

**City of Springfield, Massachusetts**

**Action Plan 2010-11**  
**(Draft)**





# First Program Year Action Plan

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

## Narrative Responses

### GENERAL

#### Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

#### **Program Year 1 Action Plan Executive Summary:**

The City Springfield, through its Office of Planning and Economic Development (OPED), works to create and sustain a healthy, vibrant City that stimulates balanced growth through economic development, housing options, neighborhood revitalization, and support for Springfield residents.

OPED's strategic approach to achieving this goal includes four components:

- ***Neighborhood Improvement.*** Pursue opportunities for preservation, development and improvements that create healthy, stable neighborhoods.
- ***Strategic Investment.*** Pursue opportunities for planning, leveraging, utilizing and expanding resources at all levels.
- ***Asset Building.*** Pursue opportunities for wealth creation at all levels.
- ***Household Stability.*** Pursue opportunities to support Springfield residents to reach their full potential.

To accomplish these goals, the OPED directly administers a variety of programs to serve the community's, neighborhood development, and economic development, neighborhood stabilization, and housing needs. The OPED also provides grant funding to various agencies and non-profit organizations to carry out programs which advance these goals.

## **Annual Federal Entitlement Grants to Support these Goals**

Annually, the City is eligible to receive approximately \$4.4 million in federal Community Development Block Grant (CDBG) and \$1.8 million in the HOME Investment Partnerships Program funding. The City is also eligible for about \$183,000 in Emergency Shelter Grant (ESG) funds, and \$480,000 in funds for Housing Opportunities for Persons with AIDS (HOPWA). The OPED administers these programs for the City.

As a requirement to receive these federal funds, the City must undertake a planning process in which it assesses its community needs, seek public input, and devise a strategy to accomplish priority projects. The planning process results in production of the City's Five-Year Consolidated Plan. Springfield has just completed a new Consolidated Plan, for the period 2010 through 2014.

During each year of the Consolidated Plan, the City publishes an Annual Plan, indicating programs to be carried out during the year. This is the City of Springfield's Annual Plan for year 1 of the Consolidated Plan.

The City has established the following 12 top-level goals to guide its Consolidated Plan funding during program years 2010 through 2014.

### ***Economic Development Goals***

1. Promote an environment that encourages entrepreneurship, strengthens existing businesses and expands economic opportunities.
2. Develop and execute strategies that promote development within neighborhood commercial corridors.
3. Prepare and promote existing commercial sites for development.
4. Expand job training and readiness programs to effectively develop a competitive workforce.

### ***Community Development Goals***

5. Improve the physical environment of the City through enhancement of streets and streetscapes, parks and open space, and remediation of blight.
6. Provide support and increased opportunities for residents of Springfield, with a particular focus on the City's youth.
7. Support creation and maintenance of appropriate community facilities to serve residents' needs.

### ***Neighborhood Stabilization and Housing Goals***

8. Increase housing stability throughout the City, with a particular emphasis on neighborhoods in need of revitalization.
9. Improve the quality of the City's housing stock.
10. Preserve and expand housing options in order to provide opportunity for residents to access safe, sanitary and affordable homes.

### ***Special Needs Populations***

11. Support special needs populations with housing options, supportive services, and facilities as appropriate.
12. Continue efforts to end homelessness throughout the City and Region.

To accomplish these goals, the Office of Planning and Economic Development (OPED) directly administers a variety of programs to serve the community's housing, neighborhood development, and economic development needs. Additionally, OPED provides grant funding to various agencies and non-profit organizations. A full listing of the programs proposed in the first year Action Plan is provided within the Appendix.

### **General Questions**

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

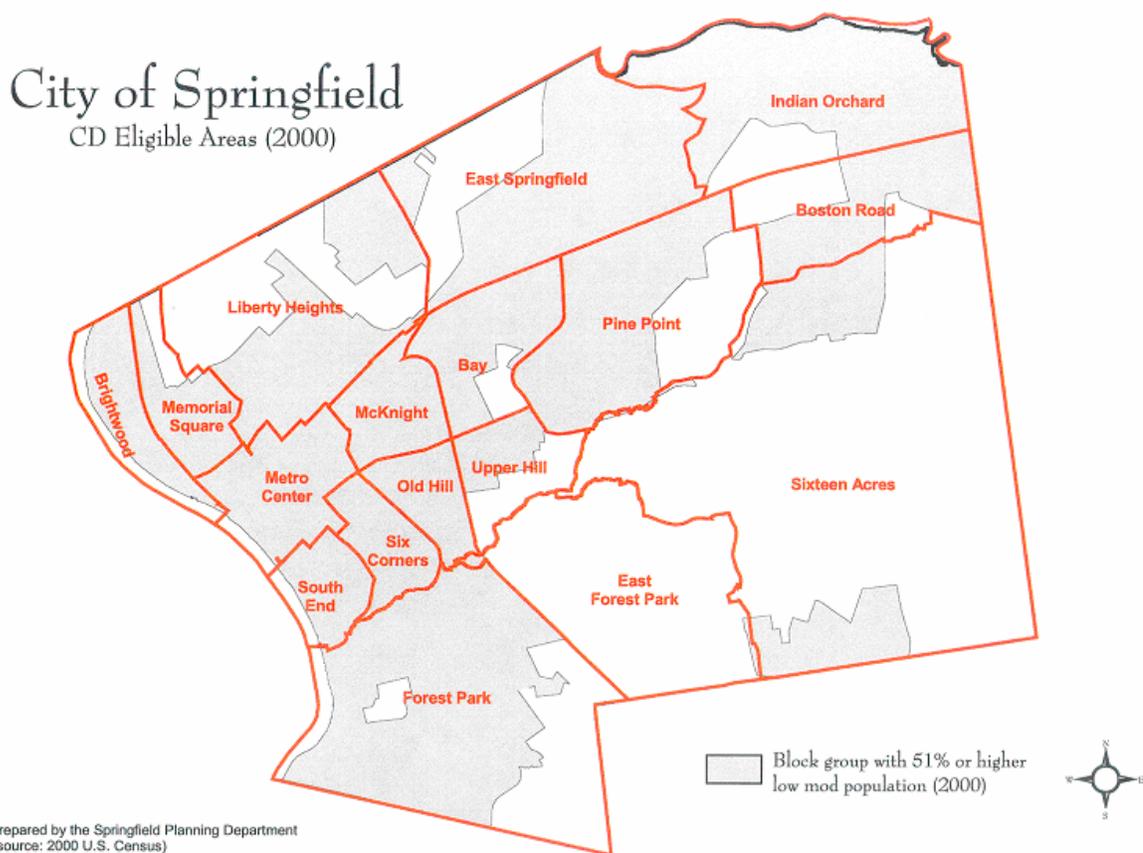
### **Program Year 1 Action Plan General Questions response:**

The City of Springfield has maintained a relatively consistent number of residents in the past twenty years. As of the 2008 American Community Survey, the City is home to 153,386.

Although the number of residents has remained consistent, the profile of residents has changed significantly

One of the greatest changes to Springfield's population is the number of residents who live in poverty. While the income of residents lagged behind the balance of the Commonwealth in 1980, the gap widened in the 1980s and 1990s. In 2000, Springfield's median family income was 58.8% of that for the Commonwealth. This widening income gap has significant implications on every aspect of life within the city.

When depicted on a block group level (a subset of the census tracts used by the US Census department), low income throughout the City are particularly evident. Called "areas of low-income concentration", the HUD defines these areas as block groups where the concentration of the respective income is higher than the percentage of the same demographic group in the overall city population. The expenditure of funds on an area basis is based upon this concentration of low and moderate income households as illustrated below.



This eligible area includes the block groups and census tracts:

TRACT	BLK GRP	NRSA	LOW MOD PCT	TRACT	BLK GRP	NRS A	LOW MOD PCT	TRACT	BLK GRP	NRSA	LOW MOD PCT
8026.01	3		59.9	8018.00	6	X	85.7	8011.01	2	X	100.0
8026.01	4		55.8	8017.00	3		75.4	8009.00	1	X	86.0
8026.01	5		68.2	8017.00	4		64.0	8009.00	2	X	81.6
8023.00	1		56.2	8017.00	5		65.8	8009.00	3	X	95.2
8023.00	2		51.8	8017.00	6		67.4	8009.00	4		70.3
8023.00	4	X	82.8	8016.05	2		54.2	8009.00	5	X	89.9
8023.00	5		74.4	8016.03	1		52.3	8008.00	1	X	90.2
8023.00	6		75.4	8016.02	1		55.9	8008.00	2	X	84.0
8022.00	1		67.8	8015.03	1		63.5	8007.00	1	X	85.4
8022.00	2		65.2	8015.03	2		66.0	8007.00	2		75.4
8022.00	3		77.8	8015.02	1		56.3	8006.00	1	X	85.9
8021.00	1	X	78.6	8015.02	4		72.4	8006.00	2	X	96.6
8021.00	4	X	56.6	8015.01	3		71.4	8006.00	3	X	99.4
8021.00	6		53.1	8015.01	4		52.1	8005.00	1		61.1
8021.00	9		67.1	8014.02	1		57.1	8005.00	2		56.9
8020.00	1	X	85.7	8014.02	4		59.1	8004.00	2		53.8
8020.00	2	X	86.2	8014.01	5		74.3	8004.00	4		54.1
8020.00	3		79.1	8014.01	6		78.2	8004.00	5		62.7
8019.00	1	X	84.3	8013.00	1		75.2	8004.00	6		66.1
8019.00	2	X	84.3	8013.00	2	X	85.2	8003.00	1		59.0
8019.00	3	X	78.4	8013.00	3		63.2	8002.02	1		52.6
8019.00	4	X	81.7	8013.00	5		58.4	8002.01	3		58.6
8019.00	5	X	86.6	8012.00	1	X	92.7	8002.01	6		69.4
8019.00	8	X	83.0	8012.00	2	X	82.4	8001.00	1	X	80.6
8018.00	1	X	79.0	8012.00	3		63.4	8001.00	2		54.8
8018.00	2		64.4	8011.02	1	X	61.1	8001.00	4		74.4
8018.00	3	X	81.9	8011.02	2		84.3	8001.00	5		72.0
8018.00	5		68.9	8011.01	1	X	86.6	8001.00	8		65.1

Source: Springfield Planning Department analysis of 2000 US Census

The City of Springfield proposes to predominately expend its CDBG allocation with these target neighborhoods and federally eligible areas. Springfield's investment of CDBG funds will be based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity

Resources will be allocated to maximize the benefits to residents within target areas. While public infrastructure, parks, open space, and public facility type projects will be exclusively within targeted areas, other strategic investments will be made for the benefit of low and moderate income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts.

HOME Investment Partnership Funds (HOME) may be utilized to rehabilitate rental housing, directly assist homebuyers, provide tenant-based rental assistance, and produce and/or preserve affordable housing citywide.

ESG and HOPWA funds are targeted to meet the identified needs of the eligible populations within the geographic area. For ESG, the service area is the City of Springfield. Investments are made in accordance with relative priority and statutory spending caps. HOPWA funds are allocated throughout the EMSA which includes the tri-county area. HOPWA funds are allocated primarily to alleviate the housing cost burden for eligible household.

Annually, the City is eligible to receive approximately \$4,249,920 in federal Community Development Block Grant (CDBG), \$ 1,690,814 in the HOME Investment Partnerships Program funding, \$ 181,764 in Emergency Shelter Grant funds, and \$424,000 in HOPWA funds.

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

### **Program Year 1 Action Plan Managing the Process response:**

A collaborative approach was utilized by the City to develop the Consolidated Plan and the corresponding first year Action Plan. With the Office of Planning and Economic Development (OPED) as the lead agency, these plans have been completed with the direct involvement of a number of City departments.

#### **City Departments Involved in Development of Consolidated Plan**

Office of Housing	Department of Parks and Recreation
Department of Health and Human Services	Department of Community Development
Department of Public Works	Department of Elder Affairs
Department of Planning	Code Enforcement Department
Building Department	Department of Neighborhood Services

OPED and other City departments that implement community and economic development programs worked together to solicit input for the City of Springfield's strategy. Outreach included consultations with residents, private industry and non-profit organizations, including Community Based Development Organizations (CBDOs). The input received from a broad base of organizations enabled the City to identify its community development, housing, homeless and special needs objectives. The City additionally hosted a web based survey that resulted in input from 2900 residents regarding City needs.

The consultation with such a diverse constituency is directly responsible for the City's comprehensive approach to the three core components. The consultation process included recent public hearings, meetings of key City boards and Commissions, community meeting sponsored by neighborhood-based organizations, and regularly held meetings of community-based organizations and human service providers. More specifically, in developing these plans the City consulted:

## *Professional Consultations*

### Housing Services, Homeless Services

- RiverValley Counseling (HIV)
- New North Citizens Council (Anti-poverty)
- Law Consortium (HIV, Low-Income)
- YWCA (Victims of Domestic Violence)
- Mental Health Association (Mental health/Dual Diagnosis)
- Friends of The Homeless (Homeless)
- Mercy Hospital (Homeless)
- Springfield Partner's for Community Action (Anti-poverty)
- Open Pantry Community Services (Homeless)
- Massachusetts Justice Project (Low-Income)
- Square One (Low-Income)
- Human Resources Unlimited (Mental Health)

### Private Sector

- Chamber of Commerce
- Springfield College
- Regional Employment Board

### State Agencies

- Office of Commonwealth Development
- Department of Transitional Assistance
- Department of Housing and Community Development

### HOPWA Consultation

- City of Northampton, MA
- River Valley Counseling
- Law Consortium
- Mercy Hospital
- New North Citizen's Council
- Tapestry Health Systems
- Cooley Dickinson Hospital

### Social Services

- The New North Citizens Council
- Holyoke-Chicopee-Springfield Head Start, Inc,
- The City of Springfield's Department of Adult Education
- The Citywide Violence Prevention Task Force
- The Mayor's Commission on Youth
- The Mayor's Office of Elder Affairs
- Greater Springfield Senior Services
- Hungry Hill Senior Center

- Pine Point Senior Center
- Mason Square Senior Center
- Catholic Charities
- Martin Luther King Family Services

#### Health Services

- Mercy Medical Center
- Baystate Medical Center
- Partners for a Healthy Community
- American Heart Society, Springfield Chapter
- American Cancer Society, Springfield Chapter
- Northern Education Services
- New North Citizens Council
- The Springfield Health Coalition
- The Massachusetts Department of Public Health, which sends Springfield data extrapolated from its state wide health indices system
- The Massachusetts Office of Emergency Preparedness
- The Executive Office of Health and Human Services

#### Adjacent Government

- The City submitted the Draft Consolidated Plan to the Director of the Community Service Division at the Massachusetts Department of Housing and Community Development and the Chief of Staff of the Massachusetts Office of Commonwealth Development.
- The City also notified and consulted with adjacent units of local government. Springfield's Office of Community Development sent notification of the Draft Consolidated Plan and the draft Action Plan web site availability to the Directors of the Community Development Departments in the cities of Chicopee, Westfield, West Springfield, and Holyoke.

#### Public Housing Agencies

- The City of Springfield has been actively engaged with the Springfield Housing Authority during the development of the Plan.
- A regional public housing authority, HAP Housing, was consulted during the Consolidated Plan development. HAP plays an integral role through its development division, which is a certified CHDO.

## Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

### **Program Year 1 Action Plan Citizen Participation response:**

The City of Springfield encouraged input from low moderate income residents by (1) conducting an outreach campaign that included web-based internet surveys, (2) conducting a series of community needs assessment meetings sponsored various neighborhood organizations, and (3) disseminating information in an accessible and understandable format.

To ensure participation among low/moderate income residents and to public housing residents, the City posted notices and summaries of information at neighborhood councils, civic associations, and other places frequently patronized by residents, and the City conducted hearings at locations within those areas. The city extensively utilized the city's website, [www.cityofspringfield.com](http://www.cityofspringfield.com) to gather information and to disseminate plans. The City utilized the Republican and the Spanish newspaper, LaVoz

The Executive Summary of this document was available in English and Spanish for review at multiple locations to increase the likelihood of citizen participation, including the Office of Community Development, 36 Court Street, Room 101; Office of Housing, 1600 East Columbus Avenue, 1st Floor; and Office of Planning and Economic Development, 70 Tapley St., and the Department of Health and Human Services, 95 State St. Electronic versions will be sent to Neighborhood Councils and Civic Associations. Full documents will be posted on the City's website at [www.cityofspringfield.com](http://www.cityofspringfield.com)

A public hearing to obtain comments on the Draft Annual Action Plan was held on April 20, 2010 at 5:00PM at City Hall, Room 220.

A notice about this review period, the availability of the draft plan, and the public hearing about the draft plan was published in the Republican on Thursday, March 25 and a save the date flyer was mailed to the Office of Community Development's mailing list.

The Draft Consolidated Plan and Draft Action Plans were available from Thursday, April 8 through Monday, May 10<sup>th</sup>.

No comments have been received to date.

## Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

### **Program Year 1 Action Plan Institutional Structure response:**

Through a cabinet of departments that includes Office of Community Development, Office of Housing, Office of Neighborhood Services, Office of Economic Development and Planning, the City continues to enhance the coordination of the delivery of services and in the development of low- and moderate-income areas regardless of project funding sources. The major institutional focus will be to increase coordination and communication among all involved parties from the initial concept through project completion.

To implement the City's strategy, the City will utilize private industry, non-profit organizations, including CBDOs, CHDOs, and City departments. The utilization of such a broad base of organizations enabled the City to address its community development, housing, homeless and special needs objectives. However, while the number and abilities of the organizations and departments involved are an institutional strength, the City will constantly work to coordinate the projects and programs. Such coordination is integral to the success of the Plan.

The Springfield Housing Authority is governed by a five member Board. Four of the Board members are appointed by the Mayor one by the governor. The City has no role in the SHA's hiring, contracting, and procurement. The City and the SHA have partnered effectively in the provision of services. Additionally the City annually reviews the SHA's plan for consistency with the City's Consolidated Plan. Through this annual review the City is able to ensure the SHA's actions are consistent with the Consolidated Plan.

## Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### **Program Year 1 Action Plan Monitoring response:**

OPED, through its Community Development Administration Division, has an established monitoring plan that governs the oversight of all subrecipient and interdepartmental contract agreements including:

Community Development Block Grant (CDBG)  
Home Investment Partnership Program (HOME)  
Emergency Shelter Grant (ESG)  
Housing Opportunities for Persons with AIDS (HOPWA)  
McKinney-Vento Homeless Assistance grants  
Neighborhood Stabilization Program (NSP)  
Homelessness Prevention and Rapid ReHousing Program (HPRP)

Most community development projects are implemented by CD, with internal monitoring via the Integrated Disbursement and Information System (IDIS) project reports, and strong internal procedures. For these projects and others implemented by City departments (such as public works), the CDD staff fully understands and incorporates program requirements. The CDD also undergoes an annual performance audit, to insure compliance with HUD regulations

A comprehensive system has been developed by CD for sub-recipients in order to insure compliance with program and budget requirements. These sub-recipients are usually implementing a social service or housing program.

OPED has contractual agreements with subrecipients of the program funds that require compliance with programmatic statutes and regulations. OPED is responsible for ensuring that subrecipients comply with all regulations governing their administrative, financial and programmatic operations and confirm that the subrecipients are achieving their performance objectives within the contractual schedule and budget and performance measurement system. Per HUD's recommendation, OPED utilizes a coordinated project monitoring process, including coordinated fiscal and program on-site monitoring visits.

Main program files for CDBG-funded programs and projects are maintained within CD's central file system, but the programs and projects are managed by program delivery staff within their respective departments.

In acknowledgement of the HUD's recommendation that monitoring functions be consolidated in one location, the Community Development Director of Administration and Finance has primary responsibility for long-term compliance with program and comprehensive planning requirements. In addition, CD staff will oversee the fiscal monitoring of all activities funded through CDBG, HOME, ESG, HOPWA, NSP, and HPRP.

CD monitors CDBG contracts with organizations, and inter-departmental agreements with other City departments.

The monitoring process includes these essential components:

***a. Progress Reports***

All subrecipients are required to submit status reports to their Program Monitor. Reports are reviewed by Program Monitors to ensure that subrecipients are undertaking the activities contained within the Scope of Service and that they have achieved or are making diligent efforts to achieve the goals and objectives contained within the contract.

***b. Invoicing***

Requests for payment are submitted on a reimbursement basis. The Subrecipient submits a Requisition Form accompanied by all source documentation totaling the amount of the request. Source documentation includes: time sheets, invoices, canceled checks, purchase orders, and other sufficient documentation to justify the expenditures. In addition to source documentation, all requests for payment must include a status/progress report.

The CD Administrative Division will review the request for payment to determine it is reasonable, appropriate and in accordance with the contract. If source documentation and monitoring are satisfactory, the request will be scheduled for payment. If deficiencies are found, the Subrecipient is notified immediately.

CD is unable to process any requests for payment that do not include source documentation and a current progress report. Payment is contingent on: 1) expenditures being in accordance with the contract; and 2) satisfactory monitoring with no other outstanding issues.

**b. Monitoring Schedule**

The CD Administration Division maintains a master contract schedule to track the dates and results of monitoring for all subrecipients and inter-departmental contracts. The schedule measures each contract against six risk factors.

- RISK FACTOR 1: Subrecipient is new to the program
- RISK FACTOR 2: Turnover of key staff
- RISK FACTOR 3: Prior compliance or performance problems
- RISK FACTOR 4: Subrecipient is carrying out a high risk activity (*e.g.* economic development)
- RISK FACTOR 5: Multiple CDBG Contracts for the first time
- RISK FACTOR 6: Reports not turned in on time

Any contract not included in the program monitoring schedule is subject to “bench monitoring.” This process involves contract scope review and review of monthly report forms and monthly narratives submitted by the subrecipient.

**c. On-Site Monitoring**

A notification letter is sent to the subrecipient confirming the date and the scope of the monitoring and a description of the information that will be required at the visit.

At the visit, the monitor will review project files to verify: (1) that the activities undertaken by the subrecipient are appropriate to satisfy the contractual obligations; (2) the accuracy of the information contained within the monthly progress reports; and (3) that the subrecipient is properly administering and implementing the program within federal guidelines. In addition, the Monitor ensures that the subrecipient is achieving or making diligent efforts to achieve the goals and objectives stated in the contract.

**d. Follow-up**

As a follow-up to a monitoring visit, the monitor will send a determination of compliance letter notifying the subrecipient of the monitoring results. The letter will detail the purpose of the visit, provide feedback, and address areas for improvement, if necessary. This letter will be reviewed by the appropriate party prior to being sent to the subrecipient.

If the monitor identifies findings, corrective action will be recommended to the subrecipient. If the monitor has any concerns, specific recommendations will be

provided to the subrecipient. The subrecipient will be required to provide to CD a written response describing how the subrecipient will resolve any findings and correct any deficiency identified in the letter.

Upon receipt of a subrecipient's response to identified findings or concerns, the Monitor will determine if a follow-up site visit is necessary to ensure that (1) corrective action was taken; and (2) the agency is now complying and performing in accordance with its contract.

*e. Long Term Compliance*

Projects that have long-term compliance requirements are monitored annually to ensure compliance with funding terms.

The City's monitoring policy requires unit inspections and tenant rent and income certifications of Federally-assisted properties every year. All rental units subsidized with CDBG, HOME and Lead Based Paint Hazard Control funds must be recertified to determine that the rent and/or income remains in compliance with the HUD rent and/or income limits for the project and that the units are occupied by income-eligible tenants. In addition, every Federally-assisted unit is inspected to determine compliance with HUD's Housing Quality Standards

***Tenant Rent and Income Recertification***

During the Restriction Commitment Period required by the particular loan documents, all rental units subsidized through the Lead Hazard Control Grant Program, the CDBG program and the HOME program, or the Housing Rehabilitation Program must be recertified to determine that the rent and/or income remains in compliance with the HUD rent and/or income limits for the project and that the units are occupied by income-eligible tenants. Rental project owners or managers are required to submit annual reports detailing income-eligibility.

***Unit HQS Inspections***

During the Restriction Commitment Period required by the particular loan documents, all rental units subsidized through the Lead-Based Paint Hazard Control Grant Program, the HOME program and the CDBG Program must be periodically re-inspected to determine that they remain in compliance with HQS standards. The frequency of the re-inspection depends on the type of restriction, but is not less than every year. The City schedules and undertakes inspections according to the required schedule.

### ***On-Site Compliance Monitoring***

During the Restriction Commitment Period required by the particular loan documents, the City undertakes regular on-site monitoring visits to ensure that self-reporting on income and rent certification is accurate, and to ensure that all program requirements and policies are in compliance with federal requirements.

## **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### **Program Year 1 Action Plan Lead-based Paint response:**

Specific actions the City will take to evaluate lead-paint hazards during the Annual Plan period will include:

- Utilization of the City's Code Enforcement inspectors to evaluate potential hazards in units where children under six reside and to enforce remediation in compliance with Massachusetts lead laws. Proposed Accomplishment: 100 units
- Aggressive enforcement, including--as necessary--legal prosecution of property owners who fail to comply with orders to remediate hazards.
- Mandatory pre-rehabilitation lead testing including soil samples for all HOME-funded project-based homeownership and multi-family production programs.
- If funding is federally appropriated and Springfield is an eligible applicant, the City will apply for Lead-Based Paint Hazard Control funding.

Specific actions to reduce the number of housing units containing lead-based paint hazards will include:

- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects.
- Administration of a state-funded lead abatement program for existing homeowners, if funds are available.

In compliance with Title X, the City has integrated lead hazard controls into our housing policies and programs. The federal requirements for evaluating and remediating lead hazards are fully incorporated into the City's protocol for housing rehabilitation.

## HOUSING

### Specific Housing Objectives

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

#### **Program Year 1 Action Plan Specific Objectives response:**

Data regarding the housing market in Springfield illustrates that there exists an overwhelming housing burden among the majority of non-elderly, low-income renter households. This is coupled with a high number of substandard or marginal rental units. In response, the City will dedicate significant resources towards the redevelopment of aged housing stock into quality affordable housing opportunities as well as towards the production of “new” units through the redevelopment of abandoned properties.

The provision of tenant-based rental assistance is another mechanism to reduce cost burden for very-low income households, while providing adequate funds to ensure owner maintenance of aging housing stock. The City will use this type of assistance to increase affordability for vulnerable populations such as the chronic homeless, persons with HIV/AIDS, and other populations in need of permanent supportive housing.

The current foreclosure crisis is expected to depress the housing market, making Springfield’s already relatively affordable homes values even more so. Economic conditions and the inventory of foreclosed homes has made many would be first time home buyers leery of stepping into ownership.

More specifically:

- Funds will be used to improve the quality of Springfield’s poor or marginal rental stock in exchange for income restricting future occupancy.
- Funds will be used to provide tenant-based rental assistance to the chronically homeless and to vulnerable populations in a “Housing First” model, in which supportive services are coupled with the housing assistance.
- Funds (including NSP funds) will be used to increase homeownership

opportunities through project based acquisition and rehabilitation projects.. The increase of blighted single-family properties create opportunities to renovate existing inventory into quality housing for first time and move up home buyers.

The City’s overall strategies and their relationship to identified housing problems are summarized in the following chart.

		Strategic Response					
		Homeownership	New Construction/In-fill	Housing Redevelopment	Homeowner Rehabilitation	Lead-based Paint Abatement	Education
Housing Problem	Vacant & Abandoned Homes	✓	✓	✓		✓	
	Foreclosure	✓	✓	✓			✓
	Substandard Housing		✓	✓	✓	✓	
	Lead-Based Paint Hazard					✓	✓
	Cost Burden	✓	✓	✓	✓		✓

The chart below summarizes the City’s numeric goals and funding sources for these housing objectives over the period of the Consolidated Plan. The Year One Goals are the focus of this Annual Plan.

Housing Activity	Accomplishment Type	5-Year Goals					Total Goal	Fund Source: CDBG, HOME, NSP, or Other
		Year 1	Year 2	Year 3	Year 4	Year 5		
Homebuyer Education	Households	150	150	150	150	150	750	CDBG, Other
Downpayment Assistance	Households	100	100	100	100	100	500	HOME

Downpayment Assistance, Additional NRSA incentive	Households	30	30	30	30	30	150	CDBG
Rehabilitation/ Redevelopment for Affordable Homeownership	Units	10	10	10	10	10	50	NSP, CDBG, HOME, Other
Production of Affordable Rental Units	Units	20	20	20	20	20	100	NSP, CDBG, HOME, Other
Homeowner Emergency Repair and Rehabilitation	Units	15	15	15	15	15	75	CDBG, Other
Increase energy efficiency for existing homeowners	Units	350	350	350	350	350	1750	CDBG, Other
HomeSaver Foreclosure Prevention Assistance	Households	20	20	20	-	-	60	CDBG, Other
Evaluation and Elimination of Lead Paint Hazards	Units	300	300	300	300	300	1500	CDBG, HOME, Other
Multi-Family Rental Housing Rehabilitation	Properties	3	3	3	3	3	15	HOME, Other
Rehabilitation/ Refinancing of Properties Subject to Expiring Use Restrictions	Properties	2	2	2	2	2	10	HOME, Other
Receivership of abandoned buildings	Properties	15	15	15	15	15	75	CDBG, Other
Severely Deteriorated Residential Structure Demolition	Properties	20	20	20	20	20	100	CDBG, Other
Targeted Code Enforcement	Properties	500	500	500	500	500	2500	CDBG, Other
Board & Secure: operation & repair of foreclosed properties	Properties	100	100	75	75	75	425	CDBG, Other

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

### **Program Year 1 Action Plan Public Housing Strategy response:**

SHA has numerous resident programs structured to serve the continuum of housing, employment and service needs of low-income residents

- Housing Choice Voucher Home Ownership Program allows eligible disabled residents to use their Section 8 voucher for home purchase.
- Home Ownership Program provides educational and financial benefits to SHA residents. This program is designed to educate participants regarding what they need to do to become homeowners The City works with the SHA to expand the targeted Section 8 Homeownership program. In partnership with the Springfield Housing Authority (SHA) the City conducts targeted outreach to public housing and Section 8 residents. The City offers customized credit and homebuyer classes to SHA residents who are targeted through direct mailings. Classes are held by the City at SHA properties.
- The City and SHA will continue to expand the American Dream Down-payment Initiative (ADDI) Within the Section 8 homeownership initiative, ADDI funds will be used to financially assist SHA participants to purchase their first home.
- Resident Opportunities for Self Sufficiency Program (ROSS) offers assistance to families who are interested in working towards self sufficiency, employment and career goals, financial stability and homeownership.
- Neighborhood Watch Groups and resident initiatives through interaction with its resident councils and advisory committees.
- Support Service through the Greater Springfield Senior Services, Inc. the Stavros Center for Independent Living, the Massachusetts Rehabilitation Commission, the City of Springfield's Office of Elder Affairs and the City of Springfield's Office

of Disabilities to provide services to increase the residents' independence. The SHA will continue to seek out additional resources to expand programs.

- The City has partnered with SHA to create up to 90 units of supportive housing for chronically homeless individuals and 10 units of supportive housing for families that experience repeat homelessness. The “Housing First” program uses SHA project-based Section 8 vouchers in existing units owned by private landlords. Applicants for the program, who must have been homeless for one year or more or at least four times in the last three years, are screened by a multi-disciplinary team. The team links the applicants to service providers who agree to provide intensive supportive services, targeted toward helping the tenant to maintain housing. The City funds the supportive services for 32 of the tenants. The remaining services are provided by agencies with existing contracts to provide services to this population.
- The City and SHA will also explore development opportunities, and the City will continue to work with the SHA to ensure fair housing practices are included as part of SHA programs.

## Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

### **Program Year 1 Action Plan Barriers to Affordable Housing response:**

Widespread poverty and the City's aged housing stock create an enormous demand for safe, affordable housing. However, the City's high concentration of poverty and associated social problems, along with the fact that households impacted by concentrated poverty are predominantly minority, suggest that significant creation of new affordable rental units in the City may have negative consequences in terms of providing existing City residents with economic opportunity and fair housing choices. The City's primary response to the need for safe affordable housing in the City is funding for preservation and rehabilitation of existing affordable housing stock, and initiatives which support affordable homeownership opportunities. The City uses HOME funds to provide tenant-based rental assistance, a strategy that both supports housing affordability and addresses the concentration of poverty. The City encourages its partner agencies and municipalities to assist in simultaneously addressing affordability and concentrated poverty through use of mobile housing resources such as Section 8 vouchers, and through creation of affordable housing throughout the Springfield metropolitan area.

The OPED will actively promote the development of collaborations and partnerships with both non-profit and for-profit builders, developers, and other interested parties for the

purpose of increasing the capacity for the development of housing opportunities of all types in Springfield. Through collaboration and increased capacity, the OPED will position the City to receive additional housing resources.

### **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

#### **Program Year 1 Action Plan HOME/ADDI response:**

##### **Forms of Investment**

The City of Springfield will not use forms of investment for the HOME Program during other than those described in 92.205(b).

### **Resale/Recapture provisions**

The City of Springfield's HOME Program Recapture provisions are as follows:

#### **HOME Purchase Assistance**

In the event that the buyer continues to occupy and does not sell or refinance the property during their period of affordability, the buyer's obligation to repay under the loan shall be null and void. If the buyer continues to own the property but fails to maintain it as a principal place of residence, the entire loan shall be due and payable.

#### **Project Based Homeownership (PBHO) Projects**

The City of Springfield utilizes HOME funding to foster and promote homeownership in the City by allocating funds for the rehabilitation of existing houses or new, construction of single family houses to be marketed and sold to first-time homebuyers. These homebuyers must be income-eligible under HOME program guidelines and, depending upon the amount of funding that was allocated for a project, must maintain the home as their primary residence to between 5 and 15 years.

To enforce this provision, the City requires all deeds conveying HOME assisted houses contain a deed rider that outlines the specific 'resale/recapture' provisions of the HOME program and allows the buyer to be on notice of their responsibilities upon purchasing the HOME assisted property.

The City of Springfield reserves the right to repurchase the property or to locate an eligible first time homebuyer to acquire the property. If the City elects not to purchase or locate an eligible homebuyer for the property the homeowner may sell to any third party with the following recapture provisions:

- the Assistance Amount reduced by one (fifth, tenth or fifteenth. However long the duration of the deed rider is) for each full year that has elapsed from the date of this Deed Rider until the date of such sale;OR
- fifty percent (50%) of the amount by which the Net Proceeds exceed the sum of the Grantee's out of pocket costs for the Property including the total amount of principal payments made, the cost of any capital improvements made to the Property.

The assistance amount shall be defined as the difference between fair market value as determined by the appraisal performed at the time the owner first acquired the property and the sale price of the property at acquisition.

#### **Refinancing**

The City of Springfield does not intend to use HOME funds for refinancing.

## Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

### **Program Year 1 Action Plan Special Needs response:**

The City of Springfield anticipates the use of significant public and private resources to address homeless needs and to prevent homelessness. The most significant of these resources are the federal McKinney Vento funds and funding through the federal Department of Health and Human Services.

Springfield has been awarded \$1.7 million in Homeless Prevention and Rapid Re-Housing Program funds for a two-year period. In addition, Springfield is part of a regional initiative to prevent and end homelessness, which has been awarded \$1.1 million in pilot funding from the Commonwealth of Massachusetts.

In addition to the funds detailed above, each of the homeless service providers is required to demonstrate other public or private funds targeted to provide services to eligible households. McKinney funds require a 20% match; ESG requires a 100% match. A conservative estimate of the funds matched and leverage to support homeless programs within the City would exceed \$1,000,000 annually.

The City has proposed a number of activities to be conducted during the FY09-10 program year to assist homeless and special needs individuals and families transition to permanent housing and independent living. Specifically:

**Homeless Assessment and Resource Center**

Funds have been allocated for a new 24-hour facility that will provide emergency shelter beds and meals, a medical and dental clinic, employment and housing resources, and an array of supportive services and opportunities to apply for mainstream services; the facility will include SRO units for chronically homeless individuals with high service needs.

**Tenant Based Rental Assistance: Permanent Supportive Housing & Rapid Re-House**

HOME funds have been allocated to provide TBRA subsidies to support housing in the community with wrap-around services for chronically homeless households and to fund a Rapid Re-house program, in which homeless households are provided security deposit assistance to move into stable housing.

**Project-Based Rental Assistance for Chronically Homeless Individuals**

A new McKinney project this year is the creation of 11 project-based subsidized units for mentally ill individuals, 9 of which are for chronically homeless individuals.

**Multi-Family Development**

HOME funds have been allocated to develop affordable housing for non-homeless special needs households.

**Comprehensive Homelessness Prevention and Rapid Re-Housing Programming**

The City is leading a planning process with its Community Action agency, legal services organizations, housing authorities and others to redesign its array of prevention and rapid re-housing services to function in a more comprehensive way. This planning will provide a framework for use of new funds.

While the operation of these programs will result in measurable outcomes in reducing homelessness and increasing residential stability, the remaining obstacles include:

- Reluctance by landlords to rent to people who are homeless
- Difficulty in identifying those households most at risk of homelessness
- Lack of rental subsidies to support very-low income households
- Cuts to mainstream services programs that provide supportive services to
- populations vulnerable to homelessness
- Tightening of rental market due to high foreclosure rate

In January 2007, the City of Springfield endorsed “Homes Within Reach”, the City’s 10-year plan to end long-term homelessness. The plan addresses all aspects of homelessness, but has a particular concentration on chronically homeless individuals. The plan calls for creation of 250 permanent supportive housing opportunities over ten years, to be targeted toward both the chronic and episodic homeless individuals. The plan also calls for 50 units of permanent supportive housing for families experiencing repeat homelessness. The plan is being implemented by a community board made up of business leaders, City officials, providers, the faith-based community, advocates, foundations, and educational institutions.

Over the first two years of the plan, 80 chronically homeless individuals in Springfield were moved into permanent supportive housing. It is expected that another 35-40 chronically homeless individuals will move into permanent supportive housing in the third year. The plan emphasizes permanent supportive housing, provided through a ‘Housing First’ approach, as a better response to homelessness than emergency shelter. Since initiation of the Homes Within Reach plan, the City and its partners have housed more than 100 chronically homeless individuals, and have reduced the number of homeless individuals in the City. As the City has increased the number of permanent supportive housing units for individuals, the overall number of homeless individuals has declined, demonstrating the movement from homelessness to housing.

Full implementation of the plan will require creation of an additional 114 permanent supportive housing opportunities. The City intends that these housing opportunities be created as scattered site or very small clusters of housing, primarily taking advantage of existing housing stock, used as-is or rehabilitated. The scattering of the housing units improves the likelihood of success for housing residents, and use of existing housing units assists in absorbing a current over-supply of rental stock.

In January of each year, the City conducts a point-in-time count of its homeless population. The City’s most recent annual point-in-time count of people experiencing homelessness was conducted on January 27, 2010. The total number of homeless people in emergency shelter and unsheltered on the night of the point-in-time count was 653. The count identified 204 homeless individuals without children, of which 10 were literally on the street and the rest were in emergency shelter. On the same night, there

were 139 homeless households with children, made up of a total number of 449 people—these families were all sheltered.

The point-in-time count identifies the people who are actually homeless on the night of the count. In order to obtain this number, all shelters count and provide information on people who stay in the shelter on the night of the count. In addition, outreach workers and volunteers search the City on that night for people who are homeless but not in shelter.

The full count results from the 2010 point-in-time count are below:

Households With Dependent Children				
	Unsheltered	Emergency Shelter	Transitional Housing	Total
<b>Number of households</b>	0	139	49	188
<b>Number of persons</b>	0	449	129	578

Households Without Dependent Children				
	Unsheltered	Emergency Shelter	Transitional Housing	Total
<b>Number of households</b>	10	193	98	301
<b>Number of persons</b>	10	193	98	301

Households Made Up of Unaccompanied Youth				
	Unsheltered	Emergency Shelter	Transitional Housing	Total
<b>Number of households</b>	0	1	0	1
<b>Number of persons</b>	0	1	0	1

All Household/All Persons				
	Unsheltered	Emergency Shelter	Transitional Housing	Total
<b>Number of households</b>	10	333	147	490
<b>Number of persons</b>	10	643	227	880

The Springfield CoC monitors compliance with state-mandated discharge policies, which discourage or prohibit discharge into homelessness. The monitoring effort consists of collecting and reviewing local data regarding discharge status. Local adherence to and improvement of discharge policies is a regular topic for CoC monthly meetings.

The CoC also coordinates directly with entities with discharge responsibilities, in order to create options other than homelessness for individuals being discharged.

## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

#### **Program Year 1 Action Plan Community Development response:**

The City's priority non-housing community development needs may be grouped into three main categories.

- **Neighborhoods:** Enhance the quality of life in Springfield's low and moderate income neighborhoods including, public places, infrastructures, and housing stock. Ensure neighborhoods are good places to live, work and recreate. Funding allocated pursuant to this category will contribute toward the cost of rebuilding parks and recreational areas, the reconstruction of crumbling roads and sidewalks, and the clearance and demolition of dilapidated and blighted structures in low and moderate income neighborhoods. Funds utilized to support programs and projects in this category will also be directed toward additional programs and projects, including housing rehabilitation programs, code enforcement activities, such as a flex squad and homeownership and lead paint removal assistance programs.
- **Economic Development:** As indicated in the Consolidated Plan, during the five year period covered by the Strategic Plan, the City will seek to expand economic opportunities, especially employment opportunities, for low and moderate income residents through efforts to attract, retain and expand small businesses in neighborhood business districts and larger commercial and industrial establishments throughout the City.

- Residents: Invest in residents to enable people at all income levels to lead healthy, productive lives. Offer support to households and build capacity of community-based organizations to better support vulnerable populations.

Based on Springfield's poverty rate and the severity of unmet needs expressed by residents in the public hearings held in various sections of the city, funding directed toward human-capital related programs and projects will yield significant and positive community outcomes. The three priority areas identified through the Consolidated Planning process are youth services, senior services, and disabled persons. Primary among these three priorities is the need to improve the educational and health outcomes of youth who are living in the proposed NRSA area.

In this category CDBG and other funds will be directed toward additional programs, including those that serve homeless persons, single parent families seeking affordable childcare, and programs for individuals with insufficient or no health insurance coverage. Funding will also be used to improve the efficacy of the outreach conducted and programs implemented by neighborhood groups for low and moderate income persons.

## Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

### **Program Year 1 Action Plan Antipoverty Strategy response:**

Springfield is faced with an alarmingly high percentage of families living on or below the poverty level, as defined by the Office of Management and Budget. Almost 27% of Springfield households live in poverty (\$15,020 for a family of three in 2002). Over a third (33.9%) of children under 18 live in poverty, giving the City one of the highest child poverty rates in the state. The rate is higher for Latino families, with 58% of children under 18, and 74% of children under five living in poverty. Of all household types, single-parent households headed by women are the poorest, with 62% with children under age five living in households with poverty-level incomes.

There is a strong correlation between literacy rates (early childhood education, K-12, and adult education) and the incidence of poverty. Many poor families are headed by parents who have not finished high school, and cannot compete for better-paying jobs. In Springfield, 26.6% of adults age 25 and over have not completed high school or earned a GED; only 15.4% have earned a bachelor's degree. Without further education, many low-income parents are unlikely to earn incomes that will support their families. According to the Commonwealth MassINC "The State of the American Dream in Massachusetts, 2002," there is a strong relationship between people's literacy skills and

their success in today's economy

By directing resources to serve CDBG-eligible areas, and particularly the NRSA areas, which are the areas hardest hit by poverty, the City will focus its work to reduce the number of persons and families living in poverty in Springfield. The City's anti-poverty efforts focus on three broad categories: increasing education and literacy; increasing employment and training opportunities; and increasing household assets.

Many low-income adults lack the education and English language proficiency needed to support their efforts to attain self-sufficiency. In order to assist individuals in overcoming these barriers, the City shall support Adult Basic Education, GED and English Language classes.

The City has identified and will pursue to support economic development strategies that improve income, job expansion and job accessibility. Efforts will be made to develop partnerships with businesses and educational institutions to create work-site and distance learning strategies for job progression. The Hampden County Employment and Training Consortium (HCETC) and Massachusetts Career Development Institute (MCDI), both administer programs that provide job training, counseling and educational training to people who are unemployed or underemployed. The City administers the Senior Community Employment Program, which provides subsidized on-the-job training for adults 55 years and older.

- Compliance with the provision of Section 3 of the Housing and Urban Development (HUD) Act of 1968, which helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency by assuring that job training, employment, and contracting opportunities will be made available for low- or very-low income residents in connection with projects and activities in their neighborhoods.
- Enhancement of existing commercial corridors to provide opportunities for business expansion and job creation.
- Provision of funding for education, vocational, and employment training for homeless and low income families to increase employment opportunities in living wage jobs.
- Support for resident-based initiatives that result in low-income households having ownership over real estate and small businesses.

Families living in poverty are often unable to take any steps toward building wealth, thereby continuing to struggle in poverty and being unable to support a better life for

children or other family members. Strategies that enable families to save, to invest, and to become homeowners support families and their future generations in escaping poverty. Creation of affordable homeownership opportunities using HOME and NSP funds, the Section 8 Homeownership Program, use of City-owned tax-title houses for rehabilitation or redevelopment, and support for sweat-equity programs such as Habitat for Humanity

- Provision of support for low-income households to become homeowners, through homebuyer education classes, home-buyers' support clubs, fair housing education, and post-purchase counseling.
- Support for opportunities for households to save money toward goals such as homeownership, through Individual Development Accounts or similar programs.
- Provision of down-payment support to enable first-time buyers to become homeowners, and lending support to the call for expansion of current initiatives in which area employers provide financial assistance for employees to purchase a home.
- Provision of opportunities to enhance financial literacy.
- Provision of access to reasonably-priced and non-predatory financial products for low-income households.
- Expand the Volunteer Income Tax Assistance (VITA) program which provides free tax preparation assistance from IRS-certified tax preparers saving money that would otherwise be spent in preparation fees and returning substantial amounts in tax credits.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Non-homeless Special Needs (91.220 (c) and (e))

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

#### Program Year 1 Action Plan Specific Objectives response:

Springfield's overall goal with regard to Special Needs Populations is to support special needs populations with housing options, supportive services, and facilities as appropriate.

Many of the needs of persons with special needs are addressed in the sections that discuss the City's strategies regarding community and economic development, housing, and homeless services. The City's types of responses and the relationship to identified special needs populations are summarized in the following chart.

		Strategic Response					
		General Housing Needs	Permanent Supportive Housing	Transitional Housing	Supportive Services	Recreational or Other Programming	Other Facility
Special Needs Population	Elderly	✓			✓	✓	✓
	Persons with Disabilities	✓	✓		✓		✓
	Persons with Alcohol or other Drug Addiction		✓		✓		
	Victims of Domestic Violence	✓		✓	✓		
	At-Risk Youth	City will undertake further planning and future program development regarding youth housing needs				✓	

Persons with HIV/AIDS	Strategies for this population are covered in the section about Housing Opportunities for Persons With AIDS (HOPWA)
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The City’s specific objectives are below.

Objective 1. Support persons who are elderly or disabled to remain in their homes or otherwise access stable affordable housing

Objective 2. Provide community support for elders and persons with disabilities.

Objective 3. Promote housing stability and treatment for persons with behavioral health disabilities and people with alcohol or other drug addiction.

Objective 4. Support victims of domestic violence in their transition to safety and housing stability.

Objective 5. Provide stability, safety, opportunity and support for at-risk youth and their families.

## **Housing Opportunities for People with AIDS**

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.

6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

**Program Year 1 Action Plan HOPWA response:**

Through consultation with consumers and service providers, the single greatest stated housing need has been identified as affordable rental housing. The preference is for scattered-site housing with a range of wrap around services to be matched to the household needs. The greatest obstacle to serving this need is the lack of sufficient resources to provide both the number and depth of subsidy required. In recognition of this, HOPWA have been prioritized rental assistance activities.

Annual Output goals for HOPWA include:

Short-term Assistance	50 Households
Rental Assistance	25 Households
Housing Facilities	0
Support Services	75 Households

Support Services play an essential role in assisting participants in maintaining housing. While not every participating household requires extensive services, flexible wrap-around services increased the likelihood of stable housing, reduced incidence of homelessness and improved access to care.

Due to strong consumer preference for scattered side models, no congregate housing development is contemplated. The City will look to utilize other housing development resources to expand the availability of set-aside units in scattered- site projects.

HOPWA sponsors are selected through a City-issued Request for proposal. The funding opportunity is advertised through a legal notice and direct mailing to potential sponsors, including faith-based organizations. The RFP solicits annual goals for each eligible HOPWA activity.

The City of Springfield has allocated HOPWA resources to the following agencies for the following activities:

1. River Valley Counseling Center will provide tenant-based rental assistance and intensive support services. River Valley has been providing support services to individuals for more than 50 years. Initially focusing on mental health issues, River Valley has grown and has adjusted its focus to keep in step with the ever changing landscape of health issues facing underserved populations today. River Valley has been providing HIV related housing services for more than 15 years. Through this funding, River Valley will provide housing and support services to HIV positive individuals, assisting with search and placement in decent affordable housing.

2. HIV/AIDS Law Consortium will provide legal assistance, advocacy, and small group workshops to clients and case managers on issues of discrimination in housing and benefits. The Law Consortium will provide legal services as well as housing information services. The Law Consortium’s mission is to ensure access to legal services for individuals and families affected by HIV/AIDS and to educate both the legal community and the community at-large about the legal rights of these individuals and families. The Consortium advocates on behalf of people with HIV/AIDS to assure their legal and human rights are preserved.

3. New North Citizen' Council’s Springfield Housing Opportunities for People with AIDS will provide support services, housing search and information, and short-term assistance to households impacted by HIV/AIDS. The program will also administer the Rental Start Up Program, which assists eligible households with limited first, last and/or security deposit to assist them in obtaining permanent housing placement.

### Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

#### Program Year 1 Specific HOPWA Objectives response:

The following table outlines the priority HOPWA needs for the Tri-county area. Activities marked “High” priorities will receive funding during the Action Plan Period. Those marked as “Medium” priorities may receive funding if funding levels increase or particularly strong proposals are submitted. Activities marked as “Low” priorities will not be funded during the five-year plan period due to limited availability of funds.

Activity	Priority	Funding Source
Tenant-Based Rental Assistance	H	HOPWA, HOME, McKinney
Short-Term Rent, Mortgage and Utility Payments	H	HOPWA
Facility-Based Programs	L	---
Operating Costs for Facility-Based Programs	L	---
New Facilities Development with Capital Funds	L	HOPWA
Supportive Services in Conjunction with Housing Activities	H	HOPWA, Public, McKinney
Housing Information and Placement Services	H	HOPWA, Public
HOPWA Technical Assistance	M	HOPWA

## Other Narrative

The City of Springfield intends to maintain its intense efforts to fundamentally change its urban neighborhoods that are located within the proposed Neighborhood Revitalization Strategy Areas (NRSAs). These communities are home to some of the City's poorest residents and have a wealth of ethnic diversity. The residents, businesses owners, and key stakeholders within the NRSA are dynamic, diverse, and eager for positive change and new investment.

Originally proposed within the City's 2005-2009 Consolidated Plan, the NRSAs represent a continued commitment to the neighborhoods original designated as Enterprise. Despite ongoing efforts to address the many complex needs of residents in the NRSA, there is still much more to be done. The following indicators further illustrate the need to re-designate Springfield's Enterprise Community as a NRSA:

### Poverty Levels

Neighborhood	Total Population	Persons below Poverty Level	Percent below Poverty Level
Memorial Square	4858	2814	58%
South End	3093	1537	50%
Six Corners	7347	3352	46%
Old Hill	4504	1768	39%
Brightwood	3850	1458	38%
Bay	3763	1415	38%
McKnight	4743	1660	35%
City of Springfield	146,327	33,772	23%
Region			13%

**2010-2011 Funding Sources and Uses**

<b>SOURCES</b>	<b>Amounts</b>	
CDBG Entitlement	\$ 4,441,059.00	
CDBG Carryover	\$ 900,000.00	
CDBG Program Income	\$ 250,000.00	
HOPWA	\$ 481,793.00	
ESG Entitlement	\$ 182,962.00	
HOME Entitlement	\$ 1,801,347.00	
HOME Program Income	<u>\$ 15,000.00</u>	
<b>TOTAL</b>	<b><u>\$ 8,072,161.00</u></b>	
<b>CDBG Activities</b>		
Administration	\$ 938,211.00	
Public Service-Exempt	\$ 703,658.00	
Public Service-Non-Exempt	\$ 100,000.00	
Economic Development	\$ 370,000.00	
Public Facilities/Parks/Infrastructure	\$1,360,205.00	
Clearance and Demolition	\$ 810,102.00	
Code Enforcement	\$ 220,000.00	
Housing	\$ 976,383.00	
Neighborhoods	\$ 90,000.00	
Disposition	<u>\$ 22,500.00</u>	
		\$ 5,591,059.00
<b>HOME Activities</b>		
	<b>Program</b>	<b>Funding</b>
Administration		\$ 181,634.00
Homebuyer Assistance		\$ 250,000.00
Tenant Based Rental Assistance		\$ 320,000.00
Project Based Homeownership-CHDO		\$ 272,452.00
Project Based Homeownership-NON-CHDO		\$ 80,000.00
Rental Production		<u>\$ 712,261.00</u>
		\$ 1,816,347.00
<b>ESG Activities</b>		
	<b>Program</b>	<b>Funding</b>
Administration		\$ 9,148.00
Homeless Shelter Operations		\$ 70,614.00
Homeless Essential Services		\$ 51,600.00
Homeless Prevention		<u>\$ 51,600.00</u>
		\$ 182,962.00
<b>HOPWA Activities</b>		
	<b>Program</b>	<b>Funding</b>
Administration		\$ 14,454.00
Project Sponsor Administration		\$ 33,725.00
HOPWA		<u>\$433,614.00</u>
		\$ 481,793.00

**CDBG 2010-2011 Funding Allocations**

<b>Project Title</b>	<b>Subrecipient</b>	<b>Amount</b>
Economic Development Prog Delivery	City of Springfield-OPED	\$ 50,000.00
Small Business Assistance	Affiliated Chamber of Commerce	\$ 25,000.00
Small Business Assistance	Latino Chamber of Commerce	\$ 25,000.00
Workforce Development Program	MCDI	\$100,000.00
Indian Motorcycle Redevelopment	AIC	\$ 50,000.00
Mural/Mosaic Program	City of Springfield-Office of Housing	\$ 20,000.00
Lyman Street Development	City of Springfield-OPED	\$ 50,000.00
Retail Enhancement Program	City of Springfield-OPED	\$ 50,000.00
Existing Homeowner Rehab-emergency Repairs	City of Springfield-Office of Housing	\$100,000.00
First Time Homebuyer-NRSA and NSP	City of Springfield-Office of Housing	\$140,000.00
HEARTWAP Program	City of Springfield-Office of Housing	\$175,000.00
Housing Program Delivery-Rehabilitation	City of Springfield-Office of Housing	\$ 78,000.00
Housing Program Delivery-Direct Assistance	City of Springfield-Office of Housing	\$105,383.00
Housing Program Delivery-Housing Placement	City of Springfield-Office of Housing	\$ 53,000.00
Historic Restoration-Rehab blight Home Retention & Community Revitalization	City of Springfield-OPED	\$150,000.00
Receivership Program-Emergency Repairs	Rebuilding Together	\$ 75,000.00
Clearance and Demolition - Program Delivery	HAP	\$100,000.00
Bond Payment	City of Springfield-Office of Housing	\$ 28,000.00
Demolition of Vacant/Abandon Properties	City of Springfield	\$433,102.00
Demolition of 12-14 Huntington Street	City of Springfield-Office of Housing	\$324,000.00
Acquisition/Disposition	New England Farm Workers	\$ 25,000.00
Code Enforcement - Street Sweeps	City of Springfield-Office of Housing	\$ 22,500.00
Abandon Response Program	City of Springfield-Code Enforcement	\$ 40,000.00
Park Reconstruction	City of Springfield	\$180,000.00
Streets/Sidewalks	City of Springfield-Park Dept	\$615,000.00
Public Facilities-Rehab for Non-Profits	City of Springfield - DPW	\$400,000.00
Public Facilities-Rehab for Non-Profits	Dunbar Community Center	\$ 35,000.00
Public Facilities-Rehab for Non-Profits	Greater New Life	\$ 25,000.00
Public Facilities-Rehab for Non-Profits	Mason Square Vets	\$ 31,210.00
Public Facilities-Rehab for Non-Profits	North End Housing Int.	\$ 75,000.00
Public Facilities-Rehab for Non-Profits	Springfield Girls Club	\$ 35,000.00
Public Facilities-Rehab for Non-Profits	Square One	\$ 13,755.00
Public Facilities-Rehab for Non-Profits	Springfield Riverfront Condo	\$ 11,012.00
Public Facilities-Rehab for Non-Profits	Caring Health Center	\$ 25,000.00
Public Facilities-Rehab for Non-Profits	BID	\$ 74,228.00
Public Facilities-Rehab for Non-Profits	Forest Park Zoological Society	\$ 20,000.00
Neighborhood Capacity Building Program Dey.	City of Springfield-Neighborhood Svs	\$ 45,000.00
Graffiti Removal	City of Springfield-Office of Housing	\$ 45,000.00

**CDBG Public Service Allocation**

<b>2011 Applicant</b>	<b>Program Name</b>	<b>Address</b>	<b>2010-2011 Proposed Public Service Funding</b>
<b>Public Service Cap -- Non Exempt</b>			
5A	5A	Springfield College, 263 Alden Street	\$ 6,000.00
AWAKE	Keepers of the Peace Program (KOP)	1127 Main Street	\$ 5,000.00
Black Men of Greater Springfield	W.E.B. Dubois Academy	Springfield Boys & Girls Club, 481 Carew Street	\$ 10,000.00
Boat People SOS	Bilingual Community Liaison	85 Oakland Street	\$ 7,000.00
City of Springfield	District Recreation Supervisors	Forest Park, Trafton Road	\$ 154,158.00
City of Springfield	Open Pools/Recreation Program	Forest Park, Trafton Road	\$ 88,000.00
Criminal Justice Organization of Hampden County	Parenting Program for Incarcerated Parents of At Risk Youth	627 Randall Road, Ludlow (targets residents of CDBG eligible areas)	\$ 8,000.00
Council of Churches	Fuel Assistance	39 Oakland Street	\$ 19,000.00
Dunbar Community Center	Teen Pregnancy Prevention	33 Oak Street	\$ 5,000.00
Forest Park Zoological Society	Zoo Camp	Forest Park, Trafton Road	\$ 7,500.00
Friends of the Homeless	FOH Shelter & Resource Center	769 Worthington Street	\$ 115,000.00
Greater New Life Christian Center	Youth Empowerment Services (YES)	1323 Worcester Street, Indian Orchard	\$ 7,000.00
Hungry Hill Senior Center	Senior Center	494 Rear Armory Street	\$ 5,000.00
MAB Community Services	Visually Impaired Elders	267 High Street, Holyoke, MA (target residents of CDBG eligible areas)	\$ 5,000.00
Mass Fair Housing Center	Fair Housing Project	57 Suffolk Street, Holyoke; target residents of CDBG eligible areas of Springfield	\$ 7,500.00
Martin Luther King Family Center	Youth Education & Enrichment	106 Wilbraham Road	\$ 10,000.00
Parents & Friends of Camp Star	Camp Star/Camp Angelina	Forest Park, Trafton Road	\$ 87,000.00
Pine Point Senior Center	Senior Center	335 Berkshire Avenue	\$ 6,500.00
Roca	Roca's Intervention Model for High Risk Youth	101 Park Street, Chelsea, MA; target residents of eligible CDBG areas of Springfield	\$ 15,000.00
Salvation Army	Bridging the Gap	170 Pearl Street	\$ 10,000.00
South End Community Center	Summer Activities	29 Howard Street	\$ 25,000.00
Springfield Boys & Girls Club	Summer Recreation/After School-IO Unit	Program operates at the Indian Orchard Elementary School, Milton Street	\$ 6,000.00
Springfield Girls Club Family Center	Pathway to Success	100 Acorn Street	\$ 7,000.00

Springfield Partners for Community Action	Eviction Prevention Assistance	619 State Street	\$ 9,000.00
Springfield Vietnamese American Civic Association	Family Empowerment Program	433 Belmont Avenue	\$ 5,000.00
Springfield Vietnamese American Civic Association	Housing Options mean Empowerment Program (HOME)	433 Belmont Avenue	\$ 5,000.00
Square One	Early Education & Child Care for At-Risk Youth; frmly Childcare for At-Risk Youth	947 Main Street	\$ 7,000.00
Square One	Fitness & Healthy Living Clinics for Disadvantaged Children	947 Main Street	\$ 9,000.00
The Gray House	Community Education Support	22 Sheldon Street	\$ 6,000.00
Urban League	Urban Achievement	765 State Street	\$ 7,000.00
Western Mass Development Collaborative	Employment Training	781 State Street	\$ 10,000.00
YMCA	Safe Summer Streets	1777 Dwight Street	\$ 10,000.00
YWCA	Youth Build	1 Clough Street	\$ 12,000.00
<b>Public Service Cap – Exempt From Cap</b>			
NNCC	Recovery Community Engagement	2383 Main Street	\$ 20,000.00
NNCC	Summer Fun & Learning Program	2383 Main Street	\$ 10,000.00
NNCC	Homeless Prevention Program	2383 Main Street	\$ 20,000.00
NNCC	Underground Youth Network	2383 Main Street	\$ 10,000.00
PRCC	ESOL	38 School Street	\$ 15,000.00
PRCC	Youth Leadership Program	38 School Street	\$ 10,000.00
PRCC	Youth Education & Health Awareness	38 School Street	\$ 15,000.00