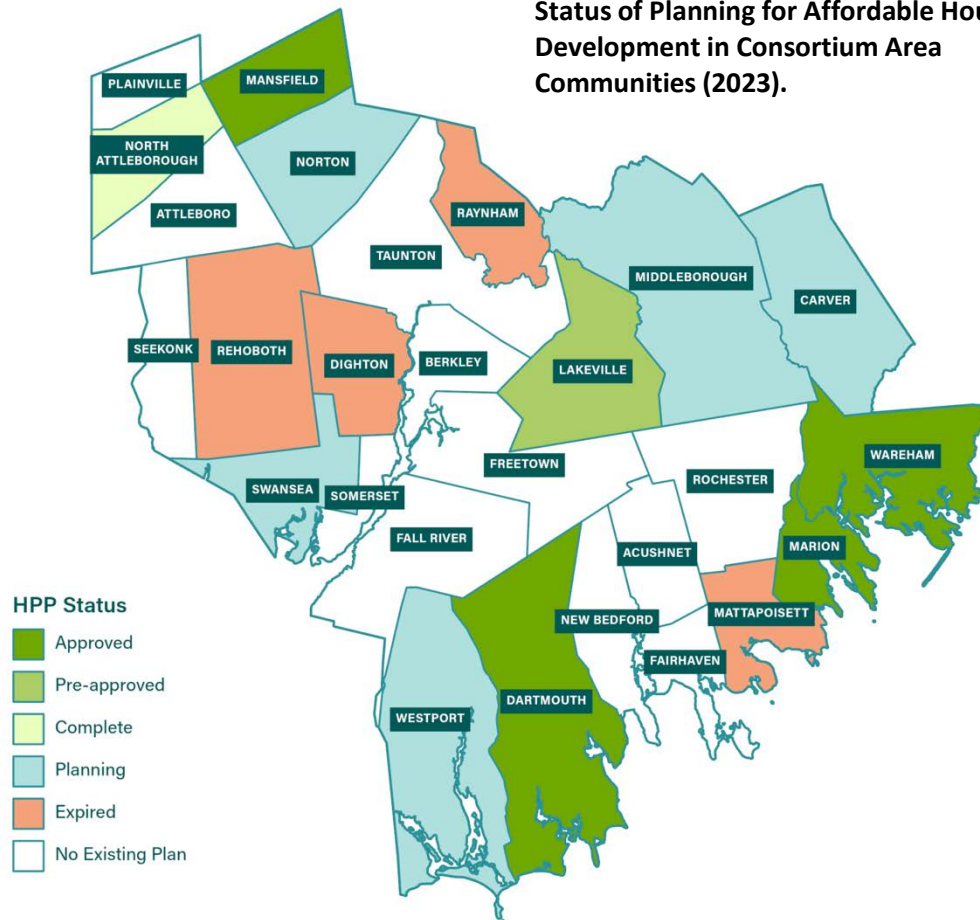
Outside of recent initiatives like those described above, it remains very difficult to develop apartments or condominiums in the Consortium area. For example, under Taunton's Zoning Ordinance, outside the TOD district, a project with four to 15 multifamily units requires a special permit from the Zoning Board of Appeals, but anything over 16 units requires a special permit from the City Council. Attleboro allows multifamily development only by special permit in a single residential district that is already built out. There is very little land zoned for this type of development. Table MA-40.1 summarizes the provisions for multifamily development in each community.

Table MA-40.1 Multifamily Zoning in Consortium Communities			
Municipality	Multifamily as-of-right	Multifamily by special permit	Multifamily if in mixed-use development
Attleboro	No	Yes; by ZBA in one substantially built out district	Yes (TOD)
Berkley	No	Yes; by Select Board. Maximum 4 units.	No
Carver	No	Limited to townhouses	Only by special permit
Dighton	No	No	No
Freetown	No	Yes; by Planning Board. Extremely low-density zoning.	No
Lakeville	Only in Ch. 40R District	No	No
Mansfield*	Only in Mansfield Station Overlay and the Industrial District	SP required for more than 20 units	Allowed but not required
Middleborough	Only in Ch. 40R District	In two substantially built out districts	No
North Attleborough	In one district, up to 6 units in single bldg.; sewer access required	In one district, separate buildings with maximum of 6 units/bldg. Sewer access required.	No
Norton*	No	In two districts	Yes, in two districts
Plainville*	In 1 district; up to 4 units/bldg.	In 1 district; 4 or more units	Allowed only above the ground floor; requires special permit.
Raynham*	In 1 district. Subject to low-density restrictions (lot area, height, # units per building, 1 bldg per lot)	No	No

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Table MA-40.1 Multifamily Zoning in Consortium Communities			
Seekonk	In 1 village district and 1 overlay district Subject to low-density restrictions (height, minimum lot area)	No	No
Taunton	Only in TOD and projects <5 units	Multifamily over 4 units	No

**Fig. MA-40.1.  
Status of Planning for Affordable Housing  
Development in Consortium Area  
Communities (2023).**



### Insufficient planning for affordable housing.

In Massachusetts, the state encourages communities to plan for affordable housing by preparing a Housing Production Plan (HPP) for approval by the Executive Office of Housing and Livable

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Communities (EOHLC). According to the Southeastern Massachusetts Planning and Economic Development District (SRPEDD), very few communities in the Consortium have a current HPP. Taunton and Attleboro are currently developing housing plans for satisfy HPP requirements. (Fig. MA-40.1) Limited planning work for housing development makes it difficult for local officials and staff in any city or town to understand their communities' housing needs and determine the most appropriate tools to address them.

The Consolidated Plan process appears to be the only mechanism for analyzing and estimating affordable housing needs, but it is not designed to assess needs for housing to serve households with incomes over 80 percent AMI. It is also not ideal for evaluating the suitability of development tools and resources that may be a poor fit for or incompatible with the HOME and CDBG programs. This is especially important in the Consortium's smaller, non-entitlement communities where, in addition to regulatory constraints, the absence of adequate infrastructure is a limiting factor for higher-density housing development. Together, the resources and will to create construction-ready land do not exist.

#### **Limited infrastructure**

Public wastewater service exists in portions of Taunton, Attleboro, Mansfield, and Middleborough. Public water service exists in these communities, too, as well as in most of the smaller towns, at least in some areas. Access to adequate infrastructure is critical for multifamily development. Limited capacity in municipal sewers and caps on water withdrawal can deter new multifamily housing.

#### **Development costs**

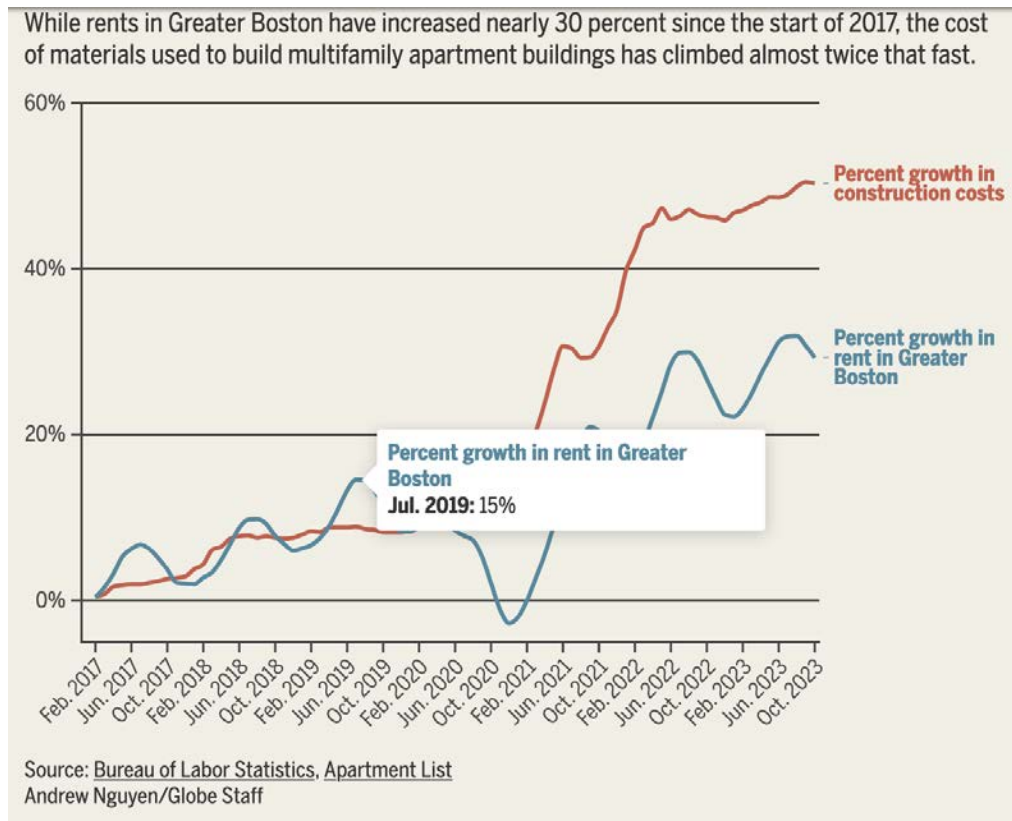
Housing development throughout Eastern Massachusetts has been hindered by the combined costs of labor, construction materials, and capital. In addition, construction starts have been stalled by a shortage of construction labor that persists throughout the region. (Fig. MA-40.2) High interest rates, sluggish growth in rents (and sometimes an actual drop in rents), and higher cap rates have all affected access to capital and the ability of developers to move forward with permitted housing projects.

#### **Market weaknesses and limited access to financing.**

Because market rents in the Consortium are low by multifamily development standards, it is very difficult to create new or improve existing multifamily housing without one or more sources of subsidy. Attleboro and Taunton benefit from being designated as "gateway cities" in Massachusetts, a classification that gives a boost to applications for certain state-funded grants and loans. Recent awards for projects from the Commonwealth Builder Program, Low-Income Housing Tax Credits (LIHTC) and other programs, often supplemented with HOME funds from the Consortium. In another example, the Taunton Housing Authority successfully redeveloped obsolete public housing by partnering with a for-profit multifamily developer, Trinity Financial. The ability to design and execute projects like these requires capacity among developers as well as local government. Innovative pathways to affordable housing development can be found in

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**Fig. MA-40.2. Construction Cost Increases in Eastern Massachusetts.**



Source: Boston Globe, 12/23/23)

Taunton, Attleboro, and communities with full-time planning and community development staff such as Mansfield and Middleborough, but far less so in the region's smaller towns. But for the HOME Consortium, those communities would not have access to any professional housing support.

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## MA-45 Non-Housing Community Development Assets

91.410, 91.210(f)

### Introduction

Taunton is home to 1,655 businesses supporting nearly 25,000 jobs in a variety of industries. A Gateway City within easy reach of Boston and Providence, Taunton is uniquely situated within the region, providing easy access to either metropolitan area (as well as New England as a whole) and to established markets, commercial clusters, and transportation corridors. Additionally, Taunton hosts Myles Standish Industrial Park. The largest and most successful publicly owned business park in New England, Myles Standish is a vital economic engine for the region. Though it is largely built-out – with nearly 6 million square feet of development and over 7,000 jobs – the park still presents infill/expansion and redevelopment opportunities.

Taunton’s economic development efforts are led by the City’s Office of Economic and Community Development (OECD) which provides planning support, technical assistance, coordination and advisory services to city officials, boards, and committees on issues involving economic development and community development. In addition to planning and implementing the City’s economic and community development goals, initiatives, and services, the OECD is responsible for the administration of the US Department of Housing and Urban Development (HUD) Community Planning and Development Programs, specifically Community Development Block Grant (CDBG) and The HOME Program as well as State and non-profit grants and their projects. The City and its Office of Economic and Community Development work hard to create a climate in Taunton that is conducive to growing and attracting businesses in order to strengthen and revitalize the City's neighborhoods and communities.

This section of the Consolidated Plan goes into greater detail about Taunton’s economic, infrastructure, and workforce characteristics.

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## Economic Development Market Analysis

### ■ Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	58	5	0	0	0
Arts, Entertainment, Accommodations	3,245	1,994	12	10	-2
Construction	1,844	1,177	7	6	-1
Education and Health Care Services	5,839	3,531	21	17	-4
Finance, Insurance, and Real Estate	1,769	762	6	4	-3
Information	615	842	2	4	2
Manufacturing	2,283	1,516	8	7	-1
Other Services	1,113	772	4	4	0
Professional, Scientific, Management Services	2,635	1,475	10	7	-2
Public Administration	0	0	0	0	0
Retail Trade	3,846	2,644	14	13	-1
Transportation and Warehousing	1,112	1,361	4	7	3
Wholesale Trade	1,883	3,852	7	19	12
Total	26,242	19,931	--	--	--

**Table 45 - Business Activity**

<b>Data Source:</b>	2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)
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Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	101	--	0%	--	--
Arts, Entertainment, Accommodations	2,194	1,631	7%	7%	-1%
Construction	2,787	1,883	9%	8%	-2%
Education and Health Care Services	7,048	1,615	23%	6%	-17%
Finance, Insurance, and Real Estate	1,850	1,829	6%	7%	1%
Information	327	645	1%	3%	2%
Manufacturing	3,039	1,525	10%	6%	-4%
Other Services	1,374	692	5%	3%	-2%
Professional, Scientific, Management Services	3,058	5,183	10%	21%	11%
Public Administration	1,294	1,622	4%	7%	2%
Retail Trade	4,289	2,361	14%	9%	-5%
Transportation and Warehousing	1,821	18	6%	0%	-6%
Wholesale Trade	1,121	2,991	4%	12%	8%
Total	30,303	24,944	--	--	--

**Table 45.A - Business Activity**

<b>Data Source:</b>	2018-2022 ACS (Workers), 2022 ES-202 (Jobs)
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■ **Labor Force**

Total Population in the Civilian Labor Force	30,260
Civilian Employed Population 16 years and over	28,420
Unemployment Rate	6.06
Unemployment Rate for Ages 16-24	16.63
Unemployment Rate for Ages 25-65	4.54

**Table 46 - Labor Force**

<b>Data Source:</b>	2013-2017 ACS
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Total Population in the Civilian Labor Force	32,082
Civilian Employed Population 16 years and over	30,303
Unemployment Rate	5.50%
Unemployment Rate for Ages 16-24	12.00%
Unemployment Rate for Ages 25-65	4.40%

**Table 46.A - Labor Force**

<b>Data Source:</b>	2018-2022 ACS
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Occupations by Sector	Number of People
Management, business and financial	5,310
Farming, fisheries, and forestry occupations	1,400
Service	2,960
Sales and office	7,380
Construction, extraction, maintenance, and repair	2,840
Production, transportation, and material moving	2,200

**Table 47 – Occupations by Sector**

<b>Data Source:</b>	2013-2017 ACS
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Occupations by Sector	Number of People
Management, business and financial	10,402
Farming, fisheries, and forestry occupations	77
Service	5,492
Sales and office	6,299
Construction, extraction, maintenance, and repair	3,043
Production, transportation, and material moving	4,990

**Table 47.A – Occupations by Sector**

<b>Data Source:</b>	2018-2022 ACS
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## ■ Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,635	54%
30-59 Minutes	9,095	34%
60 or More Minutes	3,350	12%
<b>Total</b>	<b>27,080</b>	<b>100%</b>

**Table 48 - Travel Time**

<b>Data Source:</b>	2013-2017 ACS
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## ■ Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,136	54%
30-59 Minutes	9,930	35%
60 or More Minutes	2,973	11%
<b>Total</b>	<b>28,039</b>	<b>100%</b>

**Table 48.A - Travel Time**

<b>Data Source:</b>	2018-2022 ACS
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## Education:

### ■ Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,020	200	1,515
High school graduate (includes equivalency)	7,255	570	2,125
Some college or Associate's degree	8,210	345	1,855
Bachelor's degree or higher	5,930	300	885

**Table 49 - Educational Attainment by Employment Status**

<b>Data Source:</b>	2013-2017 ACS
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### ■ Educational Attainment by Employment Status (Population 25-64)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,817	236	1,827
High school graduate (includes equivalency)	7,878	441	3,172
Some college or Associate's degree	7,576	319	1,810
Bachelor's degree or higher	6,987	135	1,097

**Table 49.A - Educational Attainment by Employment Status**

<b>Data Source:</b>	2018-2022 ACS
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### ■ Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	105	90	165	1,045	1,720
9th to 12th grade, no diploma	525	665	490	1,275	1,000
High school graduate, GED, or alternative	1,485	2,500	2,050	5,415	3,300
Some college, no degree	1,425	2,000	1,790	3,265	1,170
Associate's degree	110	820	750	1,805	575
Bachelor's degree	635	1,445	1,320	2,355	610
Graduate or professional degree	25	605	350	1,040	525

**Table 50 - Educational Attainment by Age**

<b>Data Source:</b>	2013-2017 ACS
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	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	74	98	197	1,162	1,648
9th to 12th grade, no diploma	406	473	344	1,606	1,100
High school graduate, GED, or alternative	1,983	2,590	2,558	6,343	2,784
Some college, no degree	1,322	2,167	1,258	3,530	1,458
Associate's degree	234	791	602	1,357	543
Bachelor's degree	599	1,960	1,614	2,310	842
Graduate or professional degree	15	636	502	1,197	632

**Table 50.A - Educational Attainment by Age**

<b>Data Source:</b>	2018-2022 ACS
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## ■ Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,480
High school graduate (includes equivalency)	36,100
Some college or Associate's degree	40,980
Bachelor's degree	54,625
Graduate or professional degree	69,840

**Table 51 – Median Earnings in the Past 12 Months**

<b>Data Source:</b>	2013-2017 ACS
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\*\*\*

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$43,060
High school graduate (includes equivalency)	\$42,979
Some college or Associate's degree	\$49,321
Bachelor's degree	\$67,699
Graduate or professional degree	\$76,658

**Table 51.A – Median Earnings in the Past 12 Months**

<b>Data Source:</b>	2018-2022 ACS
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**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The health care and social assistance industry remains Taunton's largest employer, providing 16 percent of the jobs in Taunton and making up 33 percent of all establishments. This is largely due to the presence of Taunton State Hospital/Morton Hospital and satellite specialty clinics and health centers.

The second largest industry in Taunton in terms of employment is wholesale trade, which has the greatest concentration of economic activity relative to county and statewide averages (12% of jobs in Taunton versus 5% in Bristol County and 4% in Massachusetts). Wholesale trade includes numerous distribution center activities, including major facilities at the City's industrial parks (Myles Standish Industrial Park and Liberty and Union Industrial Park).

Other significant industries in Taunton include retail, administrative and waste services, transportation and warehousing, and construction, in terms of number of jobs. Together, these top six employment sectors account for nearly 70 percent of the workers in the City of Taunton.

**Describe the workforce and infrastructure needs of the business community:**

Adequate transportation to get employees to and from their jobs remains an important infrastructure need for the community. While there is public transportation (bus service and Dial-a-Ride for 60+ and persons with a disability) in the region, quite often connections are not readily available between people and locations. The problem is even more acute in situations involving the two transit authorities that serve the region. Ideally, the South Coast Rail Project (which will restore commuter rail service to Taunton) will address and alleviate some of the City's underserved transportation needs.

Additionally, Taunton's workforce and business community has felt definite and continuing impacts from the COVID-19 pandemic. Small business owners are struggling to staff their establishments as the low-moderate income work force has not returned to their (pre-pandemic) positions. Furthermore, many of the small businesses that were viable prior to the pandemic have not reopened. The City has a number of programs aimed at assisting both large and small businesses, including a rent rebate program for new businesses locating in vacant buildings in the downtown area and various tax incentive programs.

Taunton continues to invest in infrastructure improvements that will support the City's cultural, housing, and economic development goals. Taunton has worked with and received funding from Mass Development for infrastructure improvement in both the industrial park and downtown Taunton and has used funding from MassDOT's Complete Streets Program to improve pedestrian and bicycle infrastructure along both Kilmer Avenue (in 2017) and Weir Street (in 2022). Taunton is also working with SRPEDD on a corridor study and revitalization plan for Route 140. The City

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coordinates and regularly assists with the Taunton Business Improvement District (BID), the Downtown Taunton Foundation (DTF), Taunton Development Commission (TDC), Taunton Chamber of Commerce, Southeastern Regional Planning and Economic Development District (SRPEDD), and other agencies to enhance both the community's and larger region's workforce and economy.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

#### ■ South Coast Rail Project: Phase 1

Phase 1 of the South Coast Rail project extends commuter rail service to Taunton. The South Coast Rail project will restore commuter rail service between Boston and southeastern Massachusetts. Taunton, Fall River, and New Bedford are the only major cities within 50 miles of Boston that do not currently have commuter rail access to Boston. South Coast Rail will reconnect this region to jobs and generate economic development. Service was supposed to begin by the end of 2023 but has been delayed.

#### ■ Taunton Route 140 Corridor Study

The Route 140 Corridor Study will examine opportunities for multi-modal transportation improvements while accommodating Taunton's current and future residential and economic demands. SRPEDD is working with the City of Taunton to create a Transportation, Land Use and Economic Development plan for Route 140 from the Green to Industrial Drive. The study will support the City's transportation and community development goals, as well as the Commonwealth of Massachusetts's MBTA Communities Multi-Family Zoning Requirements.

#### ■ City of Taunton Business and Development Guide

Taunton has published a Business and Development Guide to assist residents, businesses, and prospective developers in more easily navigating the permitting process in Taunton. The Business and Development Guide, created by SRPEDD and funded by the Community Compact Grant Program, serves to improve the permitting process by making it more user-friendly. The guide includes step-by-step instructions for permit-seekers and a comprehensive directory and contact list for all City Departments that issue permits.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The industries that make up Taunton's employment base are not well aligned with the industries that employ residents. Moreover, employment data seems to suggest a shortage of jobs in Taunton requiring highly skilled labor such as finance and insurance and managerial positions. As there are more working residents than jobs available within Taunton, it is unsurprising that most

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industries in Taunton are net exporters of jobs. Only the wholesale trade, transportation and warehousing, information, and public administration sectors are net importers of jobs to the community. Economic development and planning efforts include actions and strategies geared towards alleviating the City's economic shortcomings, especially in its employment choices. For example, Taunton's most recent master plan emphasized the need for a more diversified economy with varied and higher wage job opportunities.

Additionally, Taunton continues to lag the Commonwealth in educational attainment. In Taunton, 22.9 percent of residents over 25 have at least a bachelor's degree, compared to 45.9 percent in the state overall. Almost 16 percent of Taunton residents over 25 have not received a high school diploma. These educational statistics reinforce how difficult it is for residents to compete for professional, technical, and other occupations that pay high wages to lure an educated workforce.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

■ **MassHire Taunton Career Center**

The MassHire Bristol (County) Career Centers provide a variety of employment-related services for job seekers and businesses. There are three full-service MassHire Bristol Career Centers: Attleboro, Fall River, and Taunton. Each center serves as a repository of resources to help the unemployed find education and job training services and search for employment.

■ **Bristol-Plymouth Regional Technical School**

Coupled with the general core of academic subjects (English, Social Studies, Mathematics and Science), Bristol-Plymouth provides nineteen distinct high school technical programs. Post-secondary programs are also offered including HVAC, Dental Assisting, and full time and part time Practical Nurse Programs. Both Bristol-Plymouth and the other local high school offer internships and job placement assistance.

■ **Bristol Community College**

Bristol Community College (BCC) provides both educational and vocational training at campuses within Taunton and Attleboro. The Taunton BCC campus also offers free Certified Nursing Assistant (CNA) training to those meeting income guidelines.

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**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Taunton participates in the Southeastern Regional Planning and Economic Development District (SRPEDD), which completed a new CEDS in 2023.<sup>3</sup>

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Taunton Office of Economic and Community Development (OECD) takes a proactive role in the economic growth of the City: operating a sign and façade program and a rent rebate program, supporting infrastructure improvements and retail development, and tracking available commercial space, and more. The OECD also seeks out and recruits new businesses into the City and works to retain existing businesses. The City provides low interest business loans to assist new start-up businesses and existing business expansion. The City created a Business Development Guide that can be accessed through the City website to explain various programs and the steps necessary new entrepreneurs need to take to start their journey.

The Taunton Leading City Initiative is a funding program that sets aside funds received from the sale of various City owned parcels of land for use in the expansion and creation of new businesses and economic opportunities. This program has brought in \$1.2M for investment back into the community and the City hopes to expand the initiative to include other innovative economic revitalization programs to support business and housing development. The goals of the Leading City Initiative are to build long term economic success in Taunton by revitalizing the City, generative economic activity, and expanding housing options.

There is a Downtown Business Improvement District (BID) active in the center of the City. The BID helps to market available vacant space and promote the existing growth of the downtown businesses. Further, a new Transformative District Initiative (TID) area has been established in the low/moderate income neighborhood on the north end of the City. This TDI creates new funding sources and grants to be available for additional economic growth in the area.

The City will use available City funding and where available, CDBG funding, to improve infrastructure and eliminate accessibility issues that restrict business growth.

**Discussion**

See above.

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<sup>3</sup> SRPEDD, Comprehensive Economic Development Strategy 2023-2028.

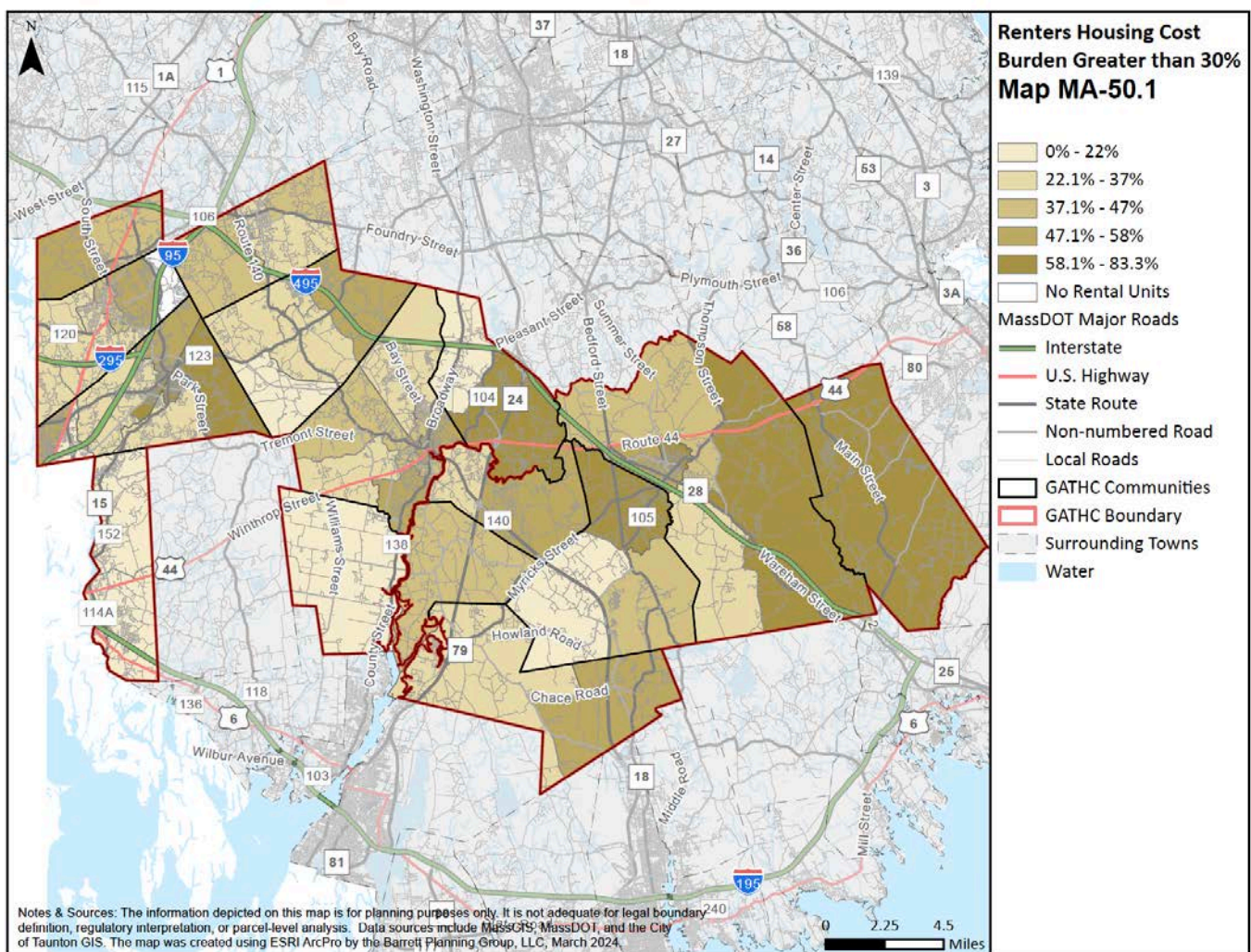
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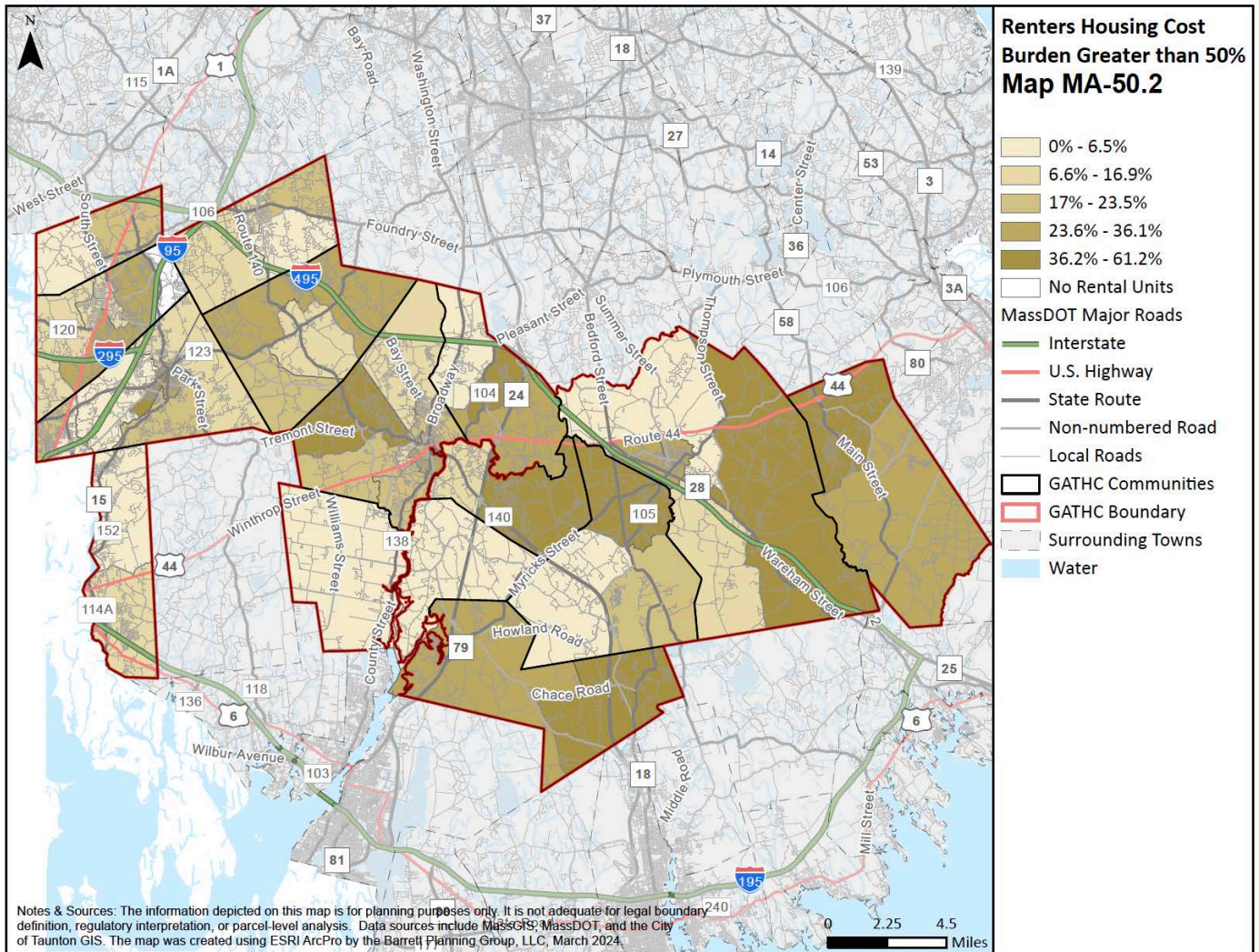
## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?  
(include a definition of "concentration")**

The cities of Taunton and Attleboro and towns of Middleborough and Carver all have areas where more than 50 percent of all renters pay more than 30 percent of their monthly income on housing costs. As shown in Map MA-50.1, these high concentration areas include Taunton center, central and east Attleboro, the east side of Middleborough, and all of Carver. Considering the Consortium's severely cost-burdened renters (Map MA-50.2), the highest concentrations exist in Taunton center, the east side of Middleboro, and north Carver.







**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The Consortium's Analysis of Impediments to Fair Housing Choice (2019) does not identify any Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). HUD defines R/ECAP as a census tract when more than half of the population is non-White and 40 percent 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.

Map NA-30.1 shows that, consistent with findings in the AI, there are census tracts with comparatively large percentages of minority residents – comparatively meaning in relation to the Consortium as a whole, even if not classified as R/ECAPs. Taunton, Attleboro, and the north side of Mansfield have large percentages of African Americans, Asians or Pacific Islanders, and Latino populations. There is some overlap between census tracts with large percentages of minority and

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low- or moderate-income populations, though Carver's lowest-income area in South Carver is not also a minority concentration area.

The Consortium continues to try to make HOME resources available to all the participating communities on a fair, relatively proportional basis. Minority and LMI concentration are among the factors considered in determining how best to allocate HOME funds to address affordable housing needs in the region.

### **What are the characteristics of the market in these areas/neighborhoods?**

The areas with comparatively large percentages of housing problems (affordability, condition) are generally weak market neighborhoods, i.e., neighborhoods with low rents compared with community-wide market characteristics.

### **Are there any community assets in these areas/neighborhoods?**

This list contains community assets located within the racial minority areas greater than approximately 23 percent, as mapped on Map NA-30.1.

#### **■ Schools**

##### Taunton

Harold H Galligan School  
Edward F Leddy Preschool  
Coyle & Cassidy High School and Middle School  
Our Lady of Lourdes School  
Taunton Alternative High School  
Bristol-Plymouth Vocational Technical School

##### Attleboro

Robert J Coelho Middle School  
Thomas E Willett School  
St. John The Evangelist School  
Early Learning Center  
Peter Thacher Elementary School  
Community Care Service

##### Mansfield

St. Mary's Catholic School  
Harold L Qualters Middle School  
Mansfield High School

#### **■ Places of Worship**

##### Taunton

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Congregation Agudath Achim  
The Church of Restoration  
Baptist Church of All Nations  
St. Jude the Apostle  
St. Anthony  
St. Mary  
Our Lady of the Holy Rosary Chapel  
Annunciation of the Lord  
St. Andrew the Apostle  
St. Thomas's Church  
Memorial United Methodist Church  
First Parish Church in Taunton

Attleboro

First Baptist Church  
St. John the Evangelist  
All Saints' Church  
Centenary United Methodist Church  
Attleboro Corps  
Second Congregational Church, UCC

Mansfield

St. Mary's

■ **Parks/Playgrounds/Fields**

Taunton

Boyden Wildlife Refuge  
Mozzone Preserve  
Hopewell Park  
Boyden Park  
Memorial Park

Attleboro

Bungay Park  
Nickerson Playfield  
South Attleboro Park

Mansfield

Memorial Park  
Maple Park Conservation Area

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**Are there other strategic opportunities in any of these areas?**

No additional assets identified.

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## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households**

91.210(a)(4), 91.310(a)(2)

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The City of Taunton, and surrounding GATHC communities are well served for broadband. According to the Federal Communications Commission database, all households in the fourteen town Consortium communities have 100% access to fixed broadband internet service, and 100% access to mobile/wireless broadband service at either 4G or 5G speeds. The top mobile broadband providers in the area are AT&T Inc., Dish Network Corporation, T-Mobile USA, Inc., and Verizon Communications Inc., and at least 3 of the 4 providers serve each community. The top home internet service providers include Xfinity, EarthLink, Verizon, Viasat, HughesNet, AlwaysOn, Starlink, ispMint, Taunton Municipal Lighting Plant (TMLP), and T-Mobile 5G Home Internet. Throughout the many providers serving the GATHC communities, there is a vast array of offerings between cable, fiber, fixed wireless, satellite, and 5G internet.

Broadband access is increasingly critical for households in terms of education, economic opportunities, virtual telehealth, and community connectivity. For low-and moderate-income households, while broadband is available across the Consortium, the inability to afford quality internet access can create a “digital divide”. It was reported during community interviews, that there is a digital divide among the elderly population as well, as the elderly do not all have smartphones, and often have a hard time navigating online applications and email, and need other options other than online, electronic options, to gain access to programs and services.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

As noted above, there are multiple competing broadband internet service providers throughout the GATHC communities. As wireless technology continues to evolve at a rapid pace, we expect that there will continue to be healthy competition amongst the multiple existing service providers. Affordability to internet access remains a barrier to low/moderate income customers, therefore continued competition amongst the providers, along with the existence of affordable product offerings will help continue to close the barrier in obtaining affordable access. Taunton Municipal Light Plant participates in the Affordable Connectivity Program and offers a service discount of up to \$30 per month. The starting price for basic Xfinity services in parts of the Consortium areas is \$25 per month, making it an affordable option for those seeking high-speed connectivity. Overall, the combination of the many existing internet service providers and diverse connection options serving Taunton and the GATHC area residents, ensures that every resident can find a service provider and affordable plan to suit their needs.

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## MA-65 Hazard Mitigation

91.210(a)(5), 91.310(a)(3)

### Describe the jurisdiction's increased natural hazard risks associated with climate change.

In recent years, the City of Taunton has completed several planning initiatives to better understand increased natural hazard risks associated with climate change. The planning initiatives include a joint *Municipal Vulnerability Preparedness (MVP) and Hazard Mitigation Plan (HMP) Update* in 2022.<sup>4</sup> In addition, the *City of Taunton Open Space and Recreation Plan 2023-2030* was completed, which is a 7-year plan to maintain and protect Taunton's natural resources, and provide recreational opportunities for its residents.<sup>5</sup> The City worked to ensure consistency between the two parallel planning processes, and to ensure the climate resilience priorities identified during the MVP planning process were reflected in the City's Open Space and Recreation goals.

The working group and stakeholders identified the top four climate change hazards impacting Taunton:

- Winter Hazards (Blizzards/Snow)
- Severe Storms (Heavy Winds/Nor'easters/Hurricanes)
- Changing Precipitation Patterns (Intensity/Volume of Rain/Flooding)
- Temperature Extremes (Extreme Heat/Extreme Cold)<sup>6</sup>

During the workshop, discussion groups identified various vulnerabilities with the Town's infrastructural, societal, and environmental assets.<sup>7</sup> The discussion groups also identified a range of strengths among the infrastructural, societal, and environmental assets of the Town.<sup>8</sup>

The MVP workshop resulted in the following top five recommendations for enhancing resilience:

1. Improve Drainage Infrastructure and Capacity
  - Minimize flooding on evacuation routes, roadways (particularly along Cobb Brook Hart Street, Bristol-Plymouth Regional Technical School), parking lots, and increase stormwater capacity.
    - Retrofits, replacement Low Impact Development (LID), and Green Infrastructure (GI)/Nature Based Solutions<sup>9</sup>

<sup>4</sup> Taunton, MA MVP Report, Horsley Witten Group, June 1, 2022.

<sup>5</sup> City of Taunton Open Space and Recreation Plan 2023-2030.

<sup>6</sup> Taunton, MA MVP Report, Horsley Witten Group, June 1, 2022, 7.

<sup>7</sup> Taunton, MA MVP Report, Horsley Witten Group, June 1, 2022, 9-10.

<sup>8</sup> Taunton, MA MVP Report, Horsley Witten Group, June 1, 2022, 10-11.

<sup>9</sup> Taunton, MA MVP Report, June 1, 2022, 11.

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2. Improve Emergency Response Planning and Communications

- Educate community of emergency response planning (mailings)
  - Ensure ADA-accessibility/Universal Access/Environmental Justice provisions
  - Consider an app for shelter information and evacuation routes (based on type/location of hazard event)
  - Note which shelters accept pets
- Hire a Public Information Officer
- Expand Heating/Cooling capacity (consider mobile “hubs”)<sup>10</sup>

3. Coordinate installation/maintenance of new/improved sidewalks with all responsible departments/parties

- Coordinate construction/reconstruction in concert with site/roadway improvement projects
  - Ensure ADA-accessibility/Universal Access compliance (remove obstructions)
- Expand snow removal ordinance to include school zones<sup>11</sup>

4. Coordinate with the Taunton Municipal Light Plant to develop community notification program regarding power outages

- Create power outage map viewer with specific locations and estimated response time for restored power<sup>12</sup>

5. Brownfield Site Cleanup/Redevelopment

- Utilize EPA’s Targeted Brownfields Assessment (TBA) program for support
- Support property owners through the cleanup/redevelopment process<sup>13</sup>

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

National assessments of climate risk have repeatedly demonstrated that residents who are considered potentially vulnerable will be the ones most impacted by climate change. The Centers for Disease Control and Prevention’s Social Vulnerability Index (SVI) helps local officials identify residents that may need support in preparing for hazards or recovering from a disaster.<sup>14</sup> The SVI groups U.S. Census tract data into four vulnerability themes. Each Census tract is assessed nationally, receiving an overall SVI ranking and a ranking for each theme:

<sup>10</sup> Taunton, MA MVP Report, June 1, 2022, 11.

<sup>11</sup> Taunton, MA MVP Report, June 1, 2022, 11.

<sup>12</sup> Taunton, MA MVP Report, June 1, 2022, 12.

<sup>13</sup> Taunton, MA MVP Report, June 1, 2022, 12.

<sup>14</sup> [CDC SVI Documentation 2020 | Place and Health | ATSDR](#)

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- Socioeconomic Status
- Household Characteristics
- Racial and Ethnic Minority Status
- Housing Type and Transportation

Figure MA-65-1 depicts the Centers for Disease Control Social Vulnerability Index (SVI) and how the Census tracts in Taunton ranked. The higher the score, the more vulnerable the tract is. According to the SVI, in 2020 there were 22 tracts in Taunton with an average ranking of 0.5357. This indicates that the community as a whole is more socially vulnerable than 53.6 percent of national Census tracts. Census tracts 6136, 6137, 6138, 6139.01, and 6140 are the most socially vulnerable in Taunton with an average SVI of 0.8901. These tracts are depicted in dark blue in Figure MA-65-1 and are located in the center of Taunton.

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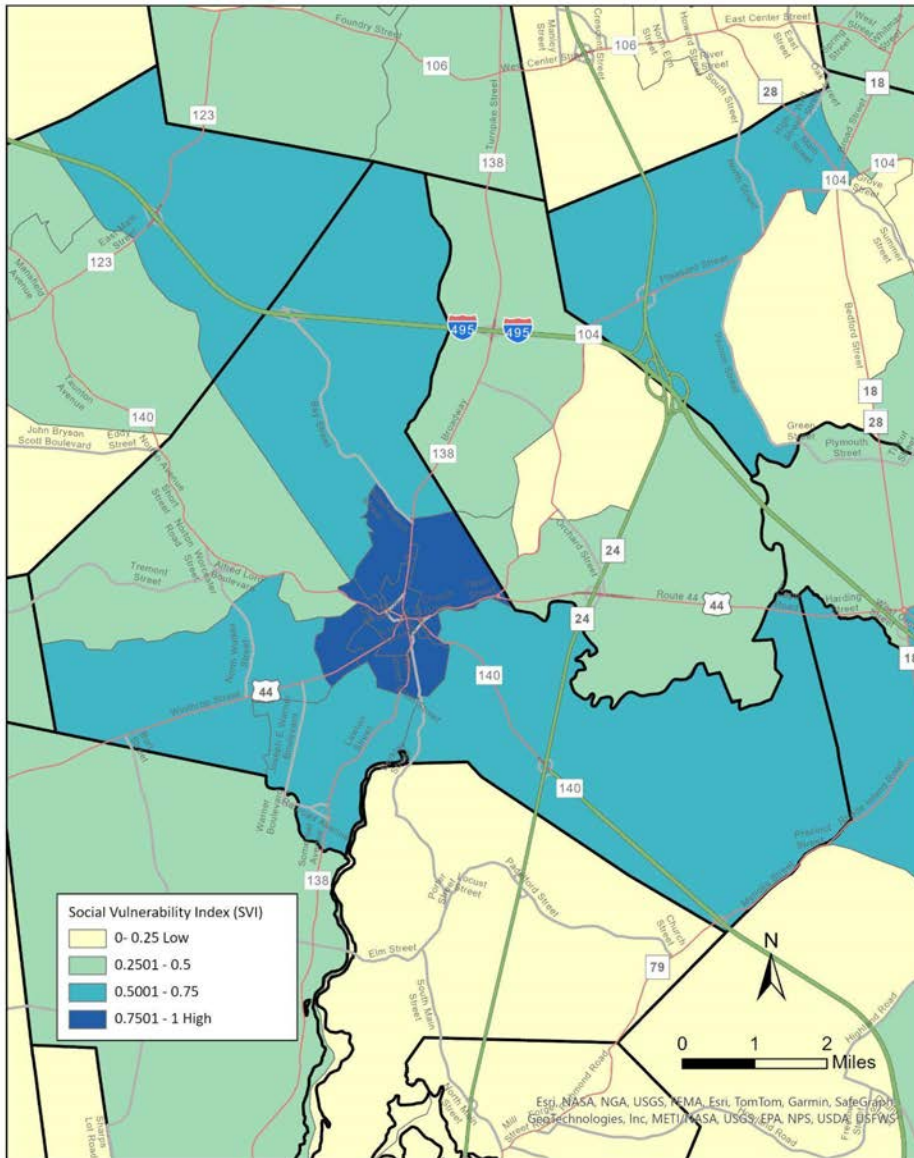


Figure MA-65-1. City of Taunton Social Vulnerability Index (SVI), Centers for Disease Control and Prevention, 2020.

Figure MA-65-2 shows the Environmental Justice Block Groups and the Flood Hazard Areas within the City of Taunton. Taunton's most recent HMP notes: "FEMA was not able to provide information for the repetitive loss properties. The City did not receive repetitive loss information or updated locations for the repetitive loss properties. The city submitted a request for the data to FEMA on February 1, 2022."<sup>15</sup>

<sup>15</sup> City of Taunton 2023-2030 Open Space and Recreation Plan, 61.

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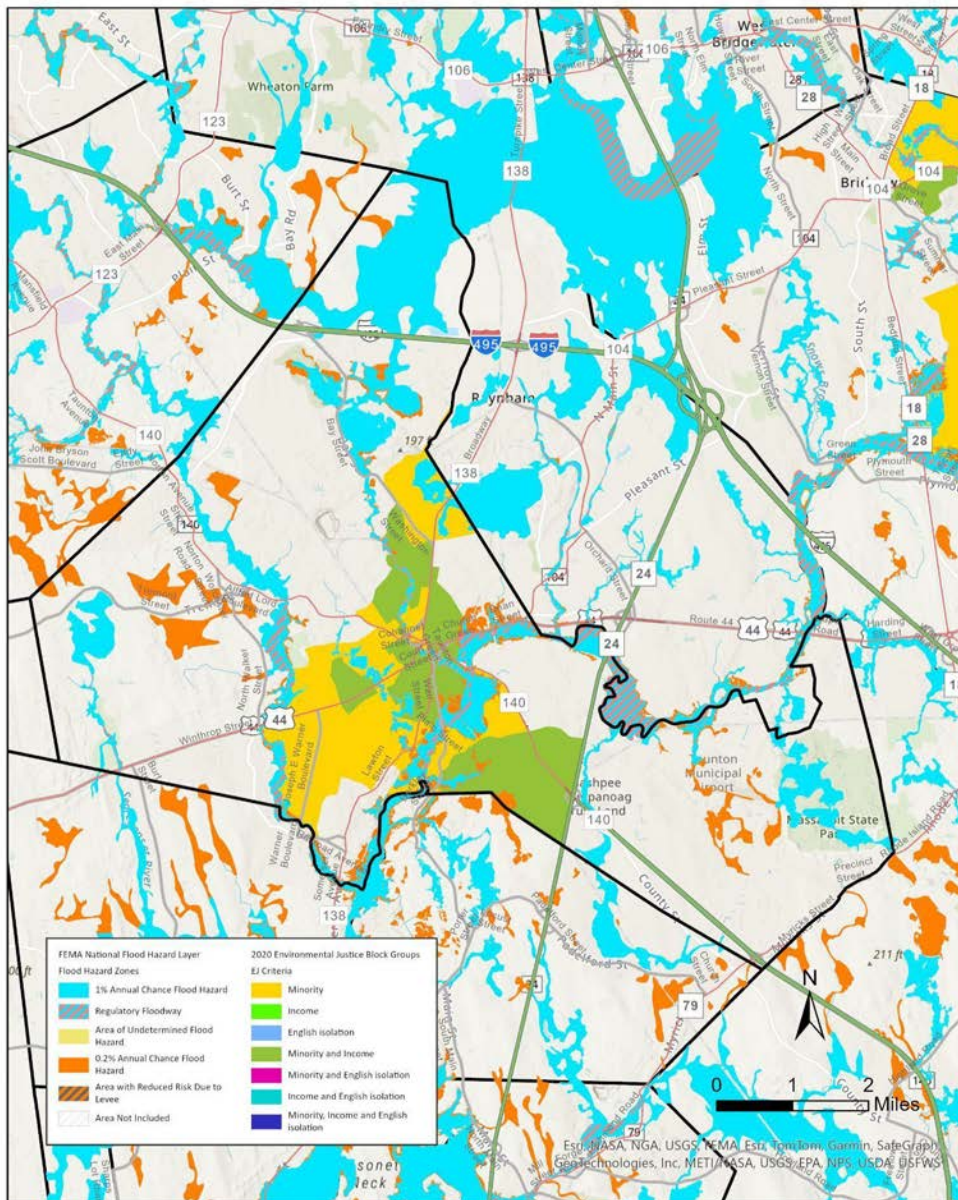


Figure MA-65-2. City of Taunton Environmental Justice Block Groups and Flood Hazard Areas, MassGIS.

The City of Taunton is a member of the Greening the Gateway Cities Program that provides free trees to increase tree canopy cover in select urban residential areas. Some of the benefits of shade trees are increased energy efficiency to reduce cooling in the summer and heating in the winter as well as improved stormwater management by reducing runoff.

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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

HUD regulations require that the Consolidated Plan include the following Strategic Plan section, which identifies priority needs to be met through CDBG and HOME funding, as well as other available leveraged funds, during the five-year plan period. As part of the planning process, the City established an updated baseline of community needs received through citizen participation and various outreach methods such as community focus group meetings, resident surveys, and several public meetings. The Strategic Plan also draws upon additional researched data as detailed in the Needs Assessment and Market Analysis to further develop goals for investing in projects and programs during the five-year Consolidated Plan period and one-year Annual Action Plan period. The primary emphasis of the goals is to continue maintaining and improving the quality of life for low and moderate-income residents.

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## SP-10 Geographic Priorities

91.415, 91.215(a)(1)

### Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	funds targeted to all low to moderate income residents of the City
	Other Target Area Description:	funds targeted to all low to moderate income residents of the City
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

### General Allocation Priorities

#### ■ Describe the basis for allocating investments geographically within the state

There are not any federally designated or HUD approved target areas within the City of Taunton or the fourteen Consortium member communities.

The Consortium communities do have preferred areas of benefit, which include low/mod census tracts and block groups, but to effectively and efficiently expend HOME funds, specific areas are not targeted or reserved. HOME funds assist in improving the quality of life for low- and moderate-income individuals and families. HOME funding is allocated on a first come, first

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served basis to assist eligible beneficiaries as quickly as possible, and to expend the funds in a timely manner as required by HUD regulations.

CDBG funded projects and activities within the City of Taunton are often allocated to low/mod census tracts and block groups as preferred areas of benefit, as well as to assist low- and moderate-income individuals and families. Funding is also provided for various public service programs that directly affect the needs of the low to moderate income population of Taunton, including the elderly, those in public housing, and those with special needs. CDBG applications are thoroughly reviewed in order to determine the best qualified projects, and funding is only allocated after all application and regulatory requirements have been met. Geographical area and beneficiaries may be a considered factor in determining the best qualified projects.

The City does not receive HOPWA funds.

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## SP-25 Priority Needs

91.415, 91.215(a)(2)

### Priority Needs

■ Table 53 – Priority Needs Summary

1	<b>Priority Need Name</b>	Homebuyer Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve access to affordable owner housing
	<b>Description</b>	Funds will be allocated for down payment and closing cost assistance for first-time homebuyers.
	<b>Basis for Relative Priority</b>	Needs assessment and public comments.
2	<b>Priority Need Name</b>	Homeowner Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Improve the quality of owner housing
	<b>Description</b>	A portion of funds received will be invested in housing rehabilitation, energy efficiency and lead abatement for low and moderate-income persons.

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GREATER ATTLEBORO-TAUNTON HOME CONSORTIUM  
Draft Five-Year Consolidated Plan 2024-2029 and Annual Action Plan 2024

	<b>Basis for Relative Priority</b>	Needs assessment and public comments.
3	<b>Priority Need Name</b>	Rental Housing Units (CHDO)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the supply of affordable rental housing
	<b>Description</b>	Funds will be invested through CHDO set asides to develop affordable rental and/or ownership housing units for low and moderate persons within the Consortium region (using acquisition, substantial rehab or new construction).
	<b>Basis for Relative Priority</b>	HUD CHDO requirement and needs assessment.
4	<b>Priority Need Name</b>	Rental Housing Units (Non CHDO)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the supply of affordable rental housing

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	<b>Description</b>	A portion of funds will be used to develop affordable rental housing units for low- and moderate-income persons within the Consortium region (using acquisition, substantial rehab or new construction).
	<b>Basis for Relative Priority</b>	Needs assessment and public comments.
5	<b>Priority Need Name</b>	Neighborhood Revitalization/Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Revitalize neighborhoods and business districts Demolish Blighted Buildings
	<b>Description</b>	Neighborhood Infrastructure Improvements and Business District Façade Improvements
	<b>Basis for Relative Priority</b>	Attractive neighborhood commercial districts are important to create strong business districts and to encourage private investment. They also contribute to public safety and property values of the surrounding residential areas. CDBG Funds will be used in low/mod areas in revitalization efforts with the downtown/neighborhood infrastructure program and to continue a façade improvement program.
6	<b>Priority Need Name</b>	Homeless/HIV/AIDs
	<b>Priority Level</b>	High
	<b>Population</b>	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	

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	<b>Associated Goals</b>	Increase the self-sufficiency of low-income people
	<b>Description</b>	Assist in providing housing or services to those in need.
	<b>Basis for Relative Priority</b>	Needs assessment and consultation.
7	<b>Priority Need Name</b>	Non-Homeless Special Needs
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the self-sufficiency of low-income people
	<b>Description</b>	Assist special needs clientele with specific programming to address their needs.
	<b>Basis for Relative Priority</b>	Needs Assessment.
8	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Revitalize neighborhoods and business districts
	<b>Description</b>	Create jobs or spur economic growth.
	<b>Basis for Relative Priority</b>	Needs assessment, consultation process and public comments.
9	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

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	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase the self-sufficiency of low-income people
	<b>Description</b>	Provide basic and essential services to income eligible individuals and families.
	<b>Basis for Relative Priority</b>	Needs assessment and citizen participation and consultation process.
10	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Revitalize neighborhoods and business districts
	<b>Description</b>	Address some of the public facility needs in the City of Taunton.
	<b>Basis for Relative Priority</b>	Needs assessment.
11	<b>Priority Need Name</b>	Planning and Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely low Low Moderate

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		Middle Other
	<b>Geographic Areas Affected</b>	Community wide
	<b>Associated Goals</b>	Effectively plan and administer programs
	<b>Description</b>	In order to increase efficiency and impact for programs and projects to benefit low- and moderate-income persons, the City will continue to provide funds for the administration of HUD programs as required.
	<b>Basis for Relative Priority</b>	Required for the administration of HUD programs.
12	<b>Priority Need Name</b>	108 Loan Repayment - Rental Housing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Repayment of Section 108 loan
	<b>Description</b>	Repayment of Section 108 Loan used to construct new affordable rental housing.
	<b>Basis for Relative Priority</b>	Needs assessment.

### Narrative (Optional)

Through our comprehensive citizen participation process, we have established priority needs and although it would be preferable to target or reserve funding to certain areas or segments of the population, it is impossible to do so due to time limits for spending under current regulations.

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## SP-30 Influence of Market Conditions

91.415, 91.215(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to the short-term nature of TBRA and the rules which permit more focus on their use, the most likely conditions would be the emergence of a program which would enable people to achieve economic self-sufficiency if their housing costs were lowered for a two-year period.
TBRA for Non-Homeless Special Needs	As noted above, the most effective use of TBRA would be persons who can become self-sufficient within a two-year period.
New Unit Production	The emergence of increased demand for affordable housing requires either multiple subsidies or a significantly increased amount of a sole subsidy.
Rehabilitation	The increased costs of new or existing homes and higher rents will require more focus on the preservation of existing affordable housing. Aging and low-income owner-occupied households require assistance in maintaining or upgrading basic structural components. In addition, the expiration of contract subsidies for housing will increase the demand for affordable housing unless these subsidies can be extended or replaced.
Acquisition, including preservation	In general, acquisition with rehab is too expensive as a way of creating affordable housing, unless there is a new supply of subsidies. While the market is not currently favorable to 1st time homebuyers as home prices are high, home prices in the GATHC cities and towns are considerably lower than they are in similar communities closer to Boston. Taunton's home prices are the most moderate in the region.

**Table 54 – Influence of Market Conditions**

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## SP-35 Anticipated Resources

91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The Fiscal Year (FY) 2024 budget for the U.S. Department of Housing and Urban Development (HUD) was expected to be enacted in March 2024, however no actual grant allocations have yet to be received as of the filing of this draft plan. The City of Taunton is expecting estimated CDBG funding in the amount of approximately \$841,498 for program year 2024, and estimates \$4,207,490 over the next 5 years if level funded. To maximize the impact of the CDBG entitlement funds, the City expends general government as well as other sources of funds and encourages all partners and projects to leverage additional dollars.

Additionally, as a HOME Investment Partnership Entitlement Community, the GATHC estimates receiving approximately **\$914,592** in HOME funds for the 2024 program year and estimates **\$4,572,960** over the next five years if level funded.

Once actual annual allocations are received, this section will be updated accordingly with the actual grant allocation amounts.

This section identifies the federal, state, local, and private resources expected to be available to the jurisdiction to address the priority needs and specific objectives identified in this plan, and all amounts listed in this Plan are based on the actual allocation amounts as determined by HUD for program year 2024.

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**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
<b>CDBG</b>	public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$841,498	\$4,489	\$650,000	\$1,495,987	\$3,365,992	The expected amount available for the remainder of the ConPlan is estimated at 4 times the Year 1 actual annual allocation amount
<b>HOME</b>	public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$914,592	\$13,333	\$600,000	\$1,527,925	\$3,658,368	The expected amount available for the remainder of the ConPlan is estimated at 4 times the Year 1 actual annual allocation amount

**Table 55 - Anticipated Resources**

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

During the CDBG application submission process, applicants are asked to demonstrate how they will leverage their activity with other funding sources and how they will collaborate with the services of other agencies. Applicants are required to submit a detailed budget to outline the usage of CDBG funds and other contributing funds available to them. Non-entitlement funds used to further the goals of the Strategic Plan may include private foundations, organizations, and individuals. Based on the leverage section of the PY 22 CAPER, the City of Taunton leveraged approximately 2 million dollars in eligible HUD matching funds.

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

- Conversion of abandoned auto garage to twenty-four (24) mixed-income units. Speaking with developer. No formal plans submitted to Planning/Zoning as of yet.
- Thirty (30) affordable units-Commonwealth Builders program through MassHousing. Under construction currently, anticipate completion by October 1, 2024
- Municipally owned mill taken through tax title was actioned off in March 2024, property will be converted to mixed use commercial and residential units. This site is a Brownfields site.
- Nickerson Avenue property taken through tax title by the City was sold to a local developer. This small Brownfields property will be redeveloped as three residential units. Several municipally owned single family lots have been sold off by the City to be redeveloped as new residential properties. Including one lot being redeveloped by Habitat for Humanity that will be sold to a low-income homebuyer once developed.

**Discussion**

The priorities identified in the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the resources available to meet these needs. The City of Taunton will continue to encourage leveraging public and private funds in order to address the economic development, affordable housing, community development, and special needs populations' needs. Please take note that the figures listed under "expected amount remainder of Con Plan" are estimates based on

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the actual first year allocation, and do not consider potential increases or cuts to program budgets in future years, as no source of funding is predictable, and therefore sources and amounts may vary from year to year.

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## SP-40 Institutional Delivery Structure

91.415, 91.215(k)

**Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Taunton	PHA	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
MA – DHCD	Government	Homelessness Ownership Public Housing Rental	State
Greater Bristol County/Attleboro/Taunton Coalition to End Homelessness CoC	Continuum of care	Homelessness	Jurisdiction
Father Bills MainSpring CoC	Continuum of care	Homelessness	Region
Balance of State Continuum of Care	Continuum of care	Homelessness	State
Taunton Housing Authority	PHA	Public Housing	Jurisdiction
People Improving Communities and Neighborhoods Inc.	CHDO	Rental neighborhood improvements	Region
Neighborhood of Affordable Housing, Inc.	CHDO	Rental neighborhood improvements	Region
Associates for Human Services	Non-profit organizations	public services	Jurisdiction
DOT Ave	Non-profit organizations	public services	Jurisdiction
South Coastal Counties Legal Services Inc.	Non-profit organizations		Region

**Table 56 - Institutional Delivery Structure**

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## Assess of Strengths and Gaps in the Institutional Delivery System

The City of Taunton, through their Office of Economic and Community Development (OECD), acts as the lead agent and is responsible to HUD for all administrative functions related to the operation of the Greater Attleboro/Taunton HOME Consortium (GATHC). The GATHC has a very strong network of non-profit organizations and public institutions that deliver a range of programs and vital services to low- and moderate-income residents, homeless individuals and families, and special needs populations. In terms of strengths in the Institutional Delivery System, Institutional partners can utilize their relationships to combine efforts and resources together to expedite and take on larger projects with a common goal. One of the gaps in the delivery system, however, are due to limitations in terms of manpower and administrative capacity to take on and complete larger projects. Many organizations are overworked and understaffed, as well as underfunded and limited in their budgets, which makes it difficult for any one individual entity to take on and complete a larger project on their own in a timely manner, and also be able to meet the needs of every potential individual or family needing assistance.

## Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		

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<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	X

\*\*\*

<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X	X	X
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X		

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Other			
Other			

**Table 57 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The CoCs, local governments and other organizations in the region create and provided affordable, safe housing with supportive services for individuals and families (including veterans and their families, and unaccompanied youth) who had once been homeless. Supportive services help participants achieve housing stability, self-sufficiency, and employment and/or income maximization. Case managers provide assistance with financial management, tenancy issues, access to employment programs, food, medical and mental healthcare and other programs.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Most of the region's government and community organizations are working together to fight to end homelessness. They know that solving the problem of chronic homelessness needs to be a priority and that a coordinated approach is required.

The weakness of the system is that there is not enough manpower, money, jobs, and housing to provide all of those in need.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

There are no major gaps in the institutional structure and service delivery system at this time. Effective program delivery has been made possible through the efforts of OECD and many other local, state, federal and private partners. OECD works to find new partners that may be able to help address the Consortium's needs.

OECD administers the federal HOME funds for the GATHC's 14 local communities. Each of the member communities chooses a representative to serve on the Consortium Board and the Board sets policy, approves all actions and allocates funds.

OECD also administers CDBG funds for the City. Program delivery for the CDBG program has been made possible through the efforts of OECD and many other local, state, federal and private partners.

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## SP-45 Goals

91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality of owner housing	2024	2029	Affordable Housing		Homeowner Housing Rehabilitation	CDBG: \$250,000 HOME: \$1,725,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Improve access to affordable owner housing	2024	2029	Affordable Housing		Homebuyer Assistance	HOME: \$500,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Increase the supply of affordable rental housing	2024	2029	Affordable Housing		Rental Housing Units (CHDO) Rental Housing Units (Non CHDO)	HOME: \$1,950,000	Rental units constructed: 10 Household Housing Unit
4	Increase the self-sufficiency of low-income people	2024	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$630,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
5	Revitalize neighborhoods and business districts	2024	2029	Non-Housing Community Development		Public Facilities/Neighborhood Improvements	CDBG: \$1,797,390	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Repayment of Section 108 loan	2024	2029	Affordable Housing		108 Loan Repayment - Rental Housing	CDBG: \$711,050	Other: 1 Other
7	Administration	2024	2029	Administration		Administration	CDBG: \$841,495 HOME: \$463,960	Other: 1 Other

### Goal Descriptions

1	Goal Name	Improve the quality of owner housing
	Goal Description	Improve quality of homeowner housing through the HOME Housing rehabilitation program.
2	Goal Name	Improve access to affordable owner housing
	Goal Description	Provide down payment assistance to qualifying low/moderate income homebuyers to purchase their first home.
3	Goal Name	Increase the supply of affordable rental housing
	Goal Description	Assist CHDO and Non-CHDO developers with the development of new rental units.
4	Goal Name	Increase the self-sufficiency of low-income people
	Goal Description	Assist with the costs of various public services for low/moderate income individuals.
5	Goal Name	Revitalize neighborhoods and business districts
	Goal Description	Public facilities and infrastructure repair in low/moderate income areas of the City.
6	Goal Name	Repayment of Section 108 loan
	Goal Description	Repayment of 108 loans used to develop new housing units.
7	Goal Name	Administration
	Goal Description	Costs associated with the management and operation of the CDBG and HOME programs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Approximately 20 (sum of goals 1, 2, and 3).

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## **SP-50 Public Housing Accessibility and Involvement**

91.415, 91.215(c)

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Section 504 of the Rehabilitation Act protects against discrimination of individuals with disabilities. None of the PHAs are under a voluntary or court ordered Section 504 Compliance agreement. Nevertheless, several of the housing authorities expressed the need for additional accessible units.

### **Activities to Increase Resident Involvements**

The following are initiatives the THA has implemented to encourage tenant participation and further benefit its residents:

- ☐ Resident Corner online page: <https://www.tauntonhousing.com/news>
- ☐ Ongoing modernization

The THA also has a Housing Choice Voucher and Family Self Sufficiency program to encourage residents to improve themselves and hopefully become self-sufficient and potential independent homeowners. Participants in this program are encouraged to take advantage of the down payment assistance funding offered by OECD.

Other housing authorities within the Consortium have their own outreach and tenant participation policies to include and benefit residents.

The Attleboro Housing Authority encourages participation with a Family Self Sufficiency Program, their local Tenant Organizations and attendance at the Executive Director Update meetings.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

No PHAs are designated as troubled at this time.

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## SP-55 Strategic Plan Barriers to Affordable Housing

91.415, 91.215(h)

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

#### ■ Regulatory strategies

The extension of MBTA commuter rail service from Middleborough through Taunton to Fall River and New Bedford (South Coast Rail) creates the potential for new multifamily development in Southeastern Massachusetts due to the Commonwealth's recent adoption of the so-called MBTA Communities Law, G.L. c. 40A, Section 3A, which requires cities and towns with access to public transportation to provide for moderately dense "as of right" multifamily housing. In addition, two communities in the Consortium have used an older housing development incentive law known as the Smart Growth Law (G.L. c. 40R or "Chapter 40R") to create new housing development opportunities. By December 31, 2024, Attleboro, Taunton, and Towns of Freetown, Middleborough, Norton, Seekonk, and Raynham will be required to establish fully compliant MBTA Communities districts. (Berkley, Carver, and Lakeville are subject to a later deadline.) Middleborough and Lakeville currently have as-of-right multifamily zoning with two multifamily "subdistricts" under the Massachusetts Smart Growth Law. One subdistrict is close to the South Coast Rail Middleborough-Lakeville station.

The City of Taunton, City of Attleboro, and Towns of Mansfield, Middleborough, and Lakeville have adopted transit-oriented districts (TOD) alongside rail service. Taunton's TOD allows multifamily development as of right, with mixed commercial uses requiring special approval, in pockets near the planned East Taunton MBTA Station. In Attleboro, multifamily units are permitted near the downtown train station but only in conjunction with ground floor commercial space.

#### ■ Planning strategies

The Cities of Taunton and Attleboro are currently developing housing plans to assess local and regional needs, barriers to housing development and access, and develop goals and strategies to address these challenges, and Mansfield recently adopted their Housing Production Plan.

#### ■ Education strategies

Outreach and education regarding affordable fair housing issues are the overriding areas of concern. To address concerns about fair housing, OECD requires its subrecipients to address fair housing issues when conducting first time homebuyer seminars and counseling sessions. Taunton also provides partial funding for a legal assistance group that provides outreach and educational seminars as well as representing low- and moderate-income people that have fair housing issues. OECD requires Affirmative Fair Marketing Plans be developed, submitted, and approved for large scale development projects funded through HOME or CDBG

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## SP-60 Homelessness Strategy

91.415, 91.215(d)

### Describe how the jurisdiction's strategic plan goals contribute to:

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

Goal 3 (Increase the self-sufficiency of low-income people) supports public services activities, which includes services for homeless persons, as well as other activities that can increase self-sufficiency. We recognize the importance of outreach and attend both the local and regional CoC meetings and participate in the annual Point-In-Time count. We will continue to work with the CoC and other parties to assist them on all possible outreach efforts and other initiatives regarding the homeless, and to solicit their input as to the use of CDBG funds for public service activities.

#### ■ Addressing the emergency and transitional housing needs of homeless persons

Assistance to create or rehab an emergency shelter is not an eligible activity under the HOME program, as the housing is not transitional or permanent (length of occupancy). However, rehab assistance to such a facility (homeless shelter) is allowable, and has been done in the past with CDBG funds. Creation of or rehab to transitional or permanent housing is an eligible activity under the HOME program. We have done this in the past and will continue to consider future opportunities to do so within program and financial constraints.

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

The Consortium attempts to assist in such endeavors through first time home buyer assistance (Goal 2), the preservation of existing affordable units through our rehab program (Goal 1), the creation of new affordable units (Goal 3) or helping to fill vacant assisted units with people falling into this category. While much of the direct work in assisting the homeless is done through GBCATCH/CoC with the Homeless Prevention and Rapid Rehousing Program and other funds, Taunton's CDBG funds have supported a variety of program-eligible supportive services as they are identified.

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- **Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

While much of this direct work is done through the GBCATCH/CoC network, the Consortium puts considerable effort in the preservation and creation of affordable housing. In particular, HOME funds provide vulnerable income-eligible households with an avenue to obtain affordable ownership opportunities (down payment assistance), retain and rehabilitate their current unit (rehabilitation), or find an affordable rental unit. In addition, the City of Taunton has used CDBG funds to support a variety of supportive services for those at risk of homelessness.

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## SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

### ■ Actions to address LBP hazards and increase access to housing without LBP hazards

One of the measures to address lead paint is to create new units that do not contain lead paint while rehabbing as many existing units as possible. Lead based paint inspections are a requirement for the rehab of any unit that was built before 1978, involving identifying all lead painted surfaces and specify urgent hazards associated with the presence of lead paint. The minimum rehab requirement is to address any identified hazards and if there are children under the age of six living in the unit, to require abatement to comply with Massachusetts state lead paint regulation.

Lead paint issues are also a topic presented and discussed during first time home buyer seminars. Participants are made aware of the potential health hazards and encouraged to consider lead paint inspections as a part of a pre-purchase evaluation of any property built before 1978.

### ■ How are the actions listed above related to the extent of lead poisoning and hazards?

Most homes in the GATHC were built before 1980, including over 70 percent of occupied rental units, which greatly increases the odds of lead paint exposure compared to newer structures. An estimated 8,000 households with young children were living in these older units. In 2022, the City of Taunton had a high-risk score of 4.0, significantly higher than the statewide rating of 2.2. Taunton had the 17th-highest risk of childhood lead poisoning in the Commonwealth and was added to the list of communities considered especially “high-risk” the same year.<sup>16</sup>

### ■ How are the actions listed above integrated into housing policies and procedures?

We conduct lead paint tests on units to be assisted that were built before 1978 to identify the presence of any lead paint and pinpoint potential hazards. We then require lead abatement when there are children under the age of 6 occupying a unit. When there are no children present, we address any identified hazards and encourage owners to remove lead whenever possible.

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<sup>16</sup> MDPH, Childhood Lead Poisoning Prevention Program, 2018-2022 Data.

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## SP-70 Anti-Poverty Strategy

91.415, 91.215(j)

### Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

#### How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The programs and policies used by the GATHC to aid in the reduction of the poverty level will be that of providing housing assistance through creating new affordable rental units, assisting in affordability of home ownership through down payment and closing cost assistance. The Taunton OECD coordinates with many organizations and government agencies (including the CoC) in helping low-income residents from becoming homeless. OECD's role, as outlined in the regional "Ten to End" Plan, is to prevent the near homeless from ever becoming homeless.

CDBG. Most activities undertaken by the OECD is with CDBG and other federal and state funds for low-income families include efforts to reduce persons in poverty and improve the quality of life for Taunton residents, either directly or indirectly. OECD staff also works in partnership with citizens, other City departments, and the public and private sectors to accomplish the goal of reducing poverty. Currently funded CDBG programs that can directly influence the household income level include elder case management program, gang intervention, oral health care and summer recreational activities. Currently funded CDBG programs that *indirectly* influence the impact of household living by reducing other costs include affordable housing development, housing rehab, energy efficiency, public facility improvements, infrastructure improvements, neighborhood revitalization, counseling programs, legal services, and health care assistance.

The City will continue to coordinate with the MassHires-Taunton and the regional Work Force Investment Board.

The GATCH and OECD follow Section 3 guidelines in the hopes of creating economic opportunities for low-income residents.

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## SP-80 Monitoring

91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

To ensure compliance with federal regulations, the City of Taunton’s OECD will continue to closely monitor all activities funded under the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program (HOME). The OECD considers monitoring to be an ongoing process that assesses program performance, and prior to entering into an agreement or contract, OECD will determine which laws and regulations are applicable and will incorporate language into the contract to address the appropriate requirements. Each activity funded has contractually established goals, performance measurements, and a budget. Through quarterly reporting, all activities are evaluated by analyzing the goals and objectives stated in the agreements with the actual accomplishments achieved.

In accordance with HUD guidance, OECD’s goal in monitoring is to determine compliance, prevent and/or identify deficiencies, and design corrective actions to improve or reinforce program performance. When reviewing or considering potential projects, OECD focuses on the following requirements:

**Davis Bacon Compliance:** Agreements are updated to include all necessary information which must be included in a contract for construction related projects including: HUD Form 4010 – Federal Labor Standards Provisions, U.S. Department of Labor payroll forms, the appropriate wage determination, a copy of the “Notice to All Employees” poster to be posted at the job site, a copy of the “Contractor’s Guide to Prevailing Wage Requirements for Federally-Assisted Construction Projects” which is to be provided to the primary contractor, and OECD will conduct site visits, conduct employee interviews, and check the weekly payroll forms for accuracy and compliance.

**Section 3 and MBE/WBE Compliance:** OECD staff makes contractors aware of federal Section 3 and MBE/WBE compliance issues and works with contractors to ensure low- and moderate-income residents and minority and women owned businesses are given due consideration under their contracts. Contracts contain specific language addressing these issues, and OECD will determine if laws or regulations are applicable.

**Section 504:** Federal laws dictate and regulate accessibility issues regarding construction of new units. Contract language stipulates compliance to these laws and regulations.

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**Relocation/Displacement:** OECD is mindful of relocation and one for one replacement issues. We encounter temporary relocation on a regular basis in our rehab projects when lead abatement activities occur, but rarely have to deal with permanent relocation or displacement.

**Fair Housing:** When assisting in rehab or construction of rental units, language is included in contracts to assure units are affirmatively marketed and that equal access is provided to all potential occupants.

**Leases:** When assisted units are leased or rented to tenants, OECD will review lease agreements for language and ensure that tenants are income eligible, and rents do not exceed allowable limits.

**Lead Paint:** Before assisted units are occupied by a family with children under the age of 6, OECD will ensure the unit complies with state and federal lead paint regulations and proper procedures are followed when abatement activities occur.

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## Expected Resources

### AP-15 Expected Resources

91.420(b), 91.220(c)(1,2)

#### Introduction

This section identifies the federal, state, local and private resources expected to be available to the jurisdiction over the next five years to address the priority needs and specific objectives identified in this plan.

The Fiscal Year (FY) 2024 budget for the U.S. Department of Housing and Urban Development (HUD) was expected to be enacted in March 2024, however no actual grant allocations have yet to be received as of the filing of this draft plan. The City of Taunton is expecting estimated CDBG funding in the amount of approximately \$841,498 for program year 2024, and estimates \$4,207,490 over the next 5 years if level funded. Additionally, the GATHC estimates receiving approximately \$914,592 in HOME funds for the 2024 program year, and estimates \$4,572,960 over the next five years if level funded.

Once actual annual allocations are received, this section will be updated accordingly with the actual grant allocation amounts.

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**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Annual Allocation: \$	Expected Amount Program Income: \$	Available Year 1 Prior Year Resources: \$	Total: \$	Expected Amount Available Remainder of ConPlan \$	Narrative Description
CDBG	Public-Federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$841,498	\$4,489	\$650,000	\$1,495,987	\$3,365,992	CDBG amount for remainder of the Con Plan is estimated as 4 times the actual year 1 allocation amount
HOME	Public - Federal	Acquisition, Homebuyer assistance, Homeowner rehab, Multifamily rental, new construction, Multifamily rental rehab, New construction for ownership TBRA	\$914,592	\$13,333	\$600,000	\$1,527,925	\$3,658,368	HOME amount for remainder of the Con Plan is estimated as 4 times the actual Year 1 allocation amount

**Table 59 - Expected Resources – Priority Table**

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

For the HOME program, there are two major areas where leveraged funds play a significant role in program objectives. One being co-funding leveraged through LIHTC or Historic Tax Credits and or private funding to assist in the creation of new affordable housing units. The second source being private (bank) funding leveraged to assist low-income families with the purchase of their first home.

When new affordable rental units are created, additional funds are leveraged through numerous varying sources to offset construction costs and state or federal rental vouchers to assist tenants. Leveraged City funding has also been valuable for administrative purposes. To satisfy HOME match requirements, we utilize any allowable source, but rely mostly on MRVP voucher credits issued to local housing authorities through state funding.

For PY23 the HOME the match requirement is approximately \$205,783. The Union Block project alone is providing over \$15 Million in alternative funding to create affordable units within the Consortium. This funding includes both State and Federal LIHTC, State and Federal Historic Tax Credits, and over \$10 Million is private loans and equity.

There are no match requirements for CDBG funds. If a match is required under a grant from other sources the co-funding source(s) will have to be determined. In previous years, funding has been matched with dollars from Mass Works, EPA's Brownfields Economic Development Initiative (BEDI) program, and HUD's Hope VI program.

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

There are several public and privately owned parcels in the City of Taunton that have surfaced as potential redevelopment sites. The City is currently evaluating several small parcels owned by the City that may be available to the public this year that will include an affordable housing requirement deed restriction. CDBG or HOME funds could possibly be used in the development of these sites. Other communities may have similar circumstances that have not been disclosed at this time.

The former Monsignor Coyle High School is currently being converted to 50 units of affordable housing. Additionally, the second, third, and fourth floors of the Union Block building are being renovated for another 32 units of affordable housing, and there is a project in place to develop 30 units of affordable for-sale units within walking distance to the City center.

Over the past year, the City has sold nine separate parcels for the purpose of redevelopment. These have included vacant land, abandoned properties, sub-standard housing, and two Brownfields parcels. All of which are anticipated to have new residential developments created. One parcel was sold to Habitat for Humanity and will become a new affordable for purchase unit. The others will have a combination of market rate and affordable for-purchase and rental units.

The city is also in the process of disposing of a previous school and nursing home. We anticipate these sites will be used to create new affordable housing options for seniors and veterans.

**Discussion**

Please note that the previous table (Table 59) is based on actual HUD grant allocations for program year 2024. The figures listed under "expected amount available remainder of Con Plan" are estimates based on this actual first year 2024 HUD allocation amount, and do not take into consideration potential future cuts or increases to program budgets in subsequent years. No source of funding is predictable and therefore, sources and amounts are subject to variation from year to year. The priorities identified above are the outcome of comprehensive efforts to identify community needs. The Annual Action Plan assesses the available resources to meet these community needs, and the City of Taunton will continue to leverage both public and private funding in order to satisfy these needs to the best of their ability.

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# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

91.420, 91.220(c)(3)&(e)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve the quality of owner housing	2024	2025	Affordable Housing		Homeowner Housing Rehabilitation	CDBG: \$50,000 HOME: \$345,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Improve access to affordable owner housing	2024	2025	Affordable Housing		Homebuyer Assistance	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Increase the supply of affordable rental housing	2024	2025	Affordable Housing		Rental Housing Units (CHDO) Rental Housing Units (Non CHDO)	HOME: \$390,000	Rental units constructed: 10 Household Housing Unit
4	Increase the self-sufficiency of low-income people	2024	2025	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$126,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
5	Revitalize neighborhoods and business districts	2024	2025	Non-Housing Community Development		Public Facilities/Neighborhood Improvements	CDBG: \$359,478	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
6	Repayment of Section 108 loan	2024	2025	Affordable Housing		108 Loan Repayment - Rental Housing	CDBG: \$142,210	Other: 1 Other

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administration	2024	2025	Administration		Administration	CDBG: \$168,299 HOME: \$92,792	Other: 1 Other

Table 60 – Goals Summary

### Goal Descriptions

- 1 Goal Name Improve the quality of owner housing  
Goal Description Improve quality of homeowner housing through the HOME Housing rehabilitation program.
- 2 Goal Name Improve access to affordable owner housing  
Goal Description Provide down payment assistance to qualifying low/moderate income homebuyers to purchase their first home.
- 3 Goal Name Increase the supply of affordable rental housing  
Goal Description Assist CHDO and Non-CHDO developers with the development of new rental units.
- 4 Goal Name Increase the self-sufficiency of low-income people  
Goal Description Assist with the costs of various public services for low/moderate income individuals.
- 5 Goal Name Revitalize neighborhoods and business districts  
Goal Description Public facilities and infrastructure repair in low/moderate income areas of the City.
- 6 Goal Name Repayment of Section 108 loan  
Goal Description Repayment of 108 loans used to develop new housing units.
- 7 Goal Name Administration  
Goal Description Costs associated with the management and operation of the CDBG and HOME programs.

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## AP-35 Projects

91.420, 91.220(d)

### Introduction

Below are the overarching projects the City intends to spend funding on during the PY24 period.

#	Project Name
1	HOME Housing Rehabilitation
2	HOME Down Payment Assistance
3	HOME Housing Development CHDO
4	HOME Housing Development Non-CHDO
5	HOME General Administration
6	CDBG General Administration
7	CDBG Section 108 Loan Repayments
8	CDBG Emergency Housing Rehabilitation
9	CDBG Neighborhood Revitalization/Infrastructure
10	CDBG Public Services

**Table 61 – Project Information**

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

Priorities were determined by the goals set in the Consolidated Plan, annual public input, and prior commitments (Section 108 loan repayments). The obstacle to addressing underserved needs has most often been funding limitations.

The high cost of homes in the consortium area has also been an ongoing issue with the HOME Down Payment Assistance Program. With the shortage of available units, HUD HOME price limits keep most listed properties unavailable to potential home buyers hoping to participate in the program.

The COVID-19 pandemic had an effect on addressing underserved needs between 2020 and 2023 and is expected to have a lasting effect on how various programs are administered. Various public services are now conducted through e-conferencing or in smaller groups. Also, the focus on getting persons outside and into open air environments has become a higher priority.

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## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	HOME Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve the quality of owner housing
	<b>Needs Addressed</b>	Homeowner Housing Rehabilitation
	<b>Funding</b>	HOME: \$333,132
	<b>Description</b>	Perform general housing repairs for low/moderate income homeowners and tenants throughout the Consortium region.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 low/moderate income households to be assisted.
	<b>Location Description</b>	Housing rehabilitation is conducted Consortium wide.
	<b>Planned Activities</b>	Repair and renovation of various low/moderate income households.
2	<b>Project Name</b>	HOME Down Payment Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve access to affordable owner housing
	<b>Needs Addressed</b>	Homebuyer Assistance
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Down payment and closing cost assistance for First Time Homebuyers.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate 3 low/moderate income families will be assisted with this program.
	<b>Location Description</b>	Down payment assistance for First time homebuyers is conducted Consortium wide.
	<b>Planned Activities</b>	The City is working with a developer currently on the construction of 30 affordable for purchase units. We anticipate 4 of these units being home assisted.
3	<b>Project Name</b>	HOME Housing Development CHDO
	<b>Target Area</b>	

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	<b>Goals Supported</b>	Increase the supply of affordable rental housing
	<b>Needs Addressed</b>	Rental Housing Units (CHDO)
	<b>Funding</b>	HOME: \$137,188
	<b>Description</b>	Assistance to approved CHDOs for the development of new housing units.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate that 5 new rental units will be assisted with HOME funding.
	<b>Location Description</b>	CHDO developments are considered Consortium wide.
	<b>Planned Activities</b>	
4	<b>Project Name</b>	HOME Housing Development Non-CHDO
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase the supply of affordable rental housing
	<b>Needs Addressed</b>	Rental Housing Units (Non CHDO)
	<b>Funding</b>	HOME: \$252,811
	<b>Description</b>	Assistance to non-CHDO developers for creation of new affordable housing units.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	We anticipate 5 new non-chdo units being created.
	<b>Location Description</b>	Funding for new unit development is available Consortium wide.
5	<b>Planned Activities</b>	
	<b>Project Name</b>	HOME General Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	HOME: \$91,459
	<b>Description</b>	Costs associated with the general operation, management, and administration of the HOME Program.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

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	<b>Location Description</b>	
	<b>Planned Activities</b>	
6	<b>Project Name</b>	CDBG General Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Administration
	<b>Funding</b>	CDBG: \$168,299
	<b>Description</b>	Costs associated with the planning, operations, and general administration of the CDBG Program.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
7	<b>Project Name</b>	CDBG Section 108 Loan Repayments
	<b>Target Area</b>	
	<b>Goals Supported</b>	Repayment of Section 108 loan
	<b>Needs Addressed</b>	108 Loan Repayment - Rental Housing
	<b>Funding</b>	CDBG: \$142,210
	<b>Description</b>	Repayment of section 108 loan for the development of affordable rental units.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
8	<b>Project Name</b>	CDBG Emergency Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve the quality of owner housing
	<b>Needs Addressed</b>	Homeowner Housing Rehabilitation
	<b>Funding</b>	CDBG: \$50,000

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	<b>Description</b>	Provide emergency housing repairs for specific emergent needs within the City of Taunton
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 3 households
	<b>Location Description</b>	
	<b>Planned Activities</b>	
9	<b>Project Name</b>	CDBG Neighborhood Revitalization /Infrastructure Repair
	<b>Target Area</b>	
	<b>Goals Supported</b>	Revitalize neighborhoods and business districts
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$339,000
	<b>Description</b>	Funding to be used to general neighborhood improvements in low/moderate income census tracts.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Public facilities are renovated within specific low/moderate census tracts within the City of Taunton.
10	<b>Planned Activities</b>	Renovation to Davol Park and various ADA improvements.
	<b>Project Name</b>	CDBG Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase the self-sufficiency of low-income people
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$126,224
	<b>Description</b>	Funding used to support various public services, serving low/moderate income residents and those with special needs.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist various non-profit agencies that provide public services to low/moderate income residents.
	<b>Location Description</b>	100
	<b>Planned Activities</b>	

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## AP-50 Geographic Distribution

91.420, 91.220(f)

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

The Consortium has not designated specific target areas, as HOME funds are distributed to assist low- and moderate-income families or individuals. Funds will be distributed on a first come first served basis throughout the Consortium region to commit and expend funding as required in accordance with the regulations.

The City of Taunton has not designated specific target areas. However, CDBG funds are usually distributed to areas of low to moderate income concentration or to assist low- and moderate-income families or individuals. The City has consistently met or exceeded the 70% low/mod beneficiary threshold.

Low- and moderate-income area data, provided by HUD, indicate there are 15 block groups within the City of Taunton in which at least 51% of the persons in the area were low and moderate income. Most of the block groups are contiguous and they radiate from the center of the City. The income information is updated annually, and the City will use the most recent HUD approved information available for each new activity.

### Geographic Distribution

Target Area	Percentage of Funds

Table 62 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

No rationale is used for allocating investments geographically for HOME funds. With a 14-member consortium, it is difficult to target and equitably distribute funds in a timely manner as prescribed by regulations. First time home buyer and rehab funds are awarded on a first come, first served basis and development projects are approved by the Consortium membership as

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projects arise and are considered for funding.

For CDBG, please see discussion below.

### Discussion

There are no federally designated or HUD approved target areas within the Consortium or the City of Taunton. There are low/mod census tracts and block groups within the Consortium that are preferred areas of benefit, but to effectively expend HOME funds in a timely manner, we do not reserve or target specific areas to assist beneficiaries as quickly as possible and meet programmatic requirements.

In the City of Taunton, there are low/mod census tracts and block groups that are preferred areas of benefit. This year, the City will be using some CDBG funds to pay for several park improvements which are located in the low/mod income areas of the Weir and Whittenton neighborhoods. Additional CDBG funds may be used for design and development for projects located in the Weir or Whittenton areas. The City also provides funding for various public service programs that directly affect the needs of the low/moderate population of Taunton, including elders, those in public housing, and those with special needs.

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## AP-55 Affordable Housing

91.420, 91.220(g)

### Introduction

Goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within this program year are provided in the tables below. The number of affordable housing units that will be provided by program type are also included. Assistance for housing units are accomplished through the use of HOME and CDBG funds. These activities include housing development, housing rehab, and down payment assistance. While homeless and special needs activities are normally conducted through the CoC network, some housing projects designate one or more units to be reserved for homeless or special needs households. There is one project proposed (but not yet committed) that is expected to include at least one unit for a homeless individual or family.

Below is a combination of Taunton (GATHC) and Attleboro's One-year goals for the number of households to be supported with HOME and CDBG funds. Three of the households listed below are Attleboro's goal of three rehabs of existing units. The remaining supported households are Taunton and the GATHC goals.

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

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	10
Rehab of Existing Units	5
Acquisition of Existing Units	5
Total	20

**Table 65 - One Year Goals for Affordable Housing by Support Type**

### Discussion

As there is never enough funding to address all the issues and needs that HUD and society would like, we must create what we believe to be unduplicated services that can best address the needs of the residents with the resources available. Some of the topics and sub-populations mentioned in the tables above are addressed through other funding sources. For example, homeless issues are addressed by the CoC, special needs are assisted through local non-profits and state funding, and rental assistance is done through the Housing Authority (federal and state funding).

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## AP-60 Public Housing

91.420, 91.220(h)

### Introduction

HOME Consortium funds are not disbursed to any public housing authorities. Twelve of the fourteen Consortium members have their own local housing authorities. Even if there were sufficient funding available, it would be difficult to equitably distribute HOME funding among all communities.

For the City of Taunton, The Taunton Housing Authority (THA) is an independent quasi-public agency that owns, operates, and maintains its own properties. It applies for and receives its own state and federal funding. When possible, OECD assists the THA by providing public services and rehab funding. Within the past ten years, the City has assisted with the HOPE VI project by contributing a \$2M Section 108 loan and a \$1M BEDI grant toward replacing the outdated housing units at the former Fairfax Gardens housing complex. We continue to assist by providing housing rehabilitation funding to various rental units occupied by those with housing vouchers. Each year we usually fund public service activities that assist residents in the various housing projects. Members of OECD are involved in several committees that meet to discuss public services that effect public housing residents.

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

CDBG funds will be used to assist public service agencies in activities in Taunton that will directly and indirectly benefit residents of THA properties.

OECD provides funding for housing counseling and legal assistance (fair housing) services under its CDBG program that is open to THA residents. Other public service activities also assist public housing residents through elder care and case management, gang/violence intervention, and summer programs to provide outlets for at risk youth.

As was mentioned above, no housing authority within the Consortium receives funding through the Consortium. However, low-income residents purchasing a home in a Consortium community might benefit from the HOME funded Down Payment Assistance program - including public housing residents.

As recommended in the AI, OECD will encourage public housing authorities to create waiting list preferences for persons with disabilities who are exiting institutions or are at risk of institutionalization. Further, the Consortium has worked with small scale developers to increase the number of housing units for those at risk of homelessness or transitioning from long term

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care facilities.

During the upcoming year OECD will make payments against a Section 108 loan that was used by the THA as part of the Hope VI redevelopment project that rebuilt public housing units and will additionally fund public services activities.

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

The following are initiatives the THA has implemented to encourage tenant participation and further benefit its residents.

- ☐ GOALS Program - helps families improve their economic status by focusing on areas of career, employment, education, financial literacy and income;
- ☐ Initiated a smoke free campus in conjunction with the “With Every Heart Beat is Life” program; and;
- ☐ Ongoing modernization;
- ☐ The Family Self-sufficiency program.

The THA also has a Housing Choice Voucher and Family Self Sufficiency program to encourage residents to improve themselves and hopefully become self-sufficient and potential independent homeowners. Participants in this program are encouraged to take advantage of the down payment assistance funding offered by OECD. The Consortium is working with a developer to provide 30 units of new affordable home ownership units. Maximum sale price of these units is expected to be well below the current market rate costs.

The Attleboro Housing Authority encourages participation with a Family Self Sufficiency Program, their local Tenant Organizations and attendance at the Executive Director Update meetings.

Other housing authorities within the Consortium have their own outreach and tenant participation policies to include and benefit residents.

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

There are no troubled housing authorities located in the Consortium region.

**Discussion**

The Taunton Housing Authority, the Attleboro Housing Authority and other housing authorities have their own funding sources, priorities, and operating or maintenance issues. The GATHC

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does not allocate or make available HOME funding to housing authorities as there are not enough available funds to address other priority issues within the 14 member communities. Under the CDBG program, assistance has been provided in the past to the THA and may continue in the future. Some Taunton CDBG funding assists public service activities for Taunton Housing Authority residents. See Attleboro's Action Plan for CDBG assisted activities that may assist their Attleboro Housing Authority residents.

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## AP-65 Homeless and Other Special Needs Activities

91.420, 91.220(i)

### Introduction

The greater portion of homelessness activities are undertaken by the local CoC and its member agencies that access funding to run shelters and provide services to those who are on the verge of homelessness and those who are already homeless. OECD attends regular meetings of the CoC network to contribute as called upon.

We have assisted the local homeless and transitional housing shelters in the past through CDBG funding. The City also often assists with the Annual Point in Time (PIT) Count. The City did not assist during the CoC and homeless providers during Covid outbreaks.

There is currently a regional homeless housing project proposed in Attleboro. While the project is in at an early planning stage, the facility expected to provide supportive services, some congregate housing for homeless individuals and approximately 18 permanent supportive housing units. This project has begun and should be operational within 12 months.

### Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Consortium is currently providing funding toward the development of a new 50-unit affordable housing project, that includes set aside units for available to those making less than 30% AMI.

The City of Taunton will continue a coordinated effort with the GBCATCH CoC and South Coast Regional Network to End Homelessness in their efforts to prevent homelessness. The City makes funds available for public service programs within the City of Taunton. The Consortium will assist by providing funding to help homeless and near homeless individuals and families with the transitional and permanent affordable housing. This could be in the form of rehab to facilities that provide temporary housing to those who are homeless or rehab to a home where someone may be on the verge of homelessness. Public services activities may also indirectly provide services to homeless people. Finally, City staff will also continue to actively participate in the Point-in-Time count and will join volunteers in the field for the count. During PY22 the Consortium contributed to the construction of 10 units (5 HOME assisted) of low-income housing units. This facility is managed by a local non-profit which assists those that are homeless or near

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homeless.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Consortium, as well as the City of Taunton, will assist by providing funding to help homeless and near homeless individuals and families with the transition to permanent affordable housing. Funding requests made by the Consortium's partners and stakeholders to prevent homelessness will be strongly considered if eligible.

The City has assisted both shelters and transitional housing in the past and will continue to do so if funding is available. Funding requests made by the City's partners to prevent homelessness will be strongly considered.

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

When requested by CHDO's, the Consortium may provide funding for additional housing units for low- and moderate-income individuals and families. By adding to the number of affordable housing units in the Consortium region, homeless and near homeless individuals and families will have a better opportunity to receive permanent affordable housing.

The local CoC and its member agencies receive McKinney-Vento funding as well as state and private funding to address these issues. They have been focusing their efforts to assist both homeless vets and unaccompanied youth. The City attends the CoC meetings and assists in their efforts.

The City of Taunton will provide funding for housing rehab and the development of additional housing units for low- and moderate-income individuals and families. By adding to the number of affordable housing units in the City, homeless and near homeless individuals and families will have a better opportunity to receive permanent affordable housing.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving**

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**assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Along with the construction of new units, the Consortium and the City will continue to assist low-income individuals and families with improvements to their existing homes. By making improvements, individuals and families that may have been forced to leave substandard housing or could not afford to repair their home will be able to remain in their rehabilitated homes.

The CoCs have programs and agencies to address the above and most institutions have discharge policies that require transitional or permanent housing as a condition of release.

In 2022 the City assisted a local developer with the creation of 10 units of supportive housing. Five of these units were considered HOME assisted. The property is managed by a local non-profit service provider that provides counseling for various addictions and is working to keep this population from becoming homeless.

Federal and State housing assistance (vouchers) play a major role in subsidizing rents for low and/or no income families. The Taunton Housing Authority also provides housing to low-income individuals and families.

In addition to the housing and other assistance listed above, the City, through its CDBG Public Services programs, assists residents with other special needs. There are currently two programs that assist the elderly and frail elderly. They include the Elder Outreach Nurse Program and the WISE Adult Day Health program. Finally, there is a program that assists with legal services regarding Fair Housing and housing discrimination that assists any Taunton low- or moderate-income resident and others with special needs. This program provides free legal services for those facing eviction or other housing concerns.

**Discussion**

Homeless and special needs activities are normally conducted through the CoC network and local human services agencies. The City assists these agencies through CDBG Public Service funding.

Public services funded by CDBG have assisted people with special needs including the elderly, frail elderly, people with disabilities and persons with alcohol or other drug addictions. Programs include an Elder Nurse Program, legal services for fair housing, a literacy program that assists young children identified with special needs, and elders with special needs with adult day care.

While there are programmatic limitations on the use of HOME funds, the funds will be used when possible to assist with homeless housing needs.

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## AP-75 Barriers to affordable housing

91.420, 91.220(j)

### Introduction

In general, public policies affecting the cost and production of affordable housing are governed by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

- ☐ Inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
- ☐ Accessory apartments (particularly effective in enabling low-income elderly owners to generate income and continue living in the community);
- ☐ Overlay districts permit increased density and state funding support and enable affordable units within mixed income developments;
- ☐ Chapter 40B is a state law which permits an override of local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP (Local Initiative Plan) which a local government can use and thus not invoke state override of zoning; and
- ☐ The Community Preservation Act (CPA) that cities or towns can pass and enact to accumulate funds through an additional property tax that is then matched with state funds to preserve open space and/or create affordable housing.

Due to high development costs, it is often prohibitive for investors to build new affordable units unless they are highly subsidized. With subsidies being curtailed for both development and financial assistance for occupants, the process becomes more difficult.

Some program regulations and requirements may also be a deterrent when it comes to creating affordable housing. Environmental reviews may trigger floodplain or historic property issues that may deter investors if they were considering the use federal funds. Additional income and rent limitations may also be a deterrent since they could limit the return on an investment property and make it harder to find eligible tenants.

OECD and the GATHC encourage the development of affordable housing and have worked with developers to overcome obstacles that may hinder such development.

OECD engaged a consultant and completed an update to its Analysis to Impediments to Fair Housing Choice (AI) on February 22, 2019. With the AI completed and barriers identified, OECD has budgeted funds to help address some of the barriers, particularly the need for education and better awareness of Fair Housing laws. Fair housing issues are a topic brought before potential homeowners during first time homebuyer classes conducted by a subrecipient. Taunton's

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CDBG program funds a subrecipient that conducts Tenant’s Rights and Fair Housing seminars and represents clients regarding housing conditions and Fair Housing issues. The City also works with developers of rental housing to ensure that units are fairly and affirmatively marketed.

Funds made available for the Down Payment Assistance Program are provided through the HOME program and will aid in addressing financial concerns for low-income households who may not have the resources needed to become homeowners.

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

Most consortium members have some initiatives in place to encourage affordable housing development and others are recognizing this need and working to bring about change within their communities. The City of Taunton updated their Comprehensive Master Plan several years ago. Strategies were recommended that, if implemented, should reduce some barriers to affordable housing. Over the past couple of years, the City has made changes to its zoning ordinances to enable the development of affordable and multi-family units easier to permit. In 2022, certain changes were made to implement recommendations from the 2018 Master Plan. These changes included allowing three-family units by right in the Urban Residential neighborhoods, reducing the minimum lot size, and creating a pathway for make lots that do not meet minimum size requirements to be deemed as buildable.

Also, a new Transit Oriented Development zone was created in the area where the new Mass transit rail station is being constructed. In this area multi-family development is permitted by right and the standard building height restriction has been raised. Additionally, this district allows for a greater per acre unit density and a reduced parking space requirement.

Consortium member communities will continue to work on and address issues that pertain to affordable housing development.

**Discussion**

As projects are planned, individual communities usually work with developers to address issues such as zoning changes, code requirements and most importantly financial considerations such as tax incentives and fees associated to construction (building permits, sewer hookups, etc.). As examples, we have seen local communities contribute local funding such as Community Preservation Act (CPA) funding to assist with overall project costs, waived fees, and even issued municipal bonds to fund infrastructure upgrades to support a project.

In most cases there are subsidies involved when creating affordable housing. These funding

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sources trigger other federal and state requirements that add further stipulations to projects. Environmental studies and reviews as well as comprehensive permits can create issues if host communities and developers do not work together. Larger projects could trigger Section 3, 504, affirmative marketing plans and other regulations if federal funding is used.

OECD and the Consortium members work closely with developers to encourage and support affordable housing initiatives.

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## AP-85 Other Actions

91.420, 91.220(k)

### Introduction

OECD and the GATHC communities will work with CoCs, COAs, HAs, and local human services providers to address the needs of the underserved and at-risk populations. OECD has also funded a Fair Housing activity under the CDBG program that will help fund seminars and legal assistance to address fair housing issues and tenants' rights complaints within the City of Taunton.

### Actions planned to address obstacles to meeting underserved needs

High rents, high home prices and high maintenance costs are some of the greatest obstacles to meeting underserved needs. HOME funds will:

- ☐ assist first time homebuyer activities by providing down payment assistance; and
- ☐ assist senior citizens and others with housing rehab activities; and
- ☐ assist with CHDO rental development projects and non CHDO development projects

CDBG Funding for Public services activities will:

- ☐ assist elderly people with health homecare issues and assist with adult daycare enrichment;
- ☐ assist extremely low-income families with Fair Housing issues and legal services concerning tenant rights;
- ☐ assist families with child development, recreational programs, and gang intervention activities;
- ☐ CoCs, COAs and other agencies will continue to seek funding and address the needs of the underserved.

OECD will continue to advocate for achievable action steps that will help the Consortium to not only meet its obligation to affirmatively further fair housing but also allow it to become a model for equity and inclusion in the region.

### Actions planned to foster and maintain affordable housing

OECD and the GATHC will encourage the creation of new affordable rental units and will monitor units for affordability and property standards. Additional programs include housing rehab, down

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payment assistance and investor rehab.

### **Actions planned to reduce lead-based paint hazards**

OECD and the GATHC will encourage the construction of new units where lead paint will not be used and will require lead testing and abatement activities when rehab projects are undertaken within older housing stock. We work in conjunction with local boards of health and the state to address lead paint issues that arise.

### **Actions planned to reduce the number of poverty-level families**

Most of the actions taken with HOME and CDBG funds are taken to reduce the number of persons in poverty or to improve their quality of life. Many programs either directly or indirectly influence income by reducing other costs.

Projects using HOME funds can directly influence the household income levels by reducing rents, mortgages, or maintenance costs.

CDBG funded programs and activities improve the quality of life for low-moderate income individuals and families directly and indirectly. The renovation of public facilities, public parks and infrastructure enhance the resident's living environment. Public services such as legal counseling, gang intervention, housing counseling, elder care, and case management, as well as providing summer camps and programs for those with special needs, directly affect the residents involved. These programs fill a critical gap in the care network and overall condition of the neighborhoods.

### **Actions planned to develop institutional structure**

There are no major gaps in the institutional structure and service delivery system at this time. Effective program delivery has been made possible through the efforts of OECD, the GATHC, the Taunton Housing Authority and many other local, state, federal and private partners. OECD works to find new partners that may be able to help address the Consortium's needs.

OECD will continue to:

- ☐ Communicate with and nurture sub recipients;
- ☐ Work with the THA in providing services to low-income families;
- ☐ Work with local and regional CoCs to address homelessness and near homelessness issues;
- ☐ Work with human services agencies and other service providers to address the needs of

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special needs clientele; and

- ☐ Increase the awareness of Fair Housing issues for Consortium members and reinforce the commitment to implement the recommendations and goals created through the AI process.

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

OECD will continue to:

- ☐ Communicate with and nurture sub recipients;
- ☐ Work with the THA in providing services to low-income families;
- ☐ Work with local and regional CoCs to address homelessness issues; and
- ☐ Work with human services agencies and other service providers to address needs of special needs clientele.

### **Discussion**

As the needs are great and the resources limited, OECD and GATHC communities must work with and rely upon other agencies and funding sources to address the many social needs within the GATHC region. OECD and GATHC will continue to address the housing needs to best of our ability. While not specifically mentioned in this section, the City's efforts in Economic Development directly affect private industry, businesses, developers, and social service agencies. These efforts indirectly affect obstacles in meeting underserved needs, such as jobs and transportation. The City works with many federal, state and local agencies, as well as private businesses. The City has economic development programs for both large and small businesses. For example, the City has a rent rebate program for qualifying new businesses locating in vacant buildings in the downtown area. The City also assists with strategies for developers, including assistance with various tax incentive programs. Taunton has worked with and received funding from Mass Development for infrastructure improvement in both the industrial park and downtown Taunton. The goal of these improvements is to encourage development and increase job opportunities, for all people. The City coordinates and regularly assists with the Taunton Business Improvement District (BID), the Downtown Taunton Foundation (DTF), Taunton Development Commission (TDC), Taunton Chamber of Commerce, Southeastern Regional Planning and Economic Development District (SRPEDD) - the regional planning agency, and other agencies to enhance the areas workforce and economy.

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## Program Specific Requirements

### AP-90 Program Specific Requirements

91.420, 91.220(l)(1,2,4)

#### Introduction

The City of Taunton OECD, as lead agent of the Consortium, follows the HOME regulations, including the 2013 HOME Final Rule (as amended). OECD staff attends seminars and webinars to keep abreast of changes in regulations and program requirements and the dates of implementation. OECD uses HUD's published HOME affordable home ownership limits and after rehab values as well as per unit subsidy limits. Rental units are monitored for income and rent caps as well as property standards during the affordability period.

Applications for HOME funded activities (rehab, first-time homebuyer, and developer projects) are made available on the City of Taunton website. Recipients of first-time homebuyer funds or rehab funds are limited to 80% AMI households.

Rehab and first-time homebuyer applications are received and processed on a first come, first served basis.

Development projects are solicited through an open RFP process. Individual development projects undergo a review process by a subcommittee of Consortium members before being approved. A Part 58 Environmental Review Record is created for any potential projects and any issues with the proposed project are addressed prior to formal approval. Beneficiary income levels are determined at the time written agreements are implemented. Applications are available at OECD or on the City's website.

The GATCH does not directly receive any ESG or HOPWA funds.

The local CoC is the recipient of federal funding to assist homeless individuals and families and utilizes the HMIS reporting system.

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**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(l)(1)**

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	4,498
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>4,498</b>

**Other CDBG Requirements**

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

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**HOME Investment Partnership Program (HOME)**

***Reference 24 CFR 91.220(l)(2)***

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

OECD and the GATHC will utilize any and all available funding sources to accomplish their goals and objectives. Many of those appear in section SP-35 of the 5 Year Consolidated Plan and Section AP-15 of this Action Plan. These sources include, but are not limited to, private sources (such as banks, private developers, and first-time homebuyer contributions), and public sources (such as tax incentives, grants, other state and federal sources), and local funding through varied municipal resources.

Funds are expended for eligible activities only and distributed under approved forms of assistance as specified under 92.205(b).

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

The GATHC has chosen to use and implement recapture provisions under homebuyer activities and has adopted the following Homeownership (down payment assistance) provision:

Down payment and/or closing cost assistance to income eligible homebuyers will be provided in the form of a deferred payment loan which shall have an affordability period. If the recipient occupies the home as their primary residence for the affordability period, the loan will be forgiven. Each recipient will be required to sign a Promissory Note and Mortgage, along with a Disclosure Statement. Loans will be recaptured in full (if funds are available) from net proceeds\* if the unit is sold, transferred, or otherwise encumbered during the term of mortgage/affordability period or there is a default on the terms of the loan. The down payment and closing cost assistance program is conducted by a local subrecipient. Loan documents provided by OECD contain recapture provisions and become an encumbrance against the property for the applicable affordability period.

During the 2019-2023 Consolidated Plan cycle, it is the City of Taunton's intention to only fund down payment assistance activities under the homeownership scenario. Development projects are funded for rental units only.

\*Net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

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

To meet resale/recapture requirements for ownership activities OECD will use a deed restriction (mortgage) to encumber the property covering the investment of HOME funds and a recapture provision within the restriction to recoup HOME funds if the affordability period requirements are not complied with.

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

The Consortium does not intend to use HOME funds to refinance existing debt.

5. *If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).*

Not applicable.

6. *If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).*

Not applicable.

7. *If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).*

## HOME

OECD uses the HUD established (revised) HOME affordable home ownership and after rehab limits for its homeownership and housing rehab programs. HOME funds are used to assist to low and low/moderate income residents in the Consortium communities.

Funds for homeownership and housing rehab are available on a first come, first served basis to all low- or moderate-income applicants. Applications for the rehab program and the homeownership assistance program are available from OECD upon request. Funds for sub-recipients and development projects are competitive and applications are received one time per year.

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All HOME funded projects are monitored by OECD. Sub-recipients are monitored one time per year and development projects are monitored during construction and on a HUD recommended schedule (per regulations) during the affordability term.

**CDBG**

This Annual Action Plan includes descriptions of CDBG funds expected to be available during the program year and they are listed in AP-15 Expected Resources and AP-35/38 Project Summary. Funding descriptions include: the CDBG origin year grant and program income expected to be received during the program year that will be used during the year to address the priority needs and specific objectives identified in the strategic plan. Other potential funding sources are not applicable to Taunton's CDBG program.

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## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b>  Summary of Housing Needs
	<b>List the name of the organization or individual who originated the data set.</b>  OECD
	<b>Provide a brief summary of the data set.</b>  Corrected default data set
	<b>What was the purpose for developing this data set?</b>  Incorrect info in default data set
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>  Consortium wide
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>  Census 2000 and 2010
	<b>What is the status of the data set (complete, in progress, or planned)?</b>  Complete
2	<b>Data Source Name</b>  0%-30% Of Area Median Income
	<b>List the name of the organization or individual who originated the data set.</b>  OECD

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	<b>Provide a brief summary of the data set.</b>  More Current
	<b>What was the purpose for developing this data set?</b>  More Current
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>  2014
	<b>Briefly describe the methodology for the data collection.</b>  Download
	<b>Describe the total population from which the sample was taken.</b>  N/A
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>  N/A
<b>3</b>	<b>Data Source Name</b>  ACS
	<b>List the name of the organization or individual who originated the data set.</b>  
	<b>Provide a brief summary of the data set.</b>  
	<b>What was the purpose for developing this data set?</b>  

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	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	<b>Briefly describe the methodology for the data collection.</b>
	<b>Describe the total population from which the sample was taken.</b>
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
<b>4</b>	<b>Data Source Name</b> 2010 US Census Data and 2009-20013 CHAS for 2013
	<b>List the name of the organization or individual who originated the data set.</b> US Census
	<b>Provide a brief summary of the data set.</b> 2010 US Census Bureau - Population estimates base, April 1, 2010
	<b>What was the purpose for developing this data set?</b> Table listed Base Year 2000 but data was not included
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>



	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>
5	<p><b>Data Source Name</b></p> <p>Draft Taunton Housing Production Plan</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Banker and Tradesman and Massachusetts Association of Realtors</p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p>
6	<p><b>Data Source Name</b></p> <p>US Dept of HUD - 2017 HOME Program Rents</p>

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	<b>List the name of the organization or individual who originated the data set.</b>
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>
	<b>What is the status of the data set (complete, in progress, or planned)?</b>

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