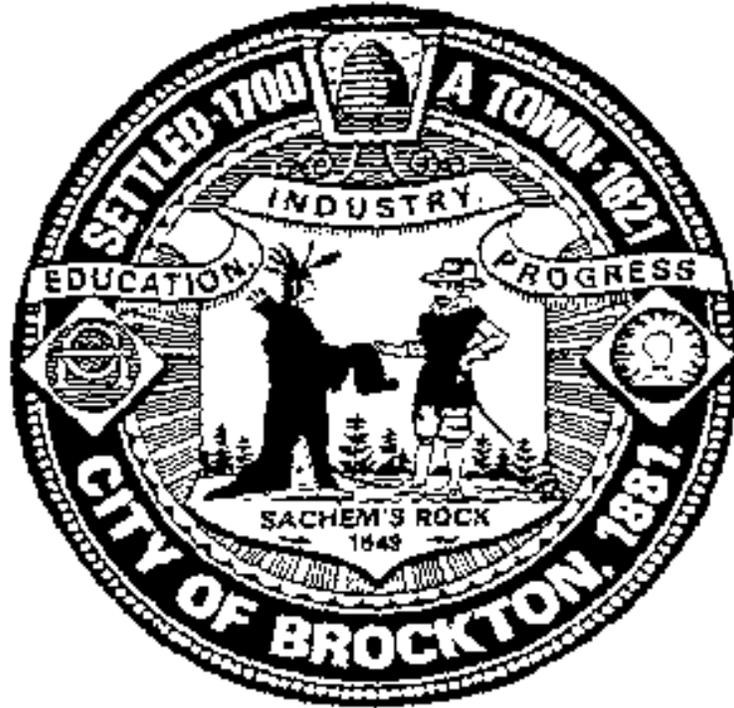


CITY OF BROCKTON, MASSACHUSETTS



ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

June 2010

City of Brockton with
Building A Better Brockton and
Brockton Housing Authority

Brockton, Massachusetts
Analysis of Impediments to Fair Housing Choice
June 2010

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I. INTRODUCTION AND EXECUTIVE SUMMARY OF THE ANALYSIS

The U.S. Department of Housing and Urban Development (HUD) requires all communities that receive federal community planning and development grant funds to certify through their Strategic (five-year) and Annual (one-year) Plans that they are working locally to meet HUD's obligation to affirmatively further fair housing. To this end, HUD grantees must (1) develop an Analysis of Impediments to Fair Housing Choice; (2) develop, fund and engage in activities to reduce or overcome the effects of identified impediments; and (3) monitor, record and report on activities to reduce or overcome the identified impediments. It is notable that the grantee's obligation to affirmatively further fair housing covers not only activities connected with federal funding, but all housing and housing-related activities in the grantee's jurisdictional area.

This Analysis of Impediments to Fair Housing (AI) was prepared by Andrea Shapiro Consulting on behalf of the City of Brockton, through its administering agencies of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds, Building A Better Brockton and Brockton Housing Authority.

Background: The Federal Fair Housing Act and Related State Law

HUD is obligated under Section 808 of the Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) to work in ways that further the Act's intent, and HUD shares this obligation with all of its grantees by requiring grantees to conduct an Analysis of Impediments to Fair Housing, participate in fair housing activities and keep records related to fair housing activities.

The Federal Fair Housing Act was enacted in April 1968 and amended in 1988. The act makes it illegal to discriminate in housing-related transactions based on race, color, national origin, religion, sex, disability, or family status. Through Section 151B of the Massachusetts General Laws (the Massachusetts Civil Rights Act), the Commonwealth of Massachusetts reinforces the protections of the Federal Fair Housing Act; expands the protected classes to include source of income/subsidy, marital status, age (over 42), sexual orientation, ancestry/genetics and military history; and reduces exemptions from liability available to a housing provider under the Fair Housing Act.

The Federal Fair Housing Act prohibits acts like refusing to rent or sell; imposing different prices, rents or fees; using different screening criteria; evicting a tenant; providing different terms or conditions; representing that a property is not available when it is; failing to provide maintenance or repairs on a rental unit because of a tenant or buyer's protected class status; discrimination in the interpretation and implementation of regulations; and disparate impact of housing policies and preferences to the detriment of people from protected classes, among others. Discriminatory actions include advertisements, statements, steering, harassment, intimidation, retaliation, denial of housing or services, and presenting different conditions for different people. The Fair Housing Act also governs municipal actions related to housing such as zoning and land use policies and practices.

Most properties intended for occupancy are covered, as well as vacant residential land. Exceptions include elderly only developments (although there is some nuance here, reflecting differences in the federal and state laws), single-family homes being rented directly by the

owner, and owner-occupied two-family homes. Single-family homes and owner-occupied two-family homes still cannot be advertised in a discriminatory way and discriminatory statements cannot be made. Further, if the owner uses a real estate professional, the owner is not exempted in these transactions. There are no exemptions by property type for race discrimination, because it is covered under other civil rights laws.

Contents of the Analysis of Impediments to Fair Housing

The AI consists of:

1. an overview of demographic and housing market conditions in Brockton;
2. a profile of fair housing in the City, including looking at current laws, policies and practices, and the number and status of any fair housing complaints in the City;
3. an assessment of existing market and public policy impediments to fair housing choice; and,
4. a summary of recommended activities to diminish or remove identified impediments.

Definition of Terms

Several of the terms used throughout this analysis warrant clarification and definition:

Affirmatively Furthering Fair Housing

HUD requires that all grantees Affirmatively Further Fair Housing (AFFH) – promote equal access to housing within their community and the region. The responsibility of federal grantees means that it is not enough just to not discriminate. The AFFH requirement obligates federal grantees to use funds, programs and policies to help overcome existing patterns of discrimination, segregation and exclusion and to increase housing access for members of protected classes. For a grantee to successfully demonstrate that it is meeting this requirement, the municipality must:

- conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- maintain records reflecting the analysis and actions taken in this regard.

Housing Problems

HUD considers the following conditions to be the primary housing problems:

- *Excessive cost* – The guidelines for excessive cost have changed considerably over the years and are still debated; however, in a high cost urban area like Brockton, when housing (including property taxes and insurance) and utilities are more than 35% of a household's income, a household has a housing cost burden. When housing costs are greater than 50% of the household's income, it is considered to be a severe cost burden.
- *Substandard condition* – Data from the American Community Survey defines substandard housing as a unit that lacks either complete plumbing or kitchen facilities, or both; however, this definition is minimal, and overlooks homes with severe mold, leaky roofs and many other units that would be considered substandard under by the City and State health and safety codes. Unfortunately, the City has only a rough estimate of the number of substandard units and does not collect information about the occupants of substandard housing. Because of this, this analysis uses the American Community Survey

data and definition. This study also considers the age of housing in Brockton – housing built before 1950 is more likely to be in substandard condition, and housing built before 1980 is more likely to contain lead paint.

- *Overcrowding* – Data from the American Community Survey defines overcrowding where there is more than one person per room (bathrooms, halls, utility rooms and storage areas are not counted as rooms). Extreme overcrowding exists if there are more than 1.5 people per room. Depending on the size of the unit, this definition may or may not coincide with state occupancy standards, for example, in Massachusetts, occupancy standards are more closely tied to the square footage per occupant than number of occupants per room.

Fair Housing Choice

HUD’s definition of fair housing choice is “the ability of persons, regardless of race, color, religion, sex, handicap, familial status, or national origin, of similar income levels to have available to them the same housing choices.”¹

Disability

Federal law defines ‘disability’ or ‘handicap’ as:

- a physical or mental impairment which substantially limits one or more of a person’s major life activities;
- a record of having such an impairment; or,
- the perception of having such an impairment.

Protected classes

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

The Massachusetts Civil Rights Act (M.G.L. §151B) adds protections for source of income/subsidy, marital status, age (over 42), sexual orientation, ancestry/genetics and military history.

Preparation and Methodology

This Analysis of Impediments to Fair Housing Choice (AI) was prepared by Andrea Shapiro Consulting, under contract with the City of Brockton’s CDBG and HOME administering agencies, Building A Better Brockton and Brockton Housing Authority. Andrea Shapiro has worked on the City of Brockton’s Strategic Plan, Annual Plan and various federal funding applications since 2006. She has worked in the affordable housing and community development field for 18 years, with nine years as a consultant and experience as nonprofit, municipal and state staff in a variety of research, policy, program and management roles. Funding for preparation of the AI was provided from the administrative portion of the City’s CDBG and HOME grants. The contract for preparation of the AI was awarded in accordance with all state and federal procurement regulations.

¹ *Fair Housing Planning Guide, Volume 1*. U.S. Department of Housing and Urban Development.

Prior to this AI, an AI was conducted in 1993 by a consultant in collaboration with the Brockton Redevelopment Authority (BRA). This report was updated in 1998 and 2002 by BRA staff.

In preparing the AI, the consultant reviewed local laws, regulations and administrative policies that affect the provision and supply of housing in Brockton. Interviews were conducted with representatives of a broad range of local and regional organizations, including City staff; City Council members; staff of local and regional housing, service, disability, economic development, business and transportation organizations; staff and membership of local cultural and ethnic organizations and congregations; representatives of the real estate and banking communities; and many others. An open public meeting was held with attendees from all of these areas, and after an initial discussion of the AI and process, participants were surveyed about their perceptions and experience with fair housing and related issues in Brockton (Appendix A). The consultant also reviewed studies on the availability of rental and ownership housing; data on lending, delinquency and foreclosure patterns; sales trends; 1990 and 2000 Census figures; 2006-2008 American Community Survey data; HUD data; Brockton's Strategic and Annual Plans; Brockton's most recent *Analysis of Impediments to Fair Housing Choice*; and more. Data and information on housing discrimination cases filed with HUD, Massachusetts Commission Against Discrimination (MCAD) and the Fair Housing Center of Greater Boston was consulted and analyzed as well.

A draft of the 2010 Analysis of Impediments to Fair Housing Choice was advertised, posted and made available for public review and comment in accordance with the City's Citizen Participation Plan, from May 14 through May 28, 2010. No comments from the public were received during this period.

Summary of Findings and Recommendations

Brockton is a community with rich ethnic, racial and income diversity. Brockton also has a significant number of minority and low-income households and people with disabilities with problems accessing safe, decent and affordable housing. In Brockton, high concentrations of low-income and minority households are especially evident in the downtown area, suggesting that discrimination is an impediment to fair housing choice in the community. Information provided by housing, lending and other organizations and individuals provides additional evidence of discrimination, as revealed by local, regional and national data related to housing discrimination complaints.

In Brockton, the most significant barrier to fair housing continues to be the limited supply of affordable housing. In Brockton, non-Whites are more likely than White residents to be low-income, so the housing problems of low-income people are most prevalent in minority households. The limited funding for the development of new affordable housing serves to restrict fair housing choice for lower income, minority households as well as people with disabilities.

Discrimination in lending has been a major problem in Brockton for several years, as evidenced by the rates of loan approvals and denials for Whites, Blacks, Asians and Latinos reported in annual lending data collected under the Home Mortgage Disclosure Act (HMDA).

The City has limited availability of fair housing outreach, training and enforcement resources and activity, which exacerbates all other barriers to fair housing choice. Fair housing information and referrals are not provided in a consistent manner, and public and professional information and training has been negligible.

The City of Brockton is committed to affirmatively furthering fair housing choice, and to that end, this analysis concludes with a variety of recommendations and resources that the City can implement itself and in partner with others who are committed to building a welcoming and inclusive community for all of Brockton's residents.

II. BACKGROUND DATA

Brockton is located in Plymouth County, in the southeastern section of Massachusetts, approximately 20 miles south of Boston, and 30 miles northeast of Providence, Rhode Island. Brockton's almost 92,000 residents live in a 21.6 square mile area, bordered by the towns of Easton, Stoughton, Avon, Holbrook, Abington, Whitman, East Bridgewater, and West Bridgewater. Brockton is roughly divided into four major sections, those east and west of the rail line, the Montello section to the north and the Campello section to the south. Within these four segments are a number of distinct neighborhoods. The neighborhoods clustered around the downtown contain the oldest and densest residential development. The neighborhoods around downtown Brockton show a lack of maintenance, disinvestment, a concentration of both minority and lower income residents, and more incidences of crime. These neighborhoods are referred to as: Pleasant/Prospect (sometimes called Walnut/Turner), the Edgar Playground area and Perkins Park.

Brockton has a proud history that dates to the Pilgrim settlers of the 17th century, and through the years includes dominance in the textile and shoe industries, taking a leading role in Edison's work with sustainable electric power on a large scale, as well as being the past home of two boxing greats -- Rocky Marciano and Marvelous Marvin Hagler.

Since being incorporated as a city April 9, 1881, Brockton grew steadily in population and significance. It is the only city in Plymouth County, right between Boston and Providence -- the capitals of Massachusetts and Rhode Island. City leaders proudly point out that Brockton "takes the best of the traditions of its past as it embraces the benefits found in ethnic, religious and cultural diversity. Our city continues to build on its welcoming attitude toward business, whether an established firm, or the creation of entrepreneurs, like Edison."²

Brockton was a regional shoe manufacturing center from the 1800s through the mid-1950s when shoe manufacturing was largely relocated to countries with lower labor costs. Consequently, Brockton has suffered great disinvestment over the last half century resulting in a loss of jobs and economic potency and an increase in lower income residents. The recent subprime lending and foreclosure crisis has had a negative impact on the area's real estate market. However, Brockton continues to develop innovative programs and solutions to fluctuations in the economy, and City leaders and local businesses and nonprofits are hopeful about the community's future.

Demographic Data

Population and Income Characteristics

According to the 1990 Census, Brockton's population totaled 92,788; by 2000 it had grown to 94,304. Census data shows that the population growth from 1990-2000 was due to a large increase in the number of non-White residents (98.02%) during a significant decrease in the number of White residents (-22.11%). Since the 2000 Census, Brockton's population has decreased to 91,956 according to the 2006-2008 American Community Survey. The growth trend of increasing non-White residents and decreasing White residents continued in this period, with

² From the City's website: ci.brockton.ma.us

19.18% growth in non-Whites and a 16.06% decrease in White residents. Brockton experienced a similar pattern of growth in Hispanic/Latino residents during this period, with a 28.87% increase between 1990 and 2000, and another 20.31% between the 2000 Census and the 2006-2008 American Community Survey.

Brockton’s median annual household income was \$39,507 in 2000, and 12.1% of families plus 14.5% of individuals had incomes below the federal poverty level. The map labeled “% Low to Moderate Household Income” in Appendix B illustrates that based upon 2000 Census data, Brockton is predominantly (55.5%) a low- and moderate-income community.

Brockton is home to most of the low- and moderate-income population for the Brockton-Bridgewater-Easton NECTA (New England City and Town Area, which is a geographic and statistical area used by the Bureau of Census and other federal government agencies) and most of the population living at or below the federal poverty line for the same geographic area.

For nearly twenty years, Brockton’s unemployment rate has been higher than state and regional rates. Brockton was founded on the shoe manufacturing industry and has suffered acute effects of the loss of manufacturing jobs that plagued the region over the past several decades. Brockton has fared even worse than Massachusetts and Plymouth County during the recent economic downturn. According to the U.S. Bureau of Labor Statistics data, Brockton’s unemployment rate for 2009 was 10.7%, compared with 8.8% in Plymouth County and 8.4% for the Commonwealth of Massachusetts.

Income characteristics

Brockton’s median household income rose to \$51,835 according to the 2006-2008 American Community Survey, which uses three-year averaging for its projections. This compares with a statewide median household income of \$64,684 for the same period.

INCOME AND BENEFITS (IN 2008 INFLATION-ADJUSTED DOLLARS) ³	Number	Percentage of total
Total households	32,773	100.00%
Less than \$10,000	2,325	7.10%
\$10,000 to \$14,999	1,910	5.80%
\$15,000 to \$24,999	3,219	9.80%
\$25,000 to \$34,999	3,319	10.10%
\$35,000 to \$49,999	5,223	15.90%
\$50,000 to \$74,999	6,654	20.30%
\$75,000 to \$99,999	5,186	15.80%
\$100,000 to \$149,999	3,764	11.50%
\$150,000 to \$199,999	722	2.20%
\$200,000 or more	451	1.40%

³ U.S. Census Bureau, American Community Survey (ACS) 2006-2008. This report primarily uses three-year ACS data -- for more information on the accuracy of ACS data, consult the ACS Quality Measures website: <http://www.census.gov/acs/www/UseData/sse/>

Median household income (dollars)	51,835	
Mean household income (dollars)	60,475	

The chart below demonstrates some of the income disparity between Whites and non-Whites in Brockton. Median household incomes for racial groups comprising 1% or more of households are shown. Black and Latino households in Brockton have lower incomes than Whites and Asians. These numbers are important to the AI because there is a high correlation between race and low incomes in Brockton.

Median household income ⁴	
All households	\$51,835
By race	
One race:	
White	\$53,930
Black	\$49,337
Asian	\$52,593
Some other race	\$53,410
Two or more races:	\$41,438
By ethnicity	
Hispanic/Latino	\$43,269
Not Hispanic/Latino	\$55,749

Data on poverty status shows a similar pattern, with fewer White households living below poverty level than non-White households; however, 2000 Census data is used here, due to limitations of the American Community Survey data.

	Number of households	Percent of total households
Income in 1999 below poverty level ⁵		
By race		
One race:		
White	5,702	10.02%
Black	3,489	21.62%
Asian	370	15.00%
Some other race	2,384	25.12%
Two or more races:	1,367	19.15%
By ethnicity		
Hispanic/Latino	4,954	9.21%

⁴ U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

⁵ U.S. Census Bureau, Census 2000.

Looking at median household income and poverty status by race shows the high correlation of poverty status and lower incomes in minority households in Brockton.

The map in Appendix B labeled “Median Household Income” shows median income for each of Brockton’s Census Tracts.

Household type and size

In Brockton, 42.3% of households have one or more residents under the age of 18, and 21.1% of households have at least one resident over the age of 65.

HOUSEHOLDS BY TYPE ⁶	Number of households	Percentage of total
Total households	32,773	100.00%
Family households (families)	22,053	67.30%
With own children under 18 years	12,387	37.80%
Married-couple family	12,333	37.60%
With own children under 18 years	6,103	18.60%
Male householder, no wife present, family	2,129	6.50%
With own children under 18 years	1,458	4.40%
Female householder, no husband present, family	7,591	23.20%
With own children under 18 years	4,826	14.70%
Nonfamily households	10,720	32.70%
Householder living alone	8,280	25.30%
65 years and over	2,784	8.50%
Households with one or more people under 18 years	13,858	42.30%
Households with one or more people 65 years and over	6,910	21.10%
Average household size	2.75	
Average family size	3.28	

⁶ U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

Family households tend to be larger than non-family households, and 12.33% of households in Brockton include five or more people (large households).

HOUSEHOLD TYPE BY SIZE ⁷	Number	Percentage of all households
All households	32,773	100.00%
Family households:	22,053	67.29%
2-person household	7,144	21.80%
3-person household	5,892	17.98%
4-person household	5,193	15.85%
5-person household	2,219	6.77%
6-person household	900	2.75%
7-or-more person household	705	2.15%
Nonfamily households:	10,720	32.71%
1-person household	8,280	25.26%
2-person household	1,748	5.33%
3-person household	186	0.57%
4-person household	289	0.88%
5-person household	182	0.56%
6-person household	0	0.00%
7-or-more person household	35	0.11%

⁷ U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

Gender and age of residents

The median age of Brockton residents is 33.9, and women outnumber men by 4% of the city's total population. This compares with a median age of 38.5 for Massachusetts and 3% more women than men.

GENDER AND AGE ⁸	Number	Percentage of total populations
Total population	91,956	100.00%
Male	44,097	48.00%
Female	47,859	52.00%
Under 5 years	7,115	7.70%
5 to 9 years	6,277	6.80%
10 to 14 years	6,105	6.60%
15 to 19 years	6,424	7.00%
20 to 24 years	6,544	7.10%
25 to 34 years	14,775	16.10%
35 to 44 years	12,149	13.20%
45 to 54 years	13,843	15.10%
55 to 59 years	4,663	5.10%
60 to 64 years	4,422	4.80%
65 to 74 years	4,733	5.10%
75 to 84 years	3,401	3.70%
85 years and over	1,505	1.60%

Roughly 35,000 (over 35% of the total population) of Brockton's residents are 42 or older, the age group that is considered a protected class under Massachusetts law. Elders account for 13.2% of the population at the age 62+ threshold, and 10.5% at the age 65+ threshold.

Race and ethnicity

Representation: Brockton is a racially diverse community, with 47% non-White residents, in comparison to roughly 17% non-White residents in Massachusetts and 13% of Plymouth County residents according to the 2006-2008 American Community Survey. The following chart shows the growth in minority population, by race, for all groups with more than 1% of Brockton's total population in either the 2000 Census or 2006-2008 American Community Survey. It demonstrates the decrease in White residents and the dramatic increase in Black/African Americans, as well as increases in Asian and Latino residents.

⁸ U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

	2000 Census	2006-2008 ACS	Growth
Total population	94,304	91,956	-2.49%
One race	86,966	88,433	1.69%
White	57,989	48,674	-16.06%
Black or African American	16,811	29,064	72.89%
Asian	2,066	2,456	18.88%
Two or more races	7,338	3,523	-51.99%
Ethnicity ⁹			
Hispanic or Latino of any race	7,552	9,086	20.31%

Today, more than 23% of Brockton’s residents self-identify as “foreign-born”, up from 18% in 2000. Anecdotally, Brockton’s major immigrant and ethnic groups of more recent decades are Cape Verdean, Haitian, Latino, Brazilian and Asian. Over 30% of Brockton’s residents report speaking English “less than well”, and 35% of residents speak a primary language other than English at home.¹⁰

Distribution: Minority residents live in all of Brockton’s 21 census tracts, yet the 2000 Census data shows racial concentrations in certain Census Tracts. Census Tracts 5108 (downtown) and 5116 (Campello) are home to the largest numbers of Black residents, and tracts 5104, 5108 (both downtown) and 5110 (east of downtown) have the highest percentages of Blacks relative to the total number of residents, with 23% or more Black residents in each of these tracts. Census Tracts 5105 (north and northwest of downtown) and 5117 (southwest corner) house the largest Asian populations in both numbers and concentrations. The largest numbers of Hispanic residents live in Census Tracts 5104, 5108, 5109 (all downtown) and 5116 (south of downtown) with the largest concentration in tract 5109 (over 18%).

Areas of minority concentration/distribution throughout Brockton are indicated on the map labeled “Minority Distribution” in Appendix B.

In general, the concentration of minority households is highest in Brockton’s center, where population is generally concentrated. This distribution correlates with concentrations of low-income households as well (i.e., the higher minority concentration areas also have the most low-income households). Finally, due to the age and type of housing in these Census Tracts, the more

⁹ The U.S. Census and HUD define Hispanic/Latino status as an ethnicity, distinct from race. Hispanic/Latino people may be White, Black or any other race, and the racial categories of White, Black, etc. include both Hispanic/Latino and non-Hispanic/Latino persons. Thus, the ethnicity numbers are a different count of the same population and do not represent additional people. In this chart and charts that follow, Hispanic/Latino is broken out separately to demonstrate both the growth in Brockton residents from this group and the significant proportion Hispanic/Latinos are of the community’s residents.

¹⁰ U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

acute housing needs and housing problems are likely to fall disproportionately on minority groups.

Regionally, Brockton is home to most of the minority population for Plymouth County, with significant regional clustering of both minority and low-income households for the region in the neighborhoods surrounding Brockton's downtown area. The chart below shows the regional clustering, through the percentage of non-White population for Massachusetts, Plymouth County, Brockton and the surrounding communities¹¹.

GEOGRAPHIC AREA	% NON-WHITE
Massachusetts	15.46%
Plymouth County	11.30%
Brockton	38.51%
Abington	2.52%
Avon	6.55%
East Bridgewater	3.09%
Easton	8.06%
Holbrook	8.13%
Rockland	5.19%
Stoughton	11.54%
West Bridgewater	3.60%
Whitman	2.85%

Other protected classes

Disabled: As of the 2000 Census, Brockton was home to 22,987 people ages five (5) and over (26.65% of people over the age of five in Brockton) who have some type of disability, including sensory, physical, mental, self-care and other types of limitations. This number includes 24.5% of people who are younger than age 65 who have disabilities, and 43.2% of people over the age of 65 who have disabilities.

Veterans: According to the 2006-2008 ACS data, Brockton is home to 5,778 veterans (6.3% of the total population), down from 7,908 (8.4% of the city's total population) in 2000.

Housing Market Data

Brockton's housing market has experienced instability and decline since its height in 2005. This is largely a result of two major factors: (1) the regional economy, with job losses in Plymouth County among the highest in the state and (2) the proliferation of subprime mortgages in Brockton, which created one of the worst foreclosure situations in all of Massachusetts. The

¹¹ This chart uses 200 Census data for comparison because many of these communities were not included in the 2006-2008 American Community Survey.

chart below shows Brockton’s decline in population and households with a simultaneous increase in the number of housing units and the vacancy rate over the past eight years.

	2000 Census	2006-2008 ACS
Population	94,304	91,956
Households	33,675	32,773
Housing Units	34,837	35,487
Occupied	33,675	32,773
% owner-occupied	44.41%	57.69%
% renter-occupied	45.42%	41.30%
Vacant	1,162	2,714
Vacancy Rate	3.34%	7.65%

Because Brockton’s housing stock is older, with 59% of units built before 1950 and 94% built before 1980, there is a high relative percentage of the city’s housing stock that is in poor or uninhabitable condition and a high relative percentage that contains lead paint hazards. Some of Brockton’s vacancy can be attributed to these factors, although observation and anecdotal information suggests that much of the increase in vacancy is due to mortgage delinquency and foreclosures.

Rental housing

At 41%, Brockton has a higher rate of rental-occupancy than both Plymouth County (approximately 25%) and Massachusetts (approximately 39%). Brockton’s rents are high relative to local incomes, largely due to historically low rental vacancy rates and decent access to local employment as well as transportation to regional jobs. Housing is considered affordable when it consumes less than 35% of household income. While nearly 55% of renters in Brockton have what would be considered affordable rents by this standard, over 45% of renters in Brockton pay *more than* 35% of household income toward rent.

GROSS RENT ¹²	Number of units	Percentage of all units
Occupied units paying rent	13,534	100.00%
Less than \$200	425	3.10%
\$200 to \$299	1,014	7.50%
\$300 to \$499	1,037	7.70%
\$500 to \$749	1,682	12.40%
\$750 to \$999	2,948	21.80%
\$1,000 to \$1,499	5,201	38.40%
\$1,500 or more	1,227	9.10%
Median rent (dollars)	979	
No rent paid	331	

¹² U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)		
Occupied units paying rent (excluding units where GRAPI cannot be computed)	13,413	100.00%
Less than 15.0 percent	1,007	7.50%
15.0 to 19.9 percent	1,424	10.60%
20.0 to 24.9 percent	1,709	12.70%
25.0 to 29.9 percent	1,953	14.60%
30.0 to 34.9 percent	1,195	8.90%
35.0 percent or more	6,125	45.70%

Homeownership and owner-occupied homes

At approximately 58%, Brockton's owner occupancy rate is lower than both Plymouth County (roughly 75%) and Massachusetts (roughly 61%). Some of this difference is due to Brockton having more housing stock with two or more units than many other communities.

Values: According to the 2006-2008 American Community Survey, of Brockton's 18,908 owner-occupied homes, 8,087 (42.8%) were valued between \$200,000 and \$299,000; 8,246 (43.6%) were valued between \$300,000 and \$499,000; and the median house value was \$294,700. This demonstrates a considerable increase in value since the 2000 Census when the median owner-occupied unit was valued at \$128,300, and shows a similar trend to sale prices for all single-family properties (i.e., one- to four-family properties) and condos in Brockton during this time-period.

Taxes also have a significant effect on home values and total housing cost: According to Brockton's Board of Assessors, the median single-family home tax bill for FY2010 was \$2,564. Brockton offers exemptions to reduce property tax obligations for qualifying taxpayers including elderly and blind residents, disabled veterans, surviving spouse, or orphaned minor child, surviving spouse or orphaned minor of a police officer or fire fighter killed in the line of duty and residents facing extreme hardship. The City also offers a tax deferral for residents who are 65 years of age or over.

Homeownership Affordability Index: The Homeownership Affordability Index is "the household income available for housing expense compared to the income required to qualify for a mortgage. If a median income household has exactly enough income to qualify for a loan on the median priced home, the index will be 1.00. If the index is above 1.00, the homebuyer has more than enough income to qualify; below that, the housing is unaffordable."¹³ In Brockton, the Affordability Index for 2005 was .77 (at the peak of the market) and for 2007 was .86 (demonstrating the current market's decline). As is consistent with the region, Brockton's home prices are expensive relative to incomes; however, Brockton has experienced ongoing price declines and increasing affordability since 2007. *The Greater Boston Housing Report Card* for 2009 used different affordability measures than in prior years, so a comparable Affordability Index is not available.

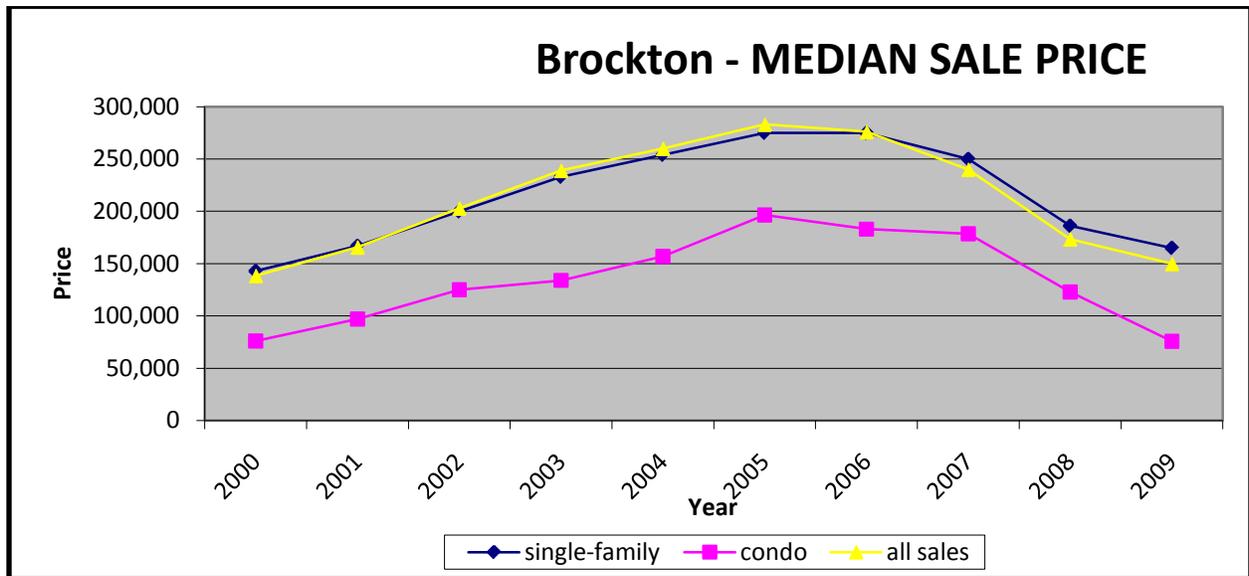
¹³ *The Greater Boston Housing Report Card 2006-2007: An Assessment of Progress on Housing in the Greater Boston Area*, October 2007. Bonnie Heudorfer and Barry Bluestone, et al.

From the American Community Survey data, below, 45.9% of homeowners with a mortgage and 23.7% of those without a mortgage are paying a higher than “affordable” percentage of household income toward their monthly ownership costs.

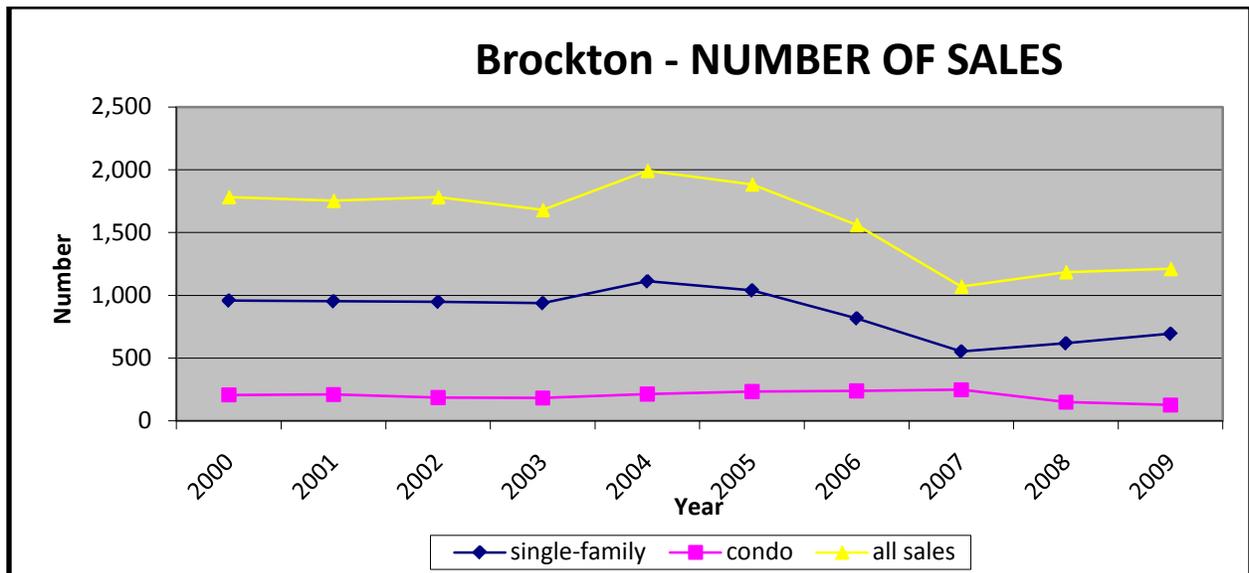
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAP) ¹⁴	Number of units	Percentage of all units
Housing units with a mortgage (excluding units where SMOCAP cannot be computed)	15,158	100.00%
Less than 20.0 percent	2,617	17.30%
20.0 to 24.9 percent	1,938	12.80%
25.0 to 29.9 percent	1,914	12.60%
30.0 to 34.9 percent	1,737	11.50%
35.0 percent or more	6,952	45.90%
Housing unit without a mortgage (excluding units where SMOCAP cannot be computed)	3,702	100.00%
Less than 10.0 percent	947	25.60%
10.0 to 14.9 percent	717	19.40%
15.0 to 19.9 percent	534	14.40%
20.0 to 24.9 percent	220	5.90%
25.0 to 29.9 percent	163	4.40%
30.0 to 34.9 percent	243	6.60%
35.0 percent or more	878	23.70%

¹⁴ U.S. Census Bureau, American Community Survey (ACS) 2006-2008.

Sales: Since 2000, the sale prices of homes in Brockton increased until 2005, and then decreased every year since. The chart below shows sale price data for all residential property types from 2000 to 2009.¹⁵



The number of property sales dropped between 2004 and 2007 and increased slightly in 2008 and 2009. The chart below shows the number of sales for all residential property types from 2000 to 2009.¹⁶



¹⁵ The Warren Group (*Banker & Tradesman*), online data services.

¹⁶ The Warren Group (*Banker & Tradesman*), online data services.

Subprime lending and foreclosures: Since 2006, Brockton’s housing market has been extremely negatively impacted by subprime lending and foreclosures, with high numbers of foreclosures by out-of-state lenders like Deutsche Bank, US Bank, Countrywide Home Loans, Wells Fargo and Bank of New York, among others. Brockton is currently among the five highest ranking communities in Massachusetts for number of foreclosures and anticipated foreclosures per total housing units, depending on which data is evaluated. Brockton also has extraordinarily high numbers of subprime (high cost, high APR) and “Alt-A” (high cost, low documentation, often with unusual features) first mortgages that were mostly issued in 2004 to 2006. Many of these subprime and Alt-A mortgages are now in default. The properties these mortgages are secured by are highly likely to be foreclosed upon as interest rates on the adjustable rate mortgages increase from the low introductory rates to higher rates and borrowers cannot refinance due to decreasing home values, limited property equity, job losses and/or poor personal credit. Statewide and national research points to a higher incidence of foreclosures among borrowers with subprime loans and a greater incidence of subprime loans to racial and ethnic minorities.

In Brockton and throughout Massachusetts, Black and Latino borrowers were much more likely to receive high-APR loans than whites or Asians for both first-lien home-purchase loans and first-lien refinance loans. This trend has diminished with the decrease in subprime lending; however, the damage has already been done, and will continue to be felt in communities like Brockton over the next few years and perhaps longer, especially in areas of Brockton with high concentrations of Blacks and Latinos.¹⁷

In Massachusetts, the number one Census Tract for distressed units in the state in 2009 was tract 5104 in Brockton (downtown) – a tract with 68% minority residents, including 16% Latino/Hispanic residents. Similarly, Census Tract 5108 (downtown), with 70% minority residents, including 13% Latino/Hispanic residents, was ranked 16th for the relative number of distressed housing units in the state in 2010. Brockton had five Census Tracts in the state’s top 20 distressed for 2010. For this measure of housing market instability, distressed properties include those with a foreclosure petition filed in the previous year, an auction scheduled or those that are bank-owned (REO).¹⁸

FORECLOSURE AND SUBPRIME LENDING BY YEAR ¹⁹	2004	2005	2006	2007	2008	2009
Median house price	231,601	250,512	249,171	218,534	159,384	136,456
House price change from prior year	11.13%	8.16%	-0.53%	-12.29%	-27.06%	-14.38%
Subprime mortgage originations	2,109	2,168	1,807	321	19	1
Total mortgage originations	8,344	7,685	6,990	4,242	2,142	2,195
Foreclosures	0	1	151	377	536	342
Foreclosure rate	0.00%	0.00%	0.69%	1.71%	2.40%	1.52%

¹⁷ *Changing Patterns XVI, XV and XIV*, January 2010, January 2009 and February 2008. By Jim Campen for Massachusetts Community & Banking Council.

¹⁸ *Foreclosure Monitor*, January 2010. Massachusetts Housing Partnership.

¹⁹ Federal Reserve Bank of Boston presentation, 2010. Source: Raw data on subprime mortgage originations and total mortgage originations from the Warren Group. Median house-price data computed from 2000 Census data.

It is important to note that one foreclosure can represent instability for multiple units, especially in a community like Brockton, where more than half of all housing is in properties with two or more units.

While it looks like Brockton’s foreclosures have slowed, the numbers above represent foreclosures only, not delinquent mortgages or distressed properties. There is still a considerable pipeline of delinquent mortgages that could be future foreclosures since banks are slower to foreclose on properties in the current real estate market. Some of the apparent decrease in foreclosures is also attributable to a state-mandated moratorium on foreclosures that was initiated in early 2009. Additionally, the effect of past subprime lending is still being felt as borrowers’ low initial rates adjust to higher rates, generally after 24 or 36 months, and borrowers can often handle payments for a while at the adjusted rate before they begin to have problems.

While Massachusetts has seen recent improvement in the statewide housing market, experts expect that the market will continue to be somewhat unstable for several more years, especially in the communities like Brockton that were most negatively affected by the economic and real estate downturn from 2005 through the present.

Housing types

Brockton’s housing stock consists of:

UNITS IN STRUCTURE ²⁰	Number of units	Percentage of all units
Total housing units	35,487	100.00%
1-unit, detached	16,948	47.80%
1-unit, attached	463	1.30%
2 units	4,013	11.30%
3 or 4 units	6,668	18.80%
5 to 9 units	1,885	5.30%
10 to 19 units	2,209	6.20%
20 or more units	3,286	9.30%
Mobile home	15	0.00%
Boat, RV, van, etc.	0	0.00%

One-unit properties plus mobile homes comprise 49% of Brockton’s housing stock, with 51% of properties having two or more units.

²⁰ U.S. Census Bureau, American Community Survey 2006-2008

Housing conditions

Age: Brockton's housing stock is older, with 58.8% of the community's housing built before 1950.

YEAR STRUCTURE BUILT ²¹	Number of units	Percentage of all units
Total housing units	35,487	100.00%
Built 2005 or later	345	1.00%
Built 2000 to 2004	1,112	3.10%
Built 1990 to 1999	688	1.90%
Built 1980 to 1989	2,055	5.80%
Built 1970 to 1979	5,226	14.70%
Built 1960 to 1969	5,199	14.70%
Built 1950 to 1959	3,890	11.00%
Built 1940 to 1949	1,778	5.00%
Built 1939 or earlier	15,194	42.80%

Consequently, in many cases these older properties were not built to comply with current building and occupancy standards, including lead paint compliance in properties built through 1978 that have not been treated through professional lead paint removal and/or remediation. More than 93% of Brockton's housing stock was built before 1978, when lead paint was banned for use in housing.

Many of Brockton's older housing units, even though they meet the standards for human habitation, are in need of varying degrees of rehabilitation and/or repair. Brockton's older properties are also likely to be in city's geographic center, where the highest numbers of minority and low-income households reside.

Substandard housing: The 2006-2008 American Community Survey estimated that there were 378 housing units (1.15% of occupied units) in Brockton lacking complete plumbing and/or kitchen facilities.

Occupied housing units	32,773	100.00%
Lacking complete plumbing facilities	187	0.60%
Lacking complete kitchen facilities	191	0.60%
No telephone service available	1,010	3.10%

Incomplete plumbing and kitchen facilities are major habitability problems, but don't represent the full range of violations and problems seen in Brockton's housing stock. The City is diligent about housing and safety code inspections with a task force of local officials, city employees and translators assisting in informing landlords and tenants of violations and following up with property owners on remedies.

²¹ U.S. Census Bureau, American Community Survey 2006-2008

Overcrowding: One measure used for overcrowding is occupants per room, and for these purposes, the U.S. Bureau of Census considers a room any area except baths, halls, closets, common areas, unfinished basements, etc. Overcrowding is present when there is more than one (1) occupant per room and severe overcrowding situations are present when there are more than 1.5 occupants per room.

In Massachusetts, the state regulations are more closely tied to square footage per occupant than rooms per person. The Massachusetts State Sanitary Code places the following restrictions on the number of people who can occupy housing:

- Every dwelling unit must contain at least 150 square feet of floor space for the first person, and at least 100 square feet of floor space for each additional person. The floor space must be calculated on the basis of total habitable rooms. Habitable rooms include bedrooms, dining rooms, living rooms, dens, or bonus rooms. Non-habitable rooms include rooms with toilets, bathtubs, showers, and laundries, pantries, hallways, closets, or storage space.
- Every room occupied for sleeping purposes for one occupant shall contain at least 70 square feet of floor space. Every room occupied for sleeping purposes for more than one occupant shall contain at least 50 square feet of floor space for each occupant.
- In a rooming unit, every room occupied for sleeping purposes by one occupant shall contain at least 80 square feet of floor space. Every room occupied for sleeping purposes by more than one occupant shall contain at least 60 square feet for each occupant.

Too many people living in a housing unit can result in an unhealthy living environment and can contribute to accelerated deterioration of housing. Overcrowding is generally a result of one or more of the following conditions:

- the cost of available housing with a sufficient number of bedrooms is not affordable or available (this often affects larger families);
- unrelated individuals (generally students or low-income single adults) share dwelling units due to high housing costs;
- when the high cost of housing requires two or families to share units; or,
- when extended family members become part of the same household because of high housing costs or related family, employment or childcare issues.

Brockton has overcrowding or severe overcrowding in 4% of occupied housing units, which is higher than the statewide rate of 1.5%.²²

OCCUPANTS PER ROOM	Occupied housing units	Percentage of all units
Occupied housing units	32,773	100.00%
1.00 or less	31,463	96.00%
1.01 to 1.50	1,171	3.60%
1.51 or more	139	0.40%

Anecdotally, City officials find overcrowding situations frequently in the community’s lower income neighborhoods and often in immigrant households, where knowledge and understanding of local housing codes may be more limited. In an attempt to ameliorate these conditions, when an overcrowding situation or code violation is reported, housing inspectors and the City’s housing task force members make information about local and state housing, health and safety regulations available to property owners and tenants in their native language where necessary and work with them to remedy any unsafe conditions or code violations.

Brockton’s overcrowding is more likely due to housing cost than a lack of available housing for larger households. The city’s housing stock consists of 15,530 units with six (6) or more rooms and there are only 4,041 households with five (5) or more members.

Public and Assisted Housing

Subsidized housing: As of April 2010, Brockton was certified by the Commonwealth of Massachusetts as having 4,486 eligible affordable housing units, equivalent to 12.9% of the total housing stock in the city. This represents an increase of 228 affordable units since 2002.

Expiring subsidized housing units: As of January 2010, Brockton has roughly 572 subsidized units that could be lost through 2012 if the private owners of these properties decide to prepay or otherwise voluntarily terminate the federal mortgages that financed the original development of these properties. The City is not presently aware of any owners that are planning to take such actions.

Rental housing units: The Brockton Housing Authority (BHA) currently manages 2,028 units of public housing, which includes 1,255 federal subsidized units, 745 state subsidized units and 28 other units. There are no units expected to be lost from this inventory, and no units that are presently vacant due to substandard conditions. Properties are spread throughout Brockton, as shown on the maps labeled “BHA Public Housing Sites” and “Housing” in Appendix B.

²² U.S. Census Bureau, American Community Survey 2006-2008

Additionally, South Shore Housing Development Corporation manages the Brockton Family Life Center, a 13-unit subsidized housing development for families with involvement by the Massachusetts Department of Social Services. Rents are currently subsidized through tenant-based federal Housing Choice Voucher Program (Section 8) and state Massachusetts Rental Voucher Program (MRVP) vouchers.

Other private owners control more than 2,090 units of subsidized housing, generally in medium-sized and large housing developments in Brockton. This number includes the 572 subsidized units (above) that could be lost before 2012 if the private owners of these housing developments prepay or otherwise voluntarily terminate their federal mortgages.

Scattered site rental: For many years, the BHA has worked with local nonprofit and public partners to build subsidized single-family homes and townhouses, which are providing new rental housing for low-income families. The BHA manages these clustered and scattered site units.

Rental vouchers: Vouchers are often used to subsidize the rents of low-income households that are renting units in the private market.

The Brockton Housing Authority administers 1,054 federal and state rental vouchers, and manages more than 2,040 vouchers in total, which include some vouchers that are presently being used in jurisdictions outside of Brockton.

BHA VOUCHERS	Administer	Manage
Housing Choice Voucher Program (Section 8) (Federal)	931	1,917+
MRVP (State)	123	123
Total	1,054	2,040+

South Shore Housing Development Corporation, a regional nonprofit housing organization, administers 405 Housing Choice Voucher Program (Section 8) vouchers and 16 Massachusetts Rental Voucher Program (MRVP) certificates in Brockton.

Other subsidized housing

The map labeled “Housing” in Appendix B shows various other CDBG, HOME and NSP funded housing activities throughout Brockton.

Homeownership assistance: Since 1975 the Brockton Redevelopment Authority (and now Brockton Housing Authority) assisted 1,448 low- and moderate-income homeowners with financing assistance for property rehabilitation, and provided 383 low- and moderate-income households with first-time homebuyer financing assistance.

Zoning policies that affect housing supply

In 2004, the Commonwealth of Massachusetts adopted a statewide zoning regulation commonly referred to as the Smart Growth Zoning statute (Chapter 40R). This regulation creates financial and other incentives for communities to encourage housing production, including per unit payments and priority for capital funds (for any capital needs associated with increased development) to communities that have passed 40R districts.

The City of Brockton is examining zoning and land-use policies and procedures, while seeking to facilitate the re-use of several large, old factory buildings in the downtown area; the City believes at least some of these underutilized properties are suitable for mixed-income housing given their proximity to commuter rail, bus and other essential services located in the downtown. In October of 2007, the City of Brockton designated five “Smart Growth” development districts pursuant to Chapter 40R. The City is also working with the Fuller Museum on a plan for the development of affordable work-live space for artists; this is likely to include establishment of overlay zoning to facilitate this use.

Housing Problems

From housing market data and anecdotal information collected through interviews with local and regional housing and service providers, Brockton’s primary housing problems are:

(1) A limited supply of subsidized and private market housing that is affordable for residents. The greatest barriers to increased availability of high-quality, affordable rental and ownership housing in Brockton continue to be extremely limited public funding and more limited private sector activity affordable housing development in Brockton. Brockton has done a lot to fund housing development and preservation and to create incentives that will increase the supply of housing, including the adoption of zoning to facilitate new development; however, 45% of renters, 46% of owners with a mortgage and 24% of owners without a mortgage are still paying higher than “affordable” percentages of their household incomes for their homes in Brockton.

(2) Limited resources to create more affordable housing. Brockton receives roughly \$1.5 million annually in CDBG funds and \$850,000 in HOME funds. Brockton was also awarded some one-time stimulus funds in the past few years – roughly \$400,000 in CDBG-R funds and just over \$3 million in federal and state Neighborhood Stabilization Program (NSP1) funds to address foreclosed and distressed properties. While the HOME funds and NSP1 funds are exclusively for housing, in recent years, there have been so many other community needs, combined with highly limited municipal revenue and state aid, that CDBG funding has, by necessity, been used to address Brockton’s aging infrastructure and other community projects. This leaves limited local resources to create more affordable housing. Although Brockton has successfully added more than 30 affordable housing units each year since 2002, the demand for safe, decent and affordable housing is still significantly greater than the supply.

(3) Older housing stock in need of investment and improvement. This is one of the most difficult problems to address. The City has funds available for owners to improve deteriorating properties; however, for this to be successful, owners have to be willing to invest in their

properties and in the community. Each year several properties are brought into compliance with health and safety codes through the housing rehabilitation program, and some larger buildings have been improved as well. Over the next couple of years the City and local nonprofits will have the opportunity to address the poor conditions of some foreclosed and abandoned properties, which could have a positive impact on both the condition and affordability of housing as well as on the neighborhoods and city as a whole.

(4) Limited supply of housing that is accessible to lower income people with mobility impairments. In Brockton, the supply of accessible housing for people with disabilities is very limited. While handicap accessibility compliance for new housing construction was required by state law beginning in 1991, most housing in Brockton that is accessible is public or private subsidized housing, in BHA properties or private subsidized developments. This leaves another housing gap among households whose income is too high to qualify for subsidized housing, but too low to afford an accessible private-market unit, if such a unit is available. Additionally, low- and moderate-income households are less likely to be able to afford to make modifications to their rental units at their own expense, as required in some private housing under applicable fair housing laws. There is a state-run Home Modification Loan Program (HMLP) to help owners and lower income tenants make their homes accessible; however, it has not been widely utilized in Brockton. Local housing and service providers report that elders and people with mobility impairments have a much more difficult time finding an accessible, affordable home compared to other clients.

(5) Instability of the housing market. Over the past several years, Brockton's housing market has been severely negatively impacted by high rates of foreclosure, distress and disinvestment. These effects are particularly acute in neighborhoods with high percentages of minority residents, and the disinvestment and abandonment leads to additional community problems like deterioration of housing, arson and other crime.

(6) Regional inequities. Brockton is supplying a greater percentage of affordable housing than most other communities in the region, which means that people move to Brockton to access affordable housing. Brockton has certified 12.9% affordable housing in the city, and as of April 2010, the communities surrounding Brockton have the following percentages of state-certified affordable housing units:

City/town	Percent affordable units certified (April 2010)
Abington	8.8%
Avon	4.3%
Brockton	12.9%
East Bridgewater	3.8%
Easton	3.3%
Holbrook	10.6%
Rockland	6.2%
Stoughton	12.0%
West Bridgewater	2.5%
Whitman	4.3%

Further, the communities surrounding Brockton generally have higher percentages of certified affordable housing compared with the broader South Shore region.

Relative to other communities in Plymouth County, Brockton’s good proximity to local and regional highways and decent availability of local bus and access to commuter rail trains make it a highly desirable location for people commuting to jobs within and outside of Brockton, creating additional pressure on the local housing market. Residents can travel between Brockton and Boston in 35 minutes by commuter rail, and the Brockton Area Transit (BAT) busses serve all of the city’s neighborhoods for travel within Brockton, connects with the Brockton commuter rail stop and connects with the Red Line MBTA at the Ashmont station (Boston). According to the American Community Survey (2006-2008), the mean travel time to work for Brockton residents was 28.6 minutes and approximately 6% of workers relied on public transit to get to work. Nearly 90% of workers drove to work, with 77% of all workers driving to work alone. These rates show fewer public transit commuters and more car commuters than statewide: 9% public transit commuters and 81% car commuters.

Housing and Fair Housing Resources

Housing Resources

Brockton has a broad array of resources for renters and owners. This listing is not meant to be comprehensive, but it is intended to demonstrate the breadth of housing resources available in the community.

City of Brockton programs

In recent years, the City of Brockton has focused its CDBG and HOME resources on the following housing activities:

- rescue and rehabilitation of abandoned and foreclosed homes;
- construction of new rental housing;
- property rehabilitation funding for low- and moderate- income owner-occupant homeowners;
- down payment and closing cost assistance for low- and moderate- income first-time homebuyers; and,
- supportive housing development for chronically homeless individuals.

The City also received funding through HUD's Neighborhood Stabilization Program to address the acquisition and rehabilitation of foreclosed and abandoned properties, including some small and large properties throughout the community's Census Tracts that were most negatively impacted by foreclosures and abandonment in recent years.

The City works in collaboration with Brockton Housing Authority, Building A Better Brockton and an extensive network of local and regional nonprofit agencies to provide these programs and services.

Brockton Housing Partnership (BHP)

Brockton Housing Partnership's *Buy Brockton Mortgage Program*²³ provides homebuyers with discounted, fixed-rate mortgages to purchase homes in Brockton. It is available to all homebuyers, not just first-timer buyers, with incomes of up to \$108,000, through local lenders.

BHP member financial institutions include Bank of Canton, Crescent Credit Union, Dedham Institution for Savings, Eastern Bank, HarborOne Credit Union, Mutual Bank, North Easton Savings Bank, Rockland Trust Company, Sovereign Bank, The Community Bank and Webster Bank. Other community partners include: Brockton Housing Authority, Brockton Interfaith Community, Brockton Redevelopment Authority, City of Brockton, Fannie Mae, Habitat for Humanity of the South Shore, Massachusetts Housing Finance Agency, Neighborhood Housing Services of the South Shore, Plymouth County Housing Alliance, South Shore Housing Development Corporation and Self Help, Inc.

Neighborhood Housing Services (NHS) of the South Shore

Neighborhood Housing Services (NHS) of the South Shore is a partnership of residents, businesses and local governments working to create housing opportunities by educating and assisting first time home buyers to purchase their own homes, developing affordable housing for those in need, and making home rehabilitation loans. NHS of the South Shore has a local office in Brockton, providing the following programs and services:

- first-time homebuyer training and services;
- assistance with home repair, including access to and oversight of affordable home improvement loans and emergency repair grants;

²³ See Appendix C for details.

- assistance with deleading, including access to financial and other resources for lead paint abatement;
- foreclosure counseling and assistance for homeowners; and,
- development of affordable rental and homeownership properties for low- and moderate-income households.

South Shore Housing Development Corporation (SSHDC)

South Shore Housing Development Corporation works to enhance the quality of life for low- and moderate-income people by providing decent, safe and affordable housing. Services include:

- rental housing search, including regional administration of state and federal rental assistance vouchers;
- family support with the goal of economic and social independence;
- housing and homeownership education programs, including maintaining a listing of regional affordable rental and ownership opportunities;
- assistance for cities and towns to build or rehabilitate elderly housing;
- consulting or partnering with developers to build affordable family housing; and,
- providing infrastructure improvement assistance to municipal partners.

South Shore Housing is based in Kingston and its service area covers Brockton and other South Shore communities.

BAMSI (formerly Brockton Area Multi-Service, Inc. – BAMSI now covers a broader geographic area)

BAMSI is a private non-profit human service organization founded in 1975 to serve people in Southeastern Massachusetts. BAMSI works to improve the quality of life and sense of self-worth for families throughout the state.

BAMSI operates an array of programs and services including the BAMSI Helpline, which provides information and referrals on housing related issues, and the Housing Assistance Program (HAP), which helps people who are at risk of losing their housing to apply for and secure resources to avoid becoming homeless or alternate housing arrangements.

Fair Housing Resources

Through its CDBG program, the City of Brockton has sponsored fair housing trainings and forums in the past, and plans to continue this work in the future. The City of Brockton does not have an active Fair Housing or Human Rights Commission; however, the Mayor’s multi-lingual and multi-cultural staff provides information and referral for constituent inquiries regarding housing discrimination.

Assistance with violations, complaints and other educational and legal resources

South Coastal Counties Legal Services

South Coastal Counties Legal Services provides free civil legal services to low-income and elderly residents of Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties, and the towns of Avon and Stoughton.

SCCLS provides services in the areas of housing law, family law, government benefits including social security disability, elder law, education law, immigration, and consumer law in English, Spanish and Portuguese, and other translation services when needed for non-English speaking clients.

Brockton office: 231 Main Street, Suite 201
Brockton, MA 02301
Telephone: (508) 586-2110 / (800) 244-8393
Web: www.sccls.org

Fair Housing Center of Greater Boston

Founded in 1998, the Fair Housing Center of Greater Boston works to eliminate housing discrimination and promote open communities throughout the region through a variety of fair housing services including testing, case advocacy, training, community outreach, policy advocacy and research. The FHCGB works to break the silence surrounding housing discrimination, to offer recourse to people harmed by discrimination and to educate and inform housing professionals and residents of their rights and responsibilities. FHCGB serves communities in Essex, Middlesex, Norfolk, Plymouth and Suffolk counties (with both state and federal fair housing resources).

59 Temple Place #1105
Boston, MA 02111
Telephone: (617) 399-0491
Web: www.bostonfairhousing.org

Disability Law Center of Massachusetts

The Disability Law Center (DLC) provides protection and advocacy for the rights of Massachusetts residents with disabilities. DLC provides legal advocacy on disability issues that promote the fundamental rights of all people with disabilities to participate fully and equally in the social and economic life of Massachusetts, through information, referral, technical assistance and representation regarding legal rights and services for people with disabilities.

Boston office telephone: (617) 723-8455 / (800) 872-9992
TTY: (617) 227-9464 / (800) 381-0577
Web: www.dlc-ma.org

Gay and Lesbian Advocates and Defenders

Since 1978, Gay & Lesbian Advocates & Defenders (GLAD) has worked to end discrimination based on sexual orientation, HIV status and gender identity and expression. GLAD serves all of New England.

Telephone: (617) 426-1350

Web: www.glad.org

Lawyers' Committee for Civil Rights Under Law of the Boston Bar Association

The Lawyers' Committee provides pro bono legal representation for people who have experienced discrimination based on race or national origin. The Lawyers' Committee safeguards the civil, social and economic liberties of residents of Greater Boston and Massachusetts by pursuing major law reform cases and legal actions on behalf of individuals. The Lawyers' Committee also engages in public policy advocacy, community legal education, community economic development and other legal services that further the cause of civil rights.

Telephone: (617) 482-1145

Web: www.lawyerscom.org

More information about Commonwealth of Massachusetts Fair Housing Law requirements, complaints and enforcement

Massachusetts Commission Against Discrimination (MCAD)

Massachusetts Commission Against Discrimination (MCAD) is the Commonwealth of Massachusetts' chief civil rights agency. MCAD works to eliminate discrimination and strives to advance the civil rights of Massachusetts residents through law enforcement, outreach and training. Fair housing and fair employment enforcement are two of the major focus area of MCAD's work.

Boston office telephone: (617) 994-6000

Web: www.mass.gov/mcad

Massachusetts Attorney General's Office

The Office of the Massachusetts Attorney General enforces and safeguards Constitutional and statutory civil rights and liberties on behalf of Massachusetts residents and visitors. The Office works to end discrimination on the basis of race, national origin, gender, religion, sexual orientation, age and disability, and to ensure equal and meaningful opportunity to each Massachusetts resident to participate in a civic society in areas such as education, housing, employment, financial services, healthcare, transportation, voting and marriage. In addition, the Office works to protect individual rights of free speech and privacy.

Boston office telephone: (617) 727-2200 / TTY: (617) 727-4765

New Bedford office telephone: (508) 990-9700

Web: www.ago.state.ma.us

More information about HUD Fair Housing requirements

U.S. Department of Housing and Urban Development (HUD)

Telephone: (202) 708-1112

TTY: (202) 708-1455

Boston Regional Office of Fair Housing and Equal Opportunity

U.S. Department of Housing and Urban Development

HUD's Office of Fair Housing and Equal Opportunity (FHEO) administers and enforces federal laws and establishes policies to ensure that all Americans have equal access to the housing of their choice.

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Web: www.usdoj.gov

Federal Fair Housing Act

Web: www.justice.gov/crt/housing/title8.php

III. EVALUATION OF BROCKTON'S CURRENT FAIR HOUSING LEGAL STATUS

Existence and analysis of fair housing complaints for Brockton²⁴

Housing discrimination complaint data is not a reliable measure of the extent and nature of discrimination in any particular housing market. The National Fair Housing Alliance estimates that complaints filed represent less than 1% of all incidents of discrimination.²⁵

Unfortunately, the current enforcement system is not trusted by those who are most likely to use it. The National Fair Housing Alliance's December 2008 report *The Future of Fair Housing* states that "Americans do not file complaints and use their fair housing rights because they have concluded they are essentially useless."²⁶ The report also notes that "several studies, including two conducted by HUD itself, concluded that large percentages (more than 80 percent of Americans and 88 percent of New Yorkers) would do nothing when confronted with discrimination because it would do no good."²⁷

Often, discrimination in the private market is subtle, making it difficult for a prospective tenant or buyer to know that she or he has been treated differently or denied access to housing because of protected class. However, people who are denied physical access to housing, including reasonable accommodations and reasonable modifications, have more concrete evidence of their treatment based on disability. Because of this, the data on complaints shows higher numbers of complaints where disability is the protected class.

Complaint data can more effectively be used in comparison with fair housing trends in the region. The Fair Housing Center of Greater Boston (FHCGB), a private nonprofit organization funded in part by HUD's Fair Housing Initiatives Program (FHIP), conducted multiple testing audits from 2000-2006. The FHCGB tested housing providers in Boston and in its suburbs, including towns in Plymouth County. Two audits tested for discrimination based on race, national origin, familial status and source of income in rental housing. Two others tested for discrimination based on race and national origin in sales and mortgage lending. The FHCGB also conducted location-specific testing in the cities of Lowell and Newton. The FHCGB's findings show that African American and Latino home seekers experience discrimination in half of their attempts to rent, purchase, or finance homes in the Greater Boston area. Families with children and people with housing subsidies experience discrimination in two-thirds of their attempts to rent in Greater Boston. These findings are consistent with national trends from testing done by the National Fair Housing Alliance and its member organizations across the country.²⁸

²⁴ Ginny Hamilton, Consultant and past Executive Director of the Fair Housing Center of Greater Boston, provided extensive analysis, notes and commentary in this section. She also provided comments on an early draft of the Analysis of Impediments to Fair Housing Choice.

²⁵ National Fair Housing Alliance, *Fair Housing Enforcement: Time for a Change, 2009 Fair Housing Trends Report*. May 1, 2009.

²⁶ Testimony of John Goering, School of Public Affairs, Baruch College, City University of New York; Ph.D. Program in Political Science, Graduate Center, City University of New York.

²⁷ Id.

²⁸ More information about testing and the FHCGB's individual audit reports, are available online at www.bostonfairhousing.org.

A review of the complaint data from HUD and MCAD offer a comparison to the regional data. Between February 2005 and February 2010, 26 housing discrimination complaints were filed with HUD and/or MCAD about properties and/or transactions in Brockton. Of these, five (5) remain open. Eight (8) of the closed cases were resolved in favor of the complainant, either with a probable cause finding or via settlement in advance of a finding. Thus, 50% of the complaints filed were found to lack probable cause for discrimination. This finding is consistent with regional and national testing evidence documenting rates of discrimination occurring in roughly half of protected class members' attempts to secure housing.

Summary of Brockton housing discrimination cases filed with either HUD or MCAD from 2005-2010:

- 26 cases filed – 18 with HUD and 8 with MCAD (non-duplicative count)
 - > Protected classes: 12 disability status, 2 family status, 5 national origin, 8 race, 1 sex, 1 color (some complainants belonged to multiple protected classes)
- 8 of 26 cases resolved in favor of the complainant
- 5 cases remain open
- 13 cases dismissed (no cause)

During the period from 2005-2010, there were four (4) additional inquiries about potential housing discrimination in Brockton with the Fair Housing Center of Greater Boston; however none of these inquiries resulted in cases being filed.

Where Brockton's complaint data differs from regional data is in the protected classes of the complainants. The Fair Housing Center of Greater Boston's data for the Greater Boston area shows discrimination against families with children and people using housing subsidies to be more prevalent than discrimination based on race and national origin. However, only two (2) of the complaints filed in Brockton related to *family status* discrimination and none involved Housing Choice Voucher Program (Section 8) subsidies. Interestingly, this trend is corroborated by anecdotal evidence from both Brockton Housing Authority and South Shore Housing Development Corporation, the area's primary administrators of rental assistance vouchers – both agencies indicate that in recent years they have not received complaints about discrimination in leasing rental units with vouchers in Brockton.

There could be multiple explanations for this difference in the local and regional experience of people trying to utilize rental assistance vouchers: given the housing stock and housing market in Brockton, there may be desire/interest among owners to rent to families seeking to stay in the city, lowering the incidence of familial status discrimination. Indeed, the FHCGB's audit of Lowell and its surrounding suburbs found significantly lower levels of discrimination against families with children compared to the Greater Boston region as a whole. The complete lack of *source of income* housing discrimination cases is also surprising. This could be attributable to a softening housing market which tends to increased landlord interest in receiving Housing Choice Voucher Program or other rental assistance subsidies – while the allowable rents with rental assistance may be lower than a high market rate, the guarantee of government payment becomes desirable during unstable economic times, and the current allowable rents are currently a closer

to market rents than they have been during times of lower vacancy and higher rents in the rental market.

The lack of *family status* and *source of income* cases could also be a result of the general lack of consumer awareness about fair housing rights. Using the National Fair Housing Alliance's estimate that filed complaints represent only 1% of incidents of discrimination, the 26 complaints in Brockton that were filed with HUD and MCAD over five (5) years would predict an estimated 2,600 occurrences, or 520 incidents each year, of housing discrimination during the five year period observed. While this number is an estimate, it nevertheless underscores the need for comprehensive education and awareness programs for homebuyers and renters as well as housing providers and others.

Existence of housing discrimination lawsuits

There are no pending housing discrimination suits filed by the U.S. Department of Justice against the City of Brockton or any agency thereof, or any private party in Brockton.

Research for the Analysis of Impediments to Fair Housing Choice found eight (8) discrimination cases in Brockton (discussed above) that were pursued between 2005 and 2010 that were found in favor of the complainant. Five (5) others remain open as of April 2010.

A current housing discrimination case pending against the Brockton Zoning Board²⁹ underscores how discrimination can be subtle and those being discriminated against might not take immediate action. The complainant in this case, a resident who belongs to more than one protected class, unsuccessfully sought zoning variances three times over 20 years to develop a parcel of land that she owns. On each occasion, her application was denied, while applications for zoning relief from developers of 13 adjacent parcels were approved. The repeated denial of variances, combined with variances granted in adjacent parcels for developers who were not in different protected classes, led her to suspect discrimination. The suit, filed in 2006, alleges housing discrimination based on gender, race, color, national origin. In 2007 this suit was determined by MCAD to have probable cause (equivalent to a guilty ruling in a criminal case), meaning that the allegations support the complainant's claim of discrimination. A final resolution (equivalent to sentencing in a criminal case) is still pending. This case against the City's Zoning Board is notable in that it does not challenge the City's zoning regulations, but the manner in which zoning relief decisions are handled by the Zoning Board.

²⁹ Montiero, Laurinda vs. City of Brockton Zoning Board (initially filed in 2006)

IV. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The previous sections of this report have discussed the demographic and housing characteristics of Brockton. The report has also described specific fair housing complaints and statistics.

This section of the report discusses a number of areas that could constitute impediments to fair housing choice in Brockton. It also discusses areas that were investigated, but not determined to be impediments to fair housing choice at this time.

Identified impediments to fair housing choice in Brockton

(1) Limited supply of affordable housing

The most serious impediment to fair housing choice in Brockton seems to be the limited supply of decent affordable housing for lower income households. As noted elsewhere in this report, as well as in Brockton's Strategic Plan, the community could benefit from more decent, affordable housing for its lower income residents, including families, elders, people with disabilities and others who need supportive services. Brockton's low-income renters and owners are more likely to experience housing problems, particularly high rents and prices relative to income, overcrowding, and/or substandard conditions. Brockton's race and income demographics demonstrate that minorities are more likely than non-minorities to be low income, which means that the lack of decent affordable housing serves to restrict the housing choices of minorities to a far greater degree than non-minorities. As a result, the lack of affordable housing must be seen as a significant impediment to fair housing choice.

(2) Lending inequities

While affordable first mortgages, refinance loans and home improvement loans are available, awareness of and access to these loan products among minority residents seems to be a major impediment to fair housing choice in Brockton. This contributed to a high prevalence of subprime lending in Brockton between 2004 and 2007, which resulted in the community's current unstable real estate market.

Discrimination in mortgage lending - HMDA Data

The Federal Financial Institutions Examination Council (FFIEC) oversees the compilation of data from mortgage lenders as required under the Home Mortgage Disclosure Act (HMDA). The table below shows the application, origination and denial rates for conventional home purchase, refinance and home improvement loans for 2008 applications for Brockton properties:

ALL LOAN APPLICATIONS	Number of applications	Percent resulting in origination	Percent resulting in denial
All	4,606	35.95%	30.68%
White	2,260	43.98%	28.45%
Black	1,300	33.92%	37.77%
Asian	98	45.92%	29.59%
Latino	367	34.33%	36.51%

As a percentage of applications, Whites and Asians demonstrate higher rates of originations and lower rates of denials, while Blacks and Latinos demonstrate the converse -- higher rates of denials and lower rates of originations.

The numbers below demonstrate that while Whites and Asians applicants are more likely to apply for and receive loans, Blacks and Latinos are more likely to be denied loans:

AS A PERCENTAGE OF TOTAL	Applications	Originations	Denials
All (numbers)	4,606	1,413	1,656
White	49.07%	60.02%	45.51%
Black	28.22%	26.63%	34.75%
Asian	2.13%	2.72%	2.05%
Latino	7.97%	7.61%	9.48%

These differences are still noticeable if you segregate loan types, indicating that the trend is not due to the types of loans (home purchase vs. refinance vs. home improvement), and at all income levels, indicating that differences among racial groups are not simply due to different income distributions between groups.

While subprime lending was significantly less prevalent in 2008 than in 2006 and 2007, there still seems to be racial disparity in the subprime lending that occurred. For loans that are originated, Whites and Asians are less likely to receive high cost loans and Blacks are more likely to receive high cost loans (loans with a higher than average annual percentage rate (APR)),

for all loan types and for home purchase loans separately. Latinos are also more likely than Whites or Asians to receive high cost home purchase loans.

HIGH COST LOANS AS A PERCENTAGE OF ORIGINATIONS	All loan types with rate spread => 3%	Only home purchase loans with rate spread => 3%
All	11.41%	7.25%
White	10.87%	6.64%
Black	12.93%	9.52%
Asian	6.67%	4.44%
Latino	11.11%	8.73%

Statewide, Brockton, Springfield and Chicopee, were home to higher relative percentages of high cost loans than other cities and towns in Massachusetts. Brockton was home to 12.9% of the state’s high cost home purchase loans and 8.3% of the state’s high cost refinance loans.³⁰

All of the lending data for 2008 suggest that there continues to be racial discrimination in lending in Brockton, particularly against Black and Latino borrowers and prospective borrowers, which is a serious barrier to fair housing.³¹

Predatory lending

While subprime lending has waned in recent years as a result of regulation, Brockton is still experiencing the effects of past subprime and predatory lending. According to data from the Federal Reserve Board³², Brockton experienced an extraordinarily high number of subprime (high cost, high APR) and “Alt-A” (high cost, low documentation, often with unusual features) first mortgages in 2005-2007 – over 10.41% of Brockton’s total housing units are secured by subprime loans and an additional 2.64% are secured with Alt-A loans. Many of these subprime and Alt-A mortgages were adjustable rate loans, and it has been demonstrated that the adjustable rate loans are most likely to become problematic when their interest rates increase or reset.

The data that HUD used to analyze the foreclosure situation and prioritize communities for assistance under the Neighborhood Stabilization Program (NSP1) reinforce the U.S. Department of Census and the Federal Reserve Board data – the total number of high cost loans issued between 2004 and 2006 in Brockton was 6,063 or 37.7% of all mortgages issued in Brockton during that time period.

³⁰ *Changing Patterns XVI*, January 2010. By Jim Campen for Massachusetts Community & Banking Council.
³¹ All data in the preceding section was analyzed by race of primary applicant only (not primary applicant and co-applicant).
³² Calculations using Federal Reserve Board estimates based on data from First American LoanPerformance, December 2007.

It has been demonstrated, throughout Massachusetts and in Brockton, that Black and Latino borrowers were significantly more likely to receive subprime and Alt-A loans than White borrowers. This is true overall, as well as within the same income bracket. In fact, the racial disparities increase as the income level increases.³³

(3) Limited fair housing resources and activity in Brockton

Brockton does not have an active Fair Housing or Human Rights Commission, so fair housing information and referrals come primarily through staff at the Mayor's office and staff of local and regional nonprofits housing and service providers. Complaints that seem to warrant investigation are generally directed to HUD, MCAD and the Fair Housing Center of Greater Boston; however, housing and service providers expressed an ongoing need for local information, education and training for themselves and their clients on fair housing regulations, resources and issues. Especially in a market with a significant supply of multi-family housing, education is needed for small property owners who may not be aware of their legal obligations under fair housing laws.

Possible impediments to fair housing choice in Brockton

(1) Land use and zoning practices

Impediments to fair housing choice perpetuated by Brockton's land use and zoning practices were analyzed. Brockton's zoning and, as a result, the community's development patterns favor multi-family housing in the core downtown area, the City's lower income, high minority concentration neighborhood. The zoning ordinance favors single-family construction in the residential neighborhoods, particularly along the north and south edges of Brockton. According to the City's planning staff, this is due to the area's wetlands and high water table, which creates a need to limit development in these areas. While the zoning is similar to other older, equally sized urban communities, some interviewees expressed concern that the City's zoning and permitting regulations make the development of new housing, especially multi-family housing, unnecessarily difficult and somewhat political in nature.

The lawsuit against Brockton's Zoning Board is demonstrative of a different fair housing concern, which is that while the laws and regulations may not promote differential treatment or access to housing, the way in which they are interpreted may cause inequities.

Possible impediments to fair housing choice that were investigated, where data is inconclusive or limited

(1) Community opposition to the development and siting of affordable housing

Neighborhood opposition to the development of affordable rental or homeownership housing has not been a major factor in affordable housing production in Brockton in recent years. The developers surveyed for this study indicate that there has not been opposition to proposed affordable housing developments, although most development in Brockton in recent years has been scattered site small properties, which may not be indicative of how the community would

³³ *Changing Patterns XVI, XV and XIV*, January 2010, January 2009 and February 2008. By Jim Campen for Massachusetts Community & Banking Council.

react to a larger-scale affordable housing development. Since the real estate market has been in a state of flux for several years, it is difficult for this report to conclude whether or not community opposition is a factor in restricting housing choice in Brockton.

(2) Differential access to sale or rental of housing

Fair housing testing is a great tool to determine the amount and type of discrimination in the housing market. In a test, two trained home seekers are paired so that the only significant difference between them is the characteristic being tested – the characteristic of protected class. Testers inquire about the same housing and record their experiences. A trained analyst then compares their reports to see whether or not there are any differences that violate the law. Testing is used widely by HUD and the Department of Justice as well as by private fair housing agencies, including the Fair Housing Center of Greater Boston.

Since no systematic fair housing testing has been conducted in Brockton in recent years, there is not direct data about the nature and extent of discrimination in the city. Because of this, this Analysis of Impediments to Fair Housing Choice applies regional testing data showing the presence of racial discrimination in half of all housing transactions by Black or Latino home seekers. Statistically, the significant increase in Black residents, the departure of White residents and the racial disparities between Brockton and its immediate suburbs could be indicators of racial steering resulting in differential access to housing. Anecdotally, and in the surveys that were distributed to housing and service providers, people indicated that they believe discrimination does occur in the sale or rental of housing in Brockton. As detailed elsewhere in this report, the 26 fair housing complaints filed during the five (5) year period likely represent only 1% of the actual incidences of housing discrimination.

(3) Subsidized housing and rental assistance vouchers

The Brockton Housing Authority (BHA) operates as a separate and independent agency from the City of Brockton. Brockton's public housing and voucher programs are described in the housing section of this report. The map labeled "BHA Public Housing Sites" in Appendix B shows that Brockton's public housing developments are spread throughout the community, both in areas with high minority concentrations and with lower concentrations, although developments are primarily located along the city's north-south axis, where the major roads and transportation routes lie. BHA staff reports that specific developments do not show clustering of minority populations or of specific ethnic/minority groups. Anecdotally, the same seems to be true for the privately-owned subsidized housing developments in Brockton.

Similarly, state and federal rental subsidy vouchers, administered primarily by the BHA and SSHDC, are used to rent apartments throughout the community, and to a lesser degree, outside of Brockton, and anecdotally seem to promote housing choice rather than impeding it.

(4) Location of housing and community development activities

Most of the City's housing programs are available to all low- and moderate-income households throughout Brockton, and some, like the first-time homebuyer assistance and property rehabilitation program, specifically encourage housing choice within the community. Some of the City's community development activities must be restricted to low- and moderate-income Census Tracts because of funding regulations, and where this is the case, the City has

deliberately chosen activities that improve the quality of life for residents in these Census Tracts. The map in Appendix B labeled “Housing” shows the locations of HOME, CDBG and NSP funded housing activities.

(5) Other reports of housing discrimination

More than 35 individuals representing housing and service providers were surveyed (written survey, group meeting and one-on-one interviews) about reports of discrimination in addition to the 26 filed with HUD and MCAD. With the exception of the four specific additional incidents received by the Fair Housing Center of Greater Boston (referred to above), no other specific incidents of housing discrimination were cited. In each the four incidents reported to the Fair Housing Center of Greater Boston, the complainant chose not to pursue legal action.

V. ASSESSMENT OF CURRENT FAIR HOUSING PROGRAMS, ACTIVITIES AND RESOURCES

As part of its work to affirmatively further fair housing, the City of Brockton engages in and funds several fair housing related activities, directly, in addition to promoting equity through its community development and housing activities.

Funding and activities

A new Mayor was elected in Brockton in January 2010. In her short tenure as mayor, Mayor Balzotti has reached out to the city's minority and ethnic communities in a variety of ways, and is working toward making local government and city programs more accessible to all Brockton residents. She has hired key personnel throughout the City who come from a variety of ethnic and minority communities, especially people who speak the languages of the community's primary immigrant groups and can work with constituents in their native languages. Where there have been opportunities, Mayor Balzotti has deliberately appointed members to City boards from the community's ethnic and minority communities. The City actively promotes community relations and government accessibility by celebrating Brockton's diversity whenever possible through cultural and cross-cultural celebrations and recognition.

CDBG public services funding: Through the public services component of the City's CDBG allocation (currently administered by Building A Better Brockton and formerly by Brockton Redevelopment Authority), Brockton has funded the BAMSI Helpline for many years. The Helpline provides information, referrals and assistance for people in need of a variety of services, including assistance with housing issues like discrimination. The City has also funded several immigrant-serving organizations, like the Associacao Cabo Verdiana de Brockton (Cape Verdean Association), to work with people from the Cape Verdean community on a range of issues, including housing discrimination and access to housing. To improve the quality of life in Brockton's lowest income Census Tracts, the City has funded the Police Department's mobile anti-crime unit, which helps to deter and address crime in the community, particularly in the area's surrounding Brockton's downtown.

CDBG and HOME funding for homebuyers and homeowners: Through the City's housing programs, administered by Building A Better Brockton and Brockton Housing Authority, funding is being used to encourage housing choice, by supporting low- and moderate-income homebuyers with down payment and closing cost assistance for properties anywhere in the city, and supporting people to improve and stay in their homes by helping to fund rehabilitation, including work like fixing state and local code violations, lead paint abatement and accessibility modifications, in properties owned by low- and moderate-income people throughout Brockton. The City has also set funding aside to help people to purchase and rehabilitate foreclosed properties throughout Brockton, which will improve the quality of life and stabilize properties in the city's neighborhoods that have been hardest hit by the foreclosure crisis and help people to acquire foreclosed properties in other neighborhoods in Brockton.

Fair housing activities: In March of 2007 the City of Brockton and the Brockton Redevelopment Authority (BRA) sponsored and conducted a Fair Housing Forum for the Brockton community. Approximately 60 individuals were invited, including mortgage lenders

and bankers, real estate agents and brokers, property owners and managers, social service providers, municipal employees, community members, and others. Nine people attended. The forum was jointly facilitated by Aviva Rothman-Shore of the Fair Housing Center of Greater Boston and Andrea Shapiro, consultant to the BRA. The fair housing forum provided an overview of federal and state Fair Housing Laws, including who is protected and from what acts/actions, what types of properties are covered and which are exemption, and what are the remedies if it is determined that someone was discriminated against. Also highlighted were the ways in which Fair Housing Laws related to the Lead Paint Law and people with disabilities. Ideas were generated for ways to increase awareness and support for the laws. The group encouraged additional opportunities for fair housing outreach and education with real estate professionals, lenders and private property owners at the forum.

Policies and regulations

Fair housing marketing procedures: All housing assisted with HOME, CDBG and NSP funds is marketed in accordance with the City's affirmative fair marketing procedures. These affirmative marketing procedures are required by the City and all subgrantees of HOME, CDBG and NSP funds. The marketing procedures describe requirements for advertising to reach a broad audience, including people with limited English proficiency, people with disabilities and minorities. Housing developments that have received funding from the City's CDBG, HOME and NSP programs are monitored during lease-up or sale and after initial occupancy for the term of any income-restrictions to ensure equity.

Section 504 compliance: The City's grant agreements with HUD require compliance with Section 504 of the Rehabilitation Act of 1973, as amended. Section 504 prohibits the exclusion from participation, denial of benefits, or discrimination under any program receiving Federal financial assistance, on the basis of disability, reinforcing the Federal Fair Housing Act. Additionally, a portion of the units in any Federally-assisted housing must be accessible to and usable by persons with disabilities.

VI. CONCLUSIONS AND RECOMMENDATIONS

This Analysis of Impediments to Fair Housing Choice (AI) has provided information on the demographics and housing needs and obstacles present in Brockton, with special attention to the needs of racial and ethnic minorities, families with children, people with disabilities and other members of protected classes under federal and state fair housing and equal opportunity laws and regulations. Brockton is a city with significant racial and ethnic diversity, with nearly half of the city's residents being non-White. Brockton also has significant number of seniors and people with disabilities who have housing, accessibility and service needs. And, as in many communities, there are families and other households with five people or more, for whom it is difficult to find decent and affordable housing.

Analysis of the housing and demographic data combined with anecdotal reports from housing and service providers indicates housing problems are more likely to impact households from protected classes, generally because minority households are more likely to be low income, which itself limits housing options. Because of this, affirmatively furthering fair housing requires specific actions that will expand the availability of decent affordable housing and access to affordable housing to low- and moderate-income households, with particular attention to people with limited English proficiency, immigrant groups, racial minorities, elders, large families and people with disabilities.

However, income is not the only factor. The Home Mortgage Disclosure Act (HMDA) data also point to a pattern of disparate treatment of racial minorities in mortgage lending practices. Enforcing these requirements under fair housing laws and the Community Reinvestment Act should be a priority for the community, to ensure that minority households have access to fairly priced mortgages and do not experience discriminatory treatment in mortgage lending.

Analysis of policies, practices and locations of public housing, Section 8 and other subsidized housing, as well as the City's community development programs indicate that most programs are expanding housing choice and improving the quality of life in Brockton for its residents.

The following recommendations are intended to improve Brockton's major impediments to fair housing choice and to continue HUD's mandate of affirmatively furthering fair housing choice.

(1) Limited supply of affordable housing

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

Recommendations:

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

- Continue to use HOME, CDBG and NSP funds, and other funds as available, to develop affordable housing, and affordable housing that is adaptable or accessible to people with mobility impairments.
- Track demographic information about applicants for and residents of subsidized and assisted housing to ensure programs are increasing housing choice as intended.
- Create incentives for affordable development in the city's neighborhoods with lower concentrations of low income residents and minorities.
- Create affordable housing partnerships with adjacent communities with lower concentrations of low-income residents and minorities.

(2) Lending inequities

Data on loan application, approval and denial rates as well as loan pricing demonstrates disparate treatment for minority loan applicants, particularly for Black and Latino applicants, in Brockton.

Recommendations:

- Continue to monitor and assess HMDA data and Community Reinvestment Act lender evaluations.
- Work with financial institutions with a local presence to develop and implement more joint lending programs through partnerships with lenders and the City, Freddie Mac, Fannie Mae, MassHousing, Massachusetts Housing Partnership (MHP) and others to promote existing lending programs and create new programs.
- Work with local lenders to ensure that information about affordable and fair mortgages is available to all residents in a variety of languages and formats. Specifically conduct outreach to households from protected classes.
- Work with residents, especially lower income people, to improve their financial management skills and increase knowledge about the lending process and laws.
- Collaborate with others and contract for fair lending testing and pursue legal action against institutions found to be promoting discriminatory or predatory lending practices in Brockton. Both the Fair Housing Center of Greater Boston and the National Community Reinvestment Coalition (NCRC – www.ncrc.org) can be resources for the City in conducting this work.

(3) Limited fair housing resources and activity in Brockton

Throughout this process, it has been clear that additional education opportunities and avenues for enforcement are needed. During the informational meeting about the Analysis of Impediments to Fair Housing and throughout the one-on-one interviews, there were many questions about the specifics of the laws and their impacts on rental, sale and development of housing as well as homeownership lending. Additionally, an Analysis of Impediments to Fair Housing had not been conducted in Brockton since 2002.

Recommendations:

The City should commit CDBG resources for fair housing activities on a regular basis – some recommended activities follow. These initiatives can be through collaborations with organizations like the Fair Housing Center of Greater Boston, which already has

national/regional contracts to provide the services, and some would need to be subcontracted and paid for through CDBG or municipal other funds.

The activities that follow should be conducted jointly with the local Board of Realtors, property owners (including Brockton Housing Authority and other subsidized housing owners), banks and other lenders with a local presence, and other nonprofit and for-profit real estate and finance organizations in Brockton and in the South Shore region. The City should utilize the fair housing expertise available through the Fair Housing Center of Greater Boston and/or legal services and MCAD-trained consultants.

- ***Fair Housing Commission:*** Form and staff a Fair Housing and Human Rights Commission to undertake and coordinate some of the activities discussed herein. (A sample ordinance is included in Appendix D.)
- ***Outreach:*** Conduct more outreach about fair housing and fair lending, especially to housing and service providers, residents from protected classes, small property owners, City staff, boards and commissions (especially with real estate, planning and zoning related functions) and the full range of real estate and lending professionals.
- ***Outreach and Education:*** Continue to work with and fund the work of local and regional nonprofits for outreach and housing counseling, especially for residents from protected classes.
- ***Information and Outreach:*** Continue to expand the availability of housing and fair housing information and outreach materials in a variety of languages. Ensure that City staff and others have access to housing and fair housing information and publications to share with residents.
- ***Training:*** Conduct fair housing training through workshops and other public and professional education activities.
- ***Training:*** All City employees, board and commission members and elected officials who work with housing or housing related issues should be well versed in fair housing. This not only helps to avoid legal action against the City (as in the current zoning board case) but also aids in the implementation of City programs and policies. For example, Inspectional Services staff members may be well-positioned to assess whether property maintenance neglect disproportionately affects protected classes or whether owners are retaliating against tenants for contacting the City, HUD or MCAD. Furthermore, municipal obligations to affirmatively further fair housing can be useful tools to promote affordable housing development locally and regionally.

The following activities could be conducted with other agencies primarily through national and state funding that the agencies have already secured:

- ***Case advocacy:*** Partner with the Fair Housing Center of Greater Boston or legal services to establish complaint referral protocols for processing discrimination case inquiries in a timely manner. Train public, private and nonprofit advocates to recognize potential discriminatory behavior to trigger a referral for case investigation, including testing.
- ***Testing:*** Partner with the Fair Housing Center of Greater Boston to conduct rental and sales discrimination testing in Brockton and its immediate suburbs, including testing for racial

steering. Use evidence found to tailor education and outreach efforts to the particular needs of Brockton residents. Pursue complaints against actors found in violation of the law, in conjunction with service providers, the Department of Justice and/or the Massachusetts Attorney General's office.

The following activity is a critical part of demonstrating the City's ongoing commitment to affirmatively furthering fair housing, and should be funded through CDBG and HOME administrative funds according to HUD's guidance:

- ***Evaluation:*** Conduct regular analysis of impediments to fair housing choice to ensure that new obstacles are uncovered and progress to overcome existing impediments continues.

VII. SIGNATURE PAGE

The City of Brockton has completed this Analysis of Impediments to Fair Housing Choice as part of its efforts to affirmatively further fair housing choice.

Respectfully submitted to HUD on June 10, 2010 by Mayor Linda Balzotti, City of Brockton.

Mayor's signature

Date

VIII. APPENDIXES

APPENDIX A

City of Brockton - Questionnaire for Community Consultation
Analysis of Impediments to Fair Housing

Notes: Please answer the following questions to the best of your ability, and provide examples where applicable/appropriate. Please indicate if you do not know the answer or don't have experience in a specific area, or leave the answer blank.

1. Are minorities totally absent as residents of your community? If so, why?

2. Do all or most of the minorities in your community live in one neighborhood or area?

3. Are realtors hesitant to show minorities rental or ownership units in certain areas of the community, or in certain apartment buildings or subdivisions?

4. Do local banks and savings and loans consistently fail to provide mortgage or home improvement loans in certain areas of the community?

5. Do companies consistently fail to provide residential and/or contents insurance in certain areas of the community?

6. Is publicly assisted or subsidized housing absent in your community or only present in certain areas? If so, are those areas places with higher than average minority representation?

7. Do minorities work in your community but live elsewhere?

8. Do the community's zoning policies hinder multi-family development or construction of low-income family housing? Are mobile homes prohibited?

9. Do the community's school districts discourage or prohibit minorities from buying and living outside of predominantly minority areas?

10. Has the local governing body adopted a Fair Housing Resolution or Fair Housing Ordinance? Date Adopted_____

11. Does your community assist people who believe they have encountered housing discrimination, or been denied housing opportunities?

12. If applicable, describe any fair housing complaints, violations, or judicial actions initiated against your community within the past five years.

For follow-up only

Name:

Organization and title, if applicable:

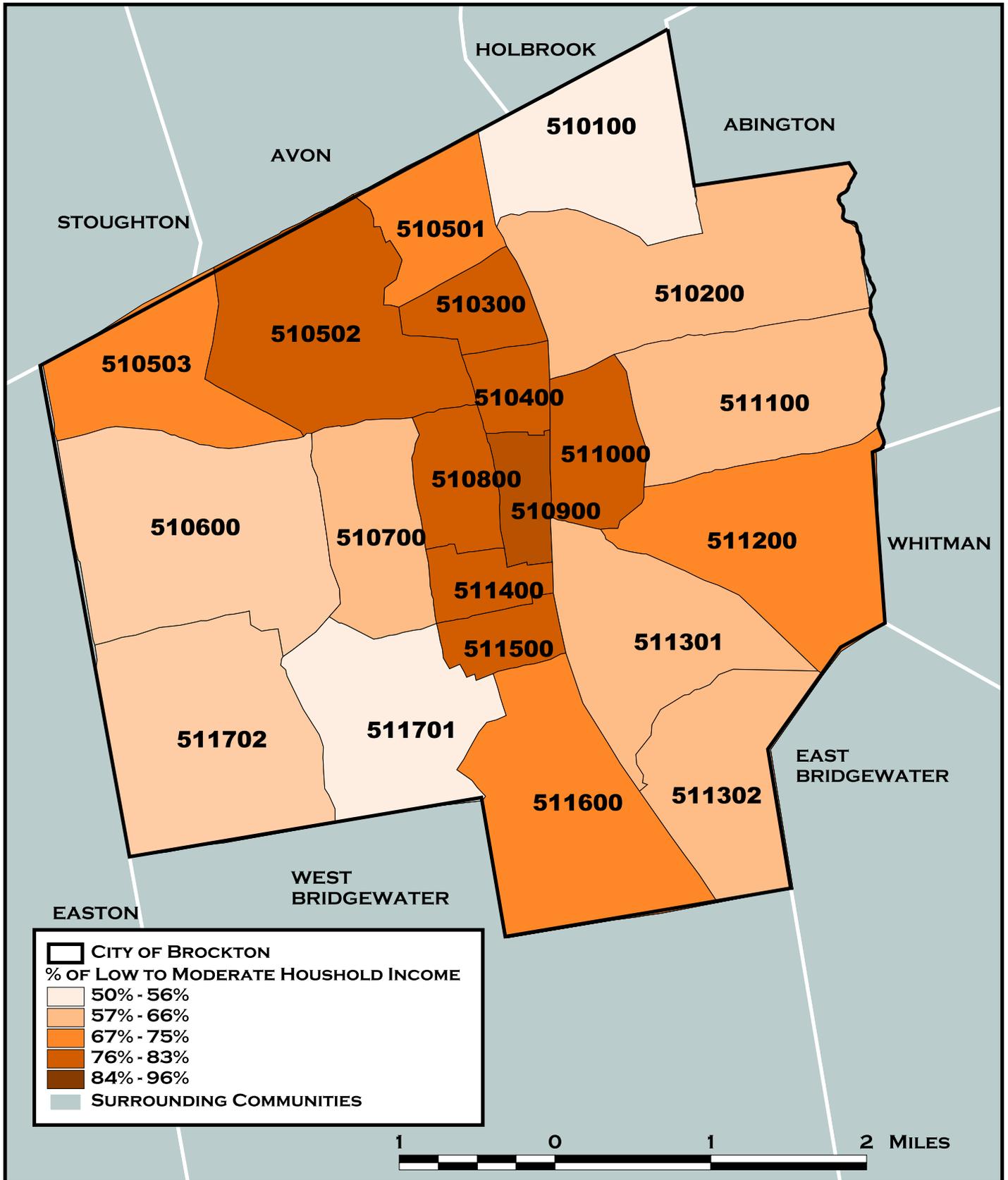
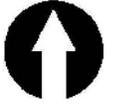
Telephone:

Email:

APPENDIX B

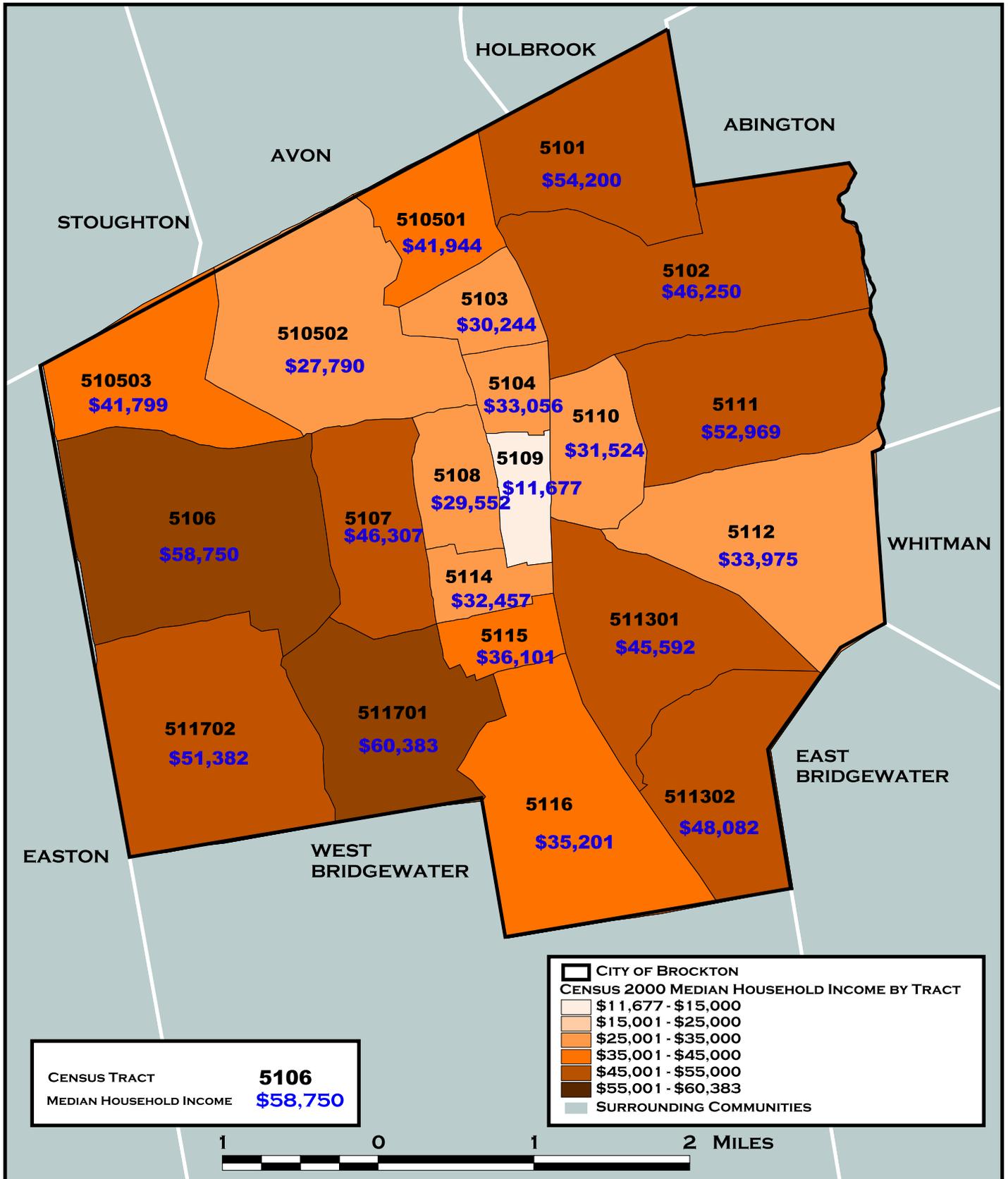
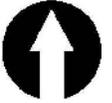
% OF LOW TO MODERATE HOUSEHOLD INCOME

CENSUS 2000 ~
BY CENSUS TRACT



MEDIAN HOUSEHOLD INCOME

CENSUS 2000 ~
BY CENSUS TRACT



CENSUS TRACT **5106**
MEDIAN HOUSEHOLD INCOME **\$58,750**

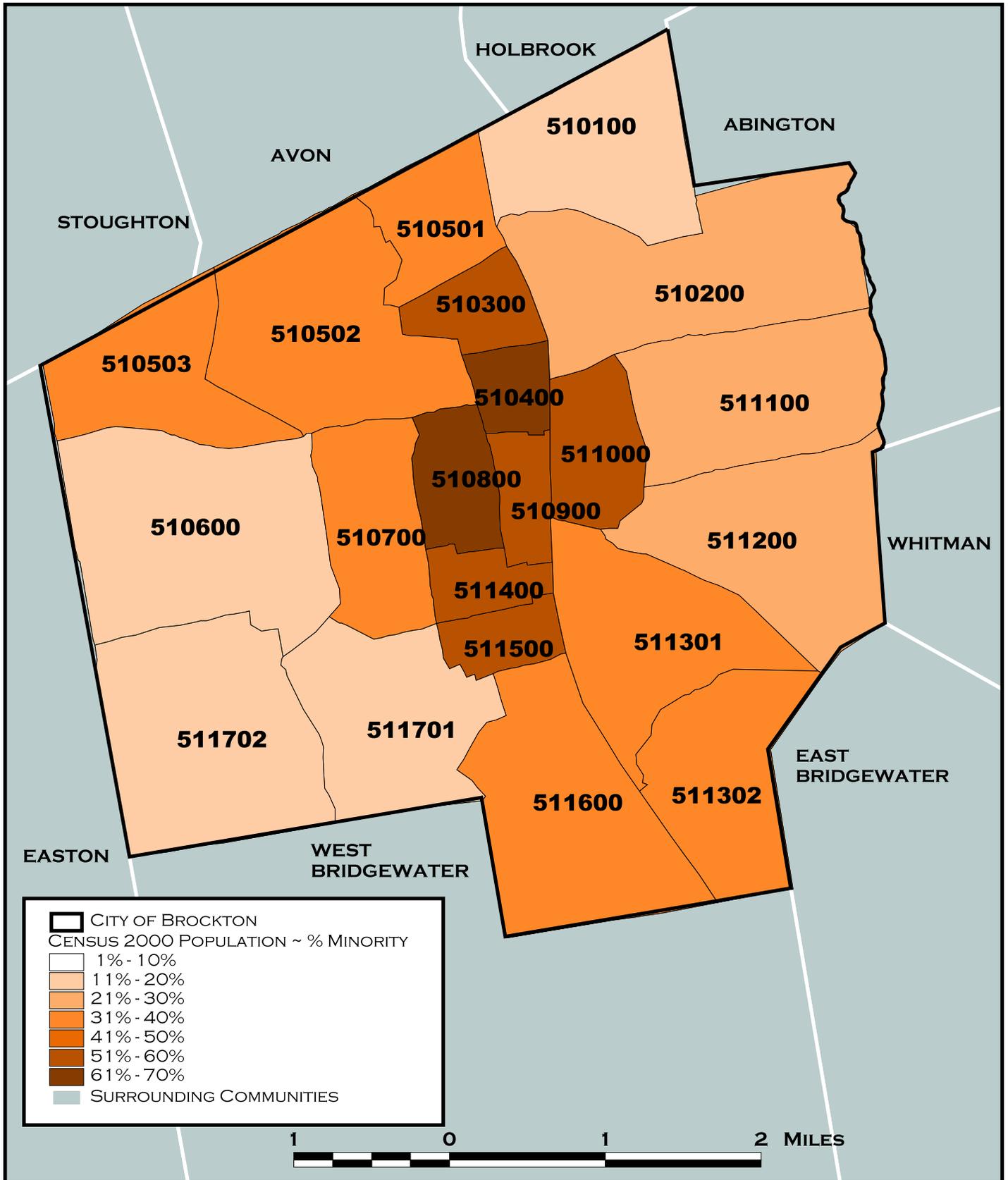
CITY OF BROCKTON
CENSUS 2000 MEDIAN HOUSEHOLD INCOME BY TRACT

- ☐ \$11,677 - \$15,000
- ☐ \$15,001 - \$25,000
- ☐ \$25,001 - \$35,000
- ☐ \$35,001 - \$45,000
- ☐ \$45,001 - \$55,000
- ☐ \$55,001 - \$60,383
- ☐ SURROUNDING COMMUNITIES



MINORITY DISTRIBUTION

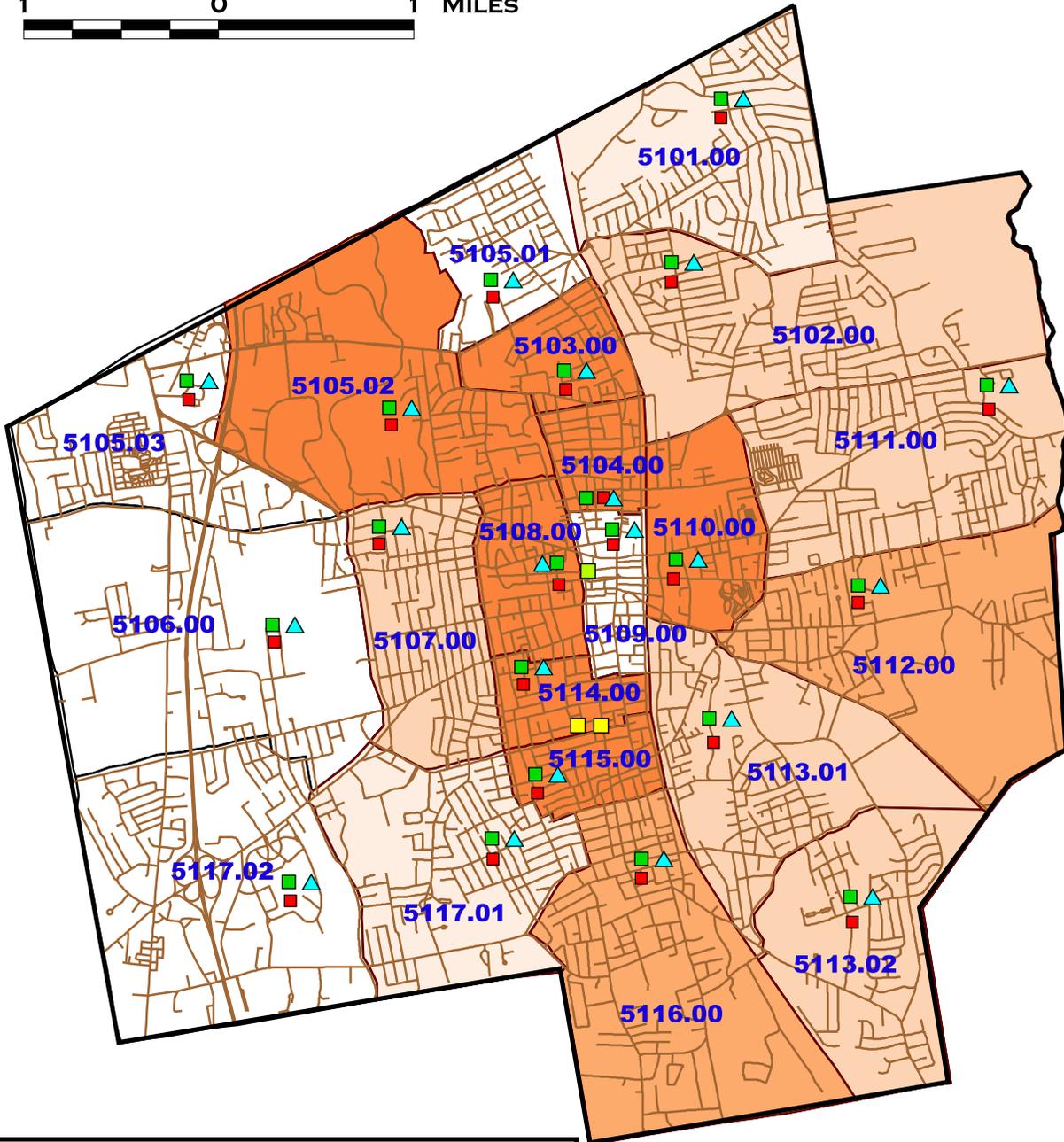
CENSUS 2000 ~
BY CENSUS TRACT



HOUSING



1 0 1 MILES



- HOUSING ~ RESCUE OF FORECLOSED HOMES; DEMOLITION; RECEIVERSHIP
- HOUSING ~ SERVICES TO PREVENT FORECLOSURE AND DISPLACEMENT
- 102 GREEN STREET
- BHA; NEW CONSTRUCTION (HOME)
- CITY WIDE HOUSING PROGRAMS & SERVICES
- % OF LOW AND MODERATE INCOME**
- 50 - 56%
- 57 - 66%
- 67 - 75%
- 76 - 83%
- 84 - 96%
- BROCKTON CENSUS TRACTS



APPENDIX C

BROCKTON HOUSING PARTNERSHIP

Building Brockton's Future

INTRODUCING BUY BROCKTON II MORTGAGE PROGRAM Offered By Brockton Community Banks and Credit Unions

The Buy Brockton mortgage program is a loan program offered by the Brockton area Community banks and Credit Unions. The program was designed to alleviate some of the negative impact from the current foreclosure crisis by offering qualified buyers financing to purchase a home currently owned by a bank, in foreclosure, or one that will be sold in a short sale.

PROGRAM HIGHLIGHTS:

The Property

- > **Single Family Home or Condo**
- > **Bank Owned, In Foreclosure, being sold in a Short Sale**
- > **Located In Brockton**
- > **Purchase Prices up to \$417,000**

The Loan Program

- > **30 year Fixed Rate Loan**
- > **Maximum Loan-To-Value of 100%**
- > **Owner Occupied only**
- > **Discounted Interest Rate**
- > **Discounted Closing Costs**
- > **Unemployment Benefits via MI Plus Mortgage Insurance from Mass Housing**

The Buyer

- > **Does not have to be a First Time Home Buyer**
(But cannot own another home)
- > **Income cannot exceed \$108,000**
- > **Individuals or families**
- > **Employed and have documented Income**
- > **Must have Acceptable credit profile**



Brockton Housing Partnership Member Organizations Financial Institutions: Bank of Canton, Crescent Credit Union, Dedham Institution for Savings, Eastern Bank, HarborOne Credit Union, Mutual Bank, North Easton Savings Bank, Rockland Trust Company, Sovereign Bank, The Community Bank and Webster Bank.

Community Partners: Brockton Housing Authority/, Brockton Interfaith Community, Brockton Redevelopment Authority, Crty of Brockton Fannie Mae, Habitat for Humanity of me South Shore, Massachusetts Housing Finance Agency, Neighborhood Housing Services of the South Share, Plymouth County Housing Alliance, South Shore Housing Development Corp. and Self Help Inc.

BUY BROCKTON MORTGAGE PROGRAM CONTACT LIST

HarborOne Credit Union

Steve Sullivan 508-895-1188

Rockland Trust Company

Steve Borgerson 781-982-6599

Red Hilton 781-982-6248

Bernadette Connelly 781-982-6324

North Easton Savings Bank

Kami Azevedo 508-238-2084

Crescent Credit Union

Donald Shemnitz 508-269-4058

Samira Rodrigues 508-580-6511 x217

Community Bank

John Whitaker 508-631-2169

Kevin Fitzpatrick 508-468-4054

Mutual Bank

Robert Kelley 781-524-5020

Avon Co-operative Bank

Kevin Hayes 508-586-1355

Dedham Institute for Savings

Beth Santella 781-320-4885

Beverly Somerville 781-320-4888

APPENDIX D

FROM THE CITY OF NEWTON CODE ONLINE – HEALTH AND HUMAN SERVICES

§ 12-53T Chapter 12

ARTICLE V. HUMAN RIGHTS COMMISSION AND ADVISORY COUNCIL

Sec. 12-50. Policy of the city.

(a) It is the policy of the city to see that each person regardless of race, color, religious creed, national origin, sex, age, disability, ancestry, or sexual orientation, shall have equal opportunity in or access to employment, housing, education, and public accommodations; to assure that each person shall have equal access to and benefit from all public services and licensing; to protect each person in the enjoyment of his/her civil rights; and to encourage and bring about mutual understanding and respect among all persons in the city by the elimination of unlawful discrimination.

(b) Policy of the city regarding housing practices:

(1) It is the policy of the city to see that each person regardless of race, color, religious creed, national origin, sex, age, genetic information, disability, ancestry, marital status, family status, veteran status or membership in the armed forces of the United States, sexual orientation, or status as a person who is a recipient of federal, state, or local public assistance or who is a tenant receiving federal, state, or local housing subsidies including rental assistance or rental supplements, shall have equal opportunity in or access to housing or housing accommodations offered for sale, lease or rental, including publicly assisted housing accommodations, multiple dwellings, contiguously located housing and other covered housing accommodations within the meaning of M.G.L. Chapter 151B (the Massachusetts Anti-Discrimination Law) and 42 U.S.C. § 3601, *et. seq.* (the Federal Fair Housing Act, as amended).

(2) It shall be an unlawful practice for any person to engage in any act of discrimination with respect to the sale, lease or rental of housing or housing accommodations in violation of the foregoing policy. For purposes of this paragraph (b), the term “unlawful practice” with respect to the sale, lease or rental of housing or housing accommodations shall have the same meaning as set forth in M.G.L. Chapter 151B and 42 U.S.C. § 3601, *et. seq.* (Rev. Ords. 1973, § 2-282; Ord. No. 55, 2-18-75; Ord. No. 79, 7-28-75; Ord. No. 248, 12-5-77; Ord. No. S-140, 12-16-85; Ord. No. X-175, 05-26-05; Ord. No. X-201, 04-03-06)

Sec. 12-51. Establishment of commission; membership, term, officers.

(a) There is hereby established a municipal board to be known as the human rights commission of the city (hereinafter referred to as the commission). The commission shall consist of nine (9) members appointed by the mayor with the approval of the board of aldermen for a term of three (3) years. The members of the commission shall be citizens of the city and shall, so far as practicable, be so selected as to provide representation from the fields of religion, education, and behavioral sciences, industry, law, commerce and labor.

(b) The mayor, with the approval of the board of aldermen, shall appoint each successor to former members of the community relations commission to a term of three (3) years. Appointments to unexpired terms shall not be counted as a term for the person appointed. The members of the commission shall serve without compensation. The commission shall annually elect one of its members as chairperson, and may elect other officers as it may deem necessary, with the approval of the mayor. The commission shall meet at least eleven (11) times a year at regular intervals. The commissioner of the department of health and human services shall be given notice of said meetings and he/she or his/her designee have the right to be present. Five members of the commission shall constitute a quorum and a majority of those present shall

be sufficient for any action taken by the commission. (Rev. Ords. 1973, § 2-283; Rev. Ords. 2001, § 14-34; Ord. No. 55, 2-18-75; Ord. No. 79, 7-28-75; Ord. No. S-140, 12-16-85; Ord. No. X-175, 05-26-05)

Cross reference—Regulations governing appointment to and service on commissions and committees, § 2-8

Editor's note—As amended in 1975, this section provided for members of the then community relations commission to continue as members of the new human rights commission for the remainder of their terms.

Sec. 12-52. Executive officer.

There shall be an executive director of the commission. The commissioner of health and human services appointed under section 12-19 or his/her designee shall serve as the executive director, and shall coordinate and perform the administrative duties as determined by the commission. (Rev. Ords. 1973, § 2-284; Rev. Ords. 2001, § 14-35; Ord. No. 55, 2-18-75; Ord. No. 79, 7-28-75; Ord. No. X-175, 05-26-05)

Sec. 12-53. Function, powers, duties.

The function of the commission shall be to implement the policy of this article by the exercise of the following powers and duties:

(a) To enlist the cooperation of the various racial, religious and ethnic groups, civic and community organizations, labor organizations, fraternal and benevolent organizations, and other groups in eliminating unlawful discrimination and showing the need for mutual self-respect and the achievement of harmonious intergroup relationships in the city.

(b)(1) To initiate investigations into the existence of unlawful discrimination in the city which may deny or tend to deny equal access to or opportunity in housing, employment, education, and public accommodations, services and facilities to a person or group because of his/her race, color, sex, age, handicap, religious creed, national origin or ancestry or sexual preference and in connection therewith to hold hearings.

(2) To subpoena witnesses, compel their attendance, administer oaths, serve written interrogatories, take testimony of any person under oath, and require the production of any evidence and/or answers relating to any matter in question or under investigation before the commission. The powers enumerated in this subparagraph (b)(2) may be exercised by a vote of two-thirds (2/3) of the members of the commission only, and in accordance with G.L. Chapter 233, Sections 8 through 11.

(c) To attempt by mediation to resolve any matter over which it has jurisdiction and after investigation of any matter, not resolved by mediation, to make written report of its findings and recommendations to the mayor on any matter within his/her jurisdiction for his/her review and for the implementation by him/her of such of the recommendations of the commission as the mayor deems justified; or, similarly, to the school committee on any matter within its jurisdiction, or to the Massachusetts Commission Against Discrimination (MCAD) on any matter within its jurisdiction; or to any court or other governmental agency having jurisdiction over the matter in question, and in all cases, urging, and using its best efforts to bring about, compliance with its recommendations.

(d) To issue such publications and such results of investigations and research as in its judgment will tend to promote good will and minimize or eliminate discrimination in housing, employment, education, and public accommodations, services, and facilities to a person or group because of his/her race, color, religious creed, national origin, sex, age, handicap, ancestry or sexual preference.

(e) To adopt, promulgate, amend and rescind rules and regulations to carry out the provisions of this article, and the policies and practice of the commission in connection therewith.

(f) To render to the mayor and board of aldermen a full written report of its activities and of its recommendations, not less than once a year.

(g) To obtain upon request and utilize the services of all municipal departments and agencies, unless prohibited by law.

(h) The commission may expend, with the approval of the mayor, such funds as are appropriated for the aforementioned purposes. The commission shall annually prepare an operating budget in a timely manner to permit formulation of an overall department of health and human services budget. (Rev. Ords. 1973, § 2-285; Rev. Ords. 2001, § 14-37; Ord. No. 55, 2-18-75; Ord. No. 79, 7-28-75; Ord. No. 248, 12-5-77; Ord. No. S-140, 12-16-85; Ord. No. X-175, 05-26-05)

Sec. 12-54. Advisory council.

(a) *Establishment, appointment, term, meetings.* There is hereby established an unpaid advisory council to the commission consisting of twenty (20) members who shall be appointed by the mayor for terms of two (2) years. Six (6) of the above said members shall be representative of:

- (1) Law enforcement;
- (2) School department;
- (3) Clergy;
- (4) Fair housing or other appropriate civil rights organization;
- (5) Labor union;
- (6) Real estate.

Appointments to unexpired terms shall not be counted as a term for the person appointed. The advisory council shall meet at least four (4) times a year and shall be given notice of all commission meetings. The commissioner of health and human services shall be given notice of advisory council meetings and he/she or his/her designee shall have the right to be present.

(b) *Functions and duties.* It shall be the function of the council to assist and advise the commission in the carrying out of its powers and duties, to serve on such subcommittees as may be created from time to time by the commission, and to aid the commission in obtaining the support of the citizens of Newton in effectuating the policy of this article. The advisory council shall annually elect one of its members as chairperson and may elect other officers as it deems necessary, with the approval of the mayor. (Rev. Ords. 1973, § 2-286; Rev. Ords. 2001, § 14-38; Ord. No. 55, 2-18-75; Ord. No. 70, 7-28-75; Ord. No. S-140, 12-16-85; Ord. No. V-290, 3-20-00; Ord. No. X-175, 05-26-05)

Editor's note—As amended in 1975, this section provided for members of the then community relations advisory board to continue as members of the new human rights commission advisory council for the remainder of their terms.

Sec. 12-55. Construction of article.

The provisions of this article shall be construed liberally for the accomplishment of the purposes thereof, and any ordinance inconsistent with any provision hereof shall not apply, but nothing contained in this article shall be interpreted to contravene the General Laws of the Commonwealth. (Rev. Ords. 1973, § 2-287; Rev. Ords. 2001, § 14-39; Ord. No. 55, 2-18-75; Ord. No. 70, 7-28-75; Ord. No. X-175, 05-26-05)