Chairperson Aaron Richman

Vice-chairperson Cara Berg Powers



Members: Shawna Curran Lilian Chukwurah Izaida Gonzalez Robyn Kennedy Edward G. Robinson Elizabeth O'Callahan

City of Worcester Human Rights Commission

Monthly Meeting Summary – Monday April 10th, 2017, 6pm Worcester City Hall, Esther Howland Chamber, 455 Main St., Worcester, MA

Members Present:Aaron Richman, Izaida Gonzalez, Robyn Kennedy, Lilian Chukwurah, Edward G.
Robinson, Elizabeth O'Callahan, Shawna CurranMembers Absent:Cara Berg PowersStaff Present:Jayna Turchek and Simon Elliott

- **1.** Call to Order: A quorum was established and Chairperson Aaron Richman called the meeting to order at 6:09pm. The Chairperson welcomed the Commissioners and those present, Commissioners, staff and guests, briefly introduced themselves.
- 2. Approval of April 3rd, 2017 meeting minutes: Commissioner Kennedy motioned to approve the minutes as written. Commissioner Gonzalez seconded. Unanimously approved as written.
- 3. <u>New Business:</u>
 - a. Presentation and conversation with City of Worcester Economic Development- Housing Division:

Miguel Rivera from the City of Worcester Economic Development, Housing Division came before the Commission in order to share the Department's current efforts on securing and sustaining affordable and accessible housing options. Affordable housing, Rivera defined, is essentially rental housing that is not market rate, or single family housing with grants or subsidized loans in its financing. HUD defines affordable housing as that housing that does not cost the occupant more than 30% of their monthly income.

The Subsidized Housing Inventory (SHI) is used to measure a community's stock of low- or moderate-income housing. There are 2175 public housing units throughout the city. The City has been discussing internally how the geography of the city's make-up of low- and moderate- income housing stock is distributed across the city. Rivera argued that much of the affordable housing in



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Worcester can be considered workforce housing, as many of this housing exists within geographic proximity to job, business and travel opportunities. Having housing stock that is diverse within a neighborhood acts as a stabilizing factor as well as providing people with the opportunity to network. Rivera detailed to the Commission the Supreme Court ruling, *the Texas Department of Housing and Community Affairs v. the Inclusive Community Project (ICP)*, and how this court ruling established that the disparate impact of the concentration of affordable housing in low-income neighborhoods violated Fair Housing Rules. Worcester is just shy of 14% of its housing stock being affordable, not including any of the future projects outlined later in Rivera's presentation. Worcester is planning to work with its surrounding areas in order to increase their respective affordable housing options, as the surrounding area tends to lack in affordable housing.

The two core housing development programs of the City are the Community Development Block Grant (CDBG) and the HOME program, or the Home Investment Partnership Program. Through the CDBG, over \$8,000,000 was leveraged between private investors and City dollars, while through the HOME program, over \$92,000,000 was leveraged. The CDBG is a diverse program that is focused on a local scale and allows local control over infrastructure, housing and other services funding and to other projects and non-profits. Over the next twelve months, starting July 1st, the CDGB will allow a minimum of 10 clients to receive first time home buyer assistance, while 18 rehab projects will receive funds as a match for lead abatement, while 9 other unites, both owner and rental rehab projects will occur. Rivera outlined a series of new construction projects under the HOME project that will be occurring within the next 12 months through Habitat for Humanity, the Main South CDC, Abby's House and the Genesis Club, among other individual units. The Fruit & Sever Apartments was an expiring use building, but Community Builders, along with the City and other actors, bought the towers and returned it to being fully affordable housing stock. The Stratton Hill Apartments, which are 156 mixed income units, will be utilizing a variety of funding sources in order to allow that only 10% of its units turn from affordable housing units to market rate.

Rivera stated that Low Income Tax Credits are a huge source that has provided affordable housing opportunities for the last three decades. Real estate is primarily financed with debt, generally in the range of 60% to 90% of its value, and because rents must be lower, affordable housing must have less debt than other real estate. There exist many policy risks for the City of Worcester when it comes to affordable housing, such as a reduction in corporate tax rate, loss of minimum tax credit valuation and an increase in depreciation. The City, working with the State, has developed the HDIP, the Housing Development Incentive Program. The mission of the program is to increase residential growth, expand diversity of the housing stock, support economic development and promote neighborhood stabilization. The City also supports the HOME Tenant Based Rental Assistance (TBRA), which is in response to the need for permanent housing for homeless and chronically homeless individuals in all of Worcester County, of which 200 individuals have been identified in Worcester.

The Emergency Solutions Grants (ESG) program provides funding for street outreach, emergency shelters, homelessness prevention, rapid re-housing and the HMIS data system which reports to the Department of Housing and Urban Development (HUD). Another program is the HOPWA, Housing Opportunities for Persons With Aids, which works with AIDS Project Worcester. Another program from the State is MassHousing's \$100 million Workforce Housing fund, which targets individuals and families with incomes of 61% to 120% of the Area Medium Income. Businesses that come to the City taking advantage of loan plans and tax credits are subject tri-annual physical inspections as well as risk assessment, financial updates, on-site monitoring, observation of 40-50% of on-site units and other monitoring techniques, such as verifying information with the Assessor's Office.

4. Location of next meeting (May 1st, 2017, 6PM): City Hall, Esther Howland Chamber

5. Public comment (3 minutes per individual):

Mike Kennedy from the Center for Working and Living (CLW), described the CLW's mission and observed the importance of accessible housing for people with disabilities. He also defined to the Commission that "adaptable" housing is that housing stock which is able to be made accessible without any structural changes being necessary.

6. Adjournment at 8:09pm