



FAIR HOUSING MARKETING PLAN FY26

MARCH 3, 2025

CHELMSFORD HOUSING AUTHORITY
10 Wilson Street, Chelmsford, MA 01824

FAIR HOUSING MARKETING PLAN

INTRODUCTION

The Chelmsford Housing Authority (“LHA”), its Board, and staff are responsible for implementing federal and state civil rights laws that affect the admission, occupancy, and procurement of services for the LHA. When developing, marketing, or leasing units, the following Fair Housing Marketing Plan applies. The Fair Housing Marketing Plan also includes data on the Affirmative Action Goals for the Chelmsford Housing Authority.

I. FEDERAL FAIR HOUSING LAWS¹

A. The Fair Housing Act (Title VIII of the Civil Rights Act of 1968)

- i. As amended, prohibits discrimination in the sale, rental, and financing of dwellings based on race, color, religion, sex, familial status, national origin, or disability.

B. Title VI of the Civil Rights Act of 1964

- i. Prohibits discrimination based on race, color, or national origin in any program or activity receiving federal financial assistance.²

C. Age Discrimination Act of 1975

- i. Prohibits discrimination based on age in any program or activity receiving federal financial assistance.
- ii. Exceptions may apply when age is used as part of criterion for a program that has a statutory age limit, or is otherwise statutorily authorized.

D. Section 504 of the Rehabilitation Act of 1973

- i. As amended, prohibits discrimination against persons with disabilities in any program or activity receiving federal financial assistance.

E. Title II of the Americans with Disabilities Act

- i. Prohibits discrimination against person with disabilities in all services, programs, and activities of state and local public entities.

F. The Architectural Barriers Act of 1968

- i. Requires buildings and facilities that are constructed by or on behalf of the United States, or leased by the United States, or buildings financed in whole or in part by a grant or loan made by the United States, to be accessible to persons with disabilities.

¹ This is not intended to be an exhaustive list. A brief summary is provided for each law. To access the full text of a particular law, click the embedded URL.

² “Program or activity” under Title VI, Section 504 of the Rehabilitation Act, and the Age Discrimination Act noted above means “all the operations” of the covered recipient of federal financial assistance.

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II. MASSACHUSETTS FAIR HOUSING LAW

A. M.G.L. c. 151B

- i. Prohibits discrimination on the basis of race, color, religious creed, national origin, sex, age, ancestry, genetic information, veteran/military status, sexual orientation, gender identity, marital status, presence of children, disability or receipt of public assistance, including housing subsidies in the sale, rental, or lease of covered dwelling units, including publicly assisted dwelling units.

B. Massachusetts Equal Rights Law (M.G.L. c. 93, § 102)

- i. Provides that all persons within the Commonwealth of Massachusetts, regardless of sex, race, color, creed, or national origin, shall have equal rights to make and enforce contracts, and to inherit, purchase, lease, sell, hold, and convey real and personal property.

C. Article CXIV of the Massachusetts Constitution

- i. Provides that “no otherwise qualified handicapped individual shall, solely on the reason of his handicap, be excluded from the participation in, denied the benefits of, or be subject to discrimination under any program or activity within the Commonwealth.”

D. M.G.L. c 121B, § 32

- i. Prohibits discrimination and segregation in LHA-operated housing on the basis of race, color, creed, religion, blindness or physical handicap.

III. FAIR HOUSING MARKETING PLAN

This Fair Housing Marketing Plan (“FHMP”) is adopted in accordance with the federal and state laws listed above, as well as state-aided public housing regulations at 760 CMR 4.07. Pursuant to 760 CMR 4.07, the LHA shall biennially determine whether the percentage for each minority group in the LHA’s housing by program (i.e., elderly/handicapped program and family program) is significantly below³ the percentage for the minority⁴ group in the city or town or in the general population of the applicable metropolitan statistical area (“MSA”), whichever is greater, and, if so, shall update and implement this FHMP to ensure affirmative outreach to the minority group.

The LHA has an ongoing responsibility to ensure that people in the local city or town, the primary MSA, and the communities from which applicants have historically applied for housing are aware

³ For this purpose, “significantly below” means that the percentage for each minority group in the LHA’s housing for a given program is at least one percentage point below the percentage for the minority group in the city or town or in the general population of the applicable MSA, whichever is greater. For example, Asian households comprise 5% of residents in the LHA’s Chapter 667 housing, but 6% or more of the population in the city or town or the applicable MSA, whichever is greater, the percentage in the LHA’s housing would be deemed “significantly below”.

⁴ “Minority” has the meaning assigned to it in 760 CMR 5.03: *Definitions*.

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of the availability of units and given an opportunity to apply. The LHA shall initiate a marketing effort whenever any of the following situations occur:

- a. the LHA has any minority group among its tenant population that is significantly below the percentage for the minority group in Chelmsford or in the general population of the Middlesex County MSA, whichever is greater;
- b. the waiting list, including available MRVP vouchers, is less than the number of applicants anticipated to be placed in the next 12 months;⁵
- c. applications for new programs or units will be accepted; or
- d. the overall minority household population (where at least one household member is a minority) is less than the LHA's Affirmative Action Goal adopted pursuant to 760 CMR 5.10(3).

IV. DEMOGRAPHICS OF CHELMSFORD AND MSA⁶

Percentage of Chelmsford that is:

Black or African-American:	0.8%
Asian:	9.1%
Native Hawaiian or Pacific Islander:	0.0%
American Indian or Alaskan Native:	0.0%
Hispanic/Latino:	3.3%

Percentage of Middlesex County, MA MSA that is:

Black or African-American:	8.2%
Asian:	8.4%
Native Hawaiian or Pacific Islander:	0.0%
American Indian or Alaskan Native:	0.1%
Hispanic/Latino:	11.9%

⁵ Marketing of MRVP PBV waiting lists administered by LHAs will include postings with Housing Navigator at <https://www.housingnavigatoroma.org/>.

⁶ https://hed-lhacensus.azurewebsites.net/LHA_Census_R1.aspx



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Percentage of LHA elderly/handicapped tenant population that is:

Black or African-American:	6.1%
Asian:	5.2%
Native Hawaiian or Pacific Islander:	1.7%
American Indian or Alaskan Native:	0.0%
Hispanic/Latino:	4.3%

Percentage of LHA family tenant population that is:

Black or African-American:	18.0%
Asian:	9.00%
Native Hawaiian or Pacific Islander:	0.00%
American Indian or Alaskan Native:	0.00%
Hispanic/Latino:	27.3%

V. MARKETING CONTENT – GENERALLY

- A. Marketing for LHA units, as well as for the LHA as a whole, will provide information, maximum opportunity, and otherwise attract eligible persons protected under federal and state fair housing laws who are less likely to apply.
- B. When undertaking marketing efforts, the LHA shall utilize the following advertising methods:
 - i. Advertisements will be posted on the LHA’s website and social media accounts. Social media postings will be made in all threshold languages, as determined by the LHA’s Language Access Plan adopted pursuant to 760 CMR 4.02(1)(e).
 - ii. Advertisements will be shared with the local fair housing commission, area religious institutions, local and regional housing agencies, civic groups, social services agencies, and other local community organizations, including:

Massachusetts Fair Housing Center, Regional Housing Consumer Education Center (CTI, RCAP Solutions), Balance of State COC (MA-516), Massachusetts Coalition for the Homeless, Catholic Charities, United Way, YWCA, Casa Myrna and area domestic violence agencies, local community colleges, etc.
 - ii. Advertisements will be placed in the digital or print versions of local and regional newspapers, including:

The Boston Globe, Lowell Sun, The Eagle-Tribune




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- iii. Advertisements will be placed in the print versions of non-English publications (in the language of the publication) based on the prevalence of particular language groups in the regional area, including:

SAM PAN, Bay State Banner, Lowell Sun, El Mundo/El Planeta

- iv. Advertisements will also be disseminated by

Flyers

- C. All materials being used for advertisements should direct potential applicants to the online application at CHAMP and indicate that paper applications may be downloaded and printed out from the DHCD website or picked up at the management office of any local housing authority. Applicants may also request that an LHA send them an application by mail.
- D. Application information must also include a statement regarding the LHA's obligation not to discriminate in the selection of applications.
- E. The size of the advertisements, including the content of the advertisement, as well as the dates of the advertising, will be comparable across regional, local, and minority newspapers.
- F. The local residency preference will not be advertised so as not to discourage non-local potential applicants.
- G. The Fair Housing logo () and slogan ("Equal Housing Opportunity") will be included in all marketing materials. All marketing will be comparable in terms of the description of the opportunity available and the dates of marketing, regardless of the marketing type (e.g., local newspaper vs. minority newspaper).
- H. All marketing will offer reasonable accommodations in the application process.
- I. Units in the Boston MSA will be reported to the Boston Fair Housing Commission's MetroList whenever they become available (including upon turnover).

VI. SPECIAL EFFORTS TO ATTRACT MINORITY APPLICANTS

- A. Those least likely to apply are Black, Asian, Hispanic and American Indian. Marketing efforts will include non-English publications to ensure affirmative marketing to populations less likely to apply for this development.
- B. In addition to local and regional newspapers, advertisements will be placed in newspapers that serve minority groups and other groups protected under fair housing laws, including: *The Bay State Banner, El Mundo, Sampan, El Planeta. Notices will also be sent to*

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organizations to ensure affirmative outreach to under-represented minority groups identified in accordance with 760 CMR 4.07: Asian American Civic Association, Asian American Development Corporation, Black Ministerial Alliance of Greater Boston, Casa Esperanza, Greater Boston Interfaith Organization, Catholic Charities Haitian Multi-Service Center, La Alianza Hispana, Massachusetts Alliance of Portuguese Speakers, Massachusetts Commission on Indian Affairs, METCO, Massachusetts Center for Native American Awareness, Massachusetts Office on Refugees and Immigrants, NAACP, Refugee and Immigrant Assistance Center, Somali Development Center, Vietnamese American Initiative for Development (VietAID), etc.

VII. OUTREACH EFFORTS TO PERSONS WITH DISABILITIES

- A. To reach people who cannot or do not read newspapers, the LHA will distribute fact sheets to the broadcasting media and initiate personal contacts with members of the news media and community service personnel. The LHA will also try to utilize public service announcements. The LHA will communicate the status of housing availability to other service providers in the community and inform them of housing eligibility factors and guidelines so they can make proper referrals.

Persons with disabilities who require a reasonable accommodation in obtaining or completing an application may call the LHA to make special arrangements. The LHA uses Mass Relay to communicate with applicants who may be speech or hearing impaired. The Mass Relay telephone number is 1-800-439-2370 for TTY and 1-800-439-0183 for voice.

Outreach will also include:

Providing notice of accessible units with HousingNavigator

(<http://www.housingnavigatorma.org>) or a successor website/registry in accordance with M.G.L. C. 151B, § 4(7A).⁷

- B. All marketing will offer reasonable accommodations in the application process. The LHA will also provide application materials in alternative formats, engage in alternative means of communication through auxiliary aids and services, and/or provide assistance with the application process as necessary to ensure that persons with disabilities are reasonably accommodated and have equally effective access to the LHA's programs.

VIII. LANGUAGE ASSISTANCE FOR APPLICANTS WITH LIMITED ENGLISH PROFICIENCY

Marketing informational materials will provide notice of free language assistance to applicants, translated into the languages of Limited English Proficiency ("LEP") populations anticipated to apply in accordance with the LHA's Language Access Plan.

⁷ Pursuant to M.G.L. c. 151B, §4(7A), the owner or other person having the right of ownership shall give at least fifteen days' notice of the vacancy of a wheelchair accessible unit to the Massachusetts Rehabilitation Commission, which shall maintain a central registry of accessible apartment housing.

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VIII. MARKETING TIMELINE

- A. All advertisements will run annually a minimum of two times. The first set of advertisements will run as soon as possible after the LHA determines that marketing efforts are necessary. The second set of advertisements will begin running at least thirty (30) days after the end of the first set of advertisements.
- B. All advertisements will be designed to attract attention.
- C. The marketing timelines will be as follows:

Annually in April and in October: (i) advertising and other outreach by publication/organization; and (ii) application distribution.

IX. PLANS FOR CORRECTING NEGATIVE PROCEDURES OR POLICIES

- A. **Non-Elderly/Disabled Placement:** In order to maintain equality of opportunity, rigorous attention is given to the Eligibility and Selection Criteria, as defined in 760 CMR 5.00. When and if the percentage of units occupied by disabled persons falls below 13.5%, or twenty-two (22) units, then one eligible and qualified disabled household is placed for each eligible and qualified elderly household placed, until such time that the number of handicapped households equals twenty-two (22) units.
- B. **Affirmative Action Goal:** In order to maintain affirmative action and equality of opportunity, the Authority establishes the following goals:
 - a. Family housing - the Affirmative Action Goal should be the percentage of Minorities who are under age 55 in either the city/town or MSA (whichever is higher). **MSA = 34.3%**
 - b. Elderly/handicapped housing - the Affirmative Action Goal should be the percentage of Minorities who are age 55 and older in either the city/town or MSA (whichever is higher). **MSA = 18.2%**

The affirmative action preference precedes all other preferences until such time that the goal is achieved. The affirmative action preference does not limit the placement of a minority household, which would otherwise be due the next unit offer.

If the LHA determines that the percentage of Minority tenant households in the LHA's state-aided housing by program is more than 5 percentage points lower than the percentage Minority in the general population (city/town or MSA, whichever is higher), then the LHA has not met its Affirmative Action Goal for that program and will need to establish a placement rate.

If the percentage of Minority tenant households in the LHAs state-aided housing by program is not significantly below (greater than 5 percentage points) the percentage for Minorities in the general population, the LHA currently meets its Affirmative Action Goal for that program. A Minority tenant household is one in which any member of the household, of any age, identifies as a Minority.

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Census County Subdivision (City/Town) Name: Chelmsford town, Middlesex County, Massachusetts

Percent of **total population** with a minority race/ethnicity: 13.3%

Percent of population **under age 55** with a minority race/ethnicity: 17.1%

Percent of population **age 55 or older** with a minority race/ethnicity: 6.4%

Census MSA Name: Boston-Cambridge-Newton, MA-NH Metro Area

Percent of **total population** with a minority race/ethnicity: 28.8%

Percent of population **under age 55** with a minority race/ethnicity: 34.3%

Percent of population **age 55 or older** with a minority race/ethnicity: 18.2%

The Fiscal Year 2025 the Affirmative Action Goal has been met.

Housing Type	Fiscal Year	Tenant Minority Household Percentage	Affirmative Action Goal Percentage	Differential	Minority Placement Rate
Elderly/Handicapped	2025	14.91%	18.20%	3.29	Affirmative Action Goal met, no placement rate required
Family	2025	63.64%	34.30%	-29.34	Affirmative Action Goal met, no placement rate required

Fair Housing Marketing Plan Approved by Chelmsford Housing Authority Board of Commissioners on **March 3, 2025**.