

Fiscal Year 2004-05

**Consolidated
Annual
Performance &
Evaluation
Report**

**City of Springfield,
Massachusetts**

*Transforming Lives,
Transforming Communities*



**CITY OF SPRINGFIELD, MASSACHUSETTS
OFFICE OF COMMUNITY DEVELOPMENT**

Consolidated Annual Performance and Evaluation Report (CAPER)

Program Year: July 1, 2004 - June 30, 2005

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Executive Summary

Purpose

The City of Springfield's Consolidated Annual Performance and Evaluation Report (CAPER) is designed to illustrate the accomplishments of projects and programs funded by the US Department of Housing and Urban Development. These programs include the Community Development Block Grant (CDBG) program, the Home Investment Partnership (HOME) program, the Emergency Shelter Grant (ESG) program, the McKinney-Vento funds, and Housing Opportunities for Persons with AIDS (HOPWA) program.

The goal of this report is to compare the anticipated benefits projected in the City's Annual and Five year plans with the actual accomplishments achieved. Every attempt is made to provide a programmatic and financial analysis in a meaningful, user-friendly format comprehensible to all Springfield's residents.

Executive Summary

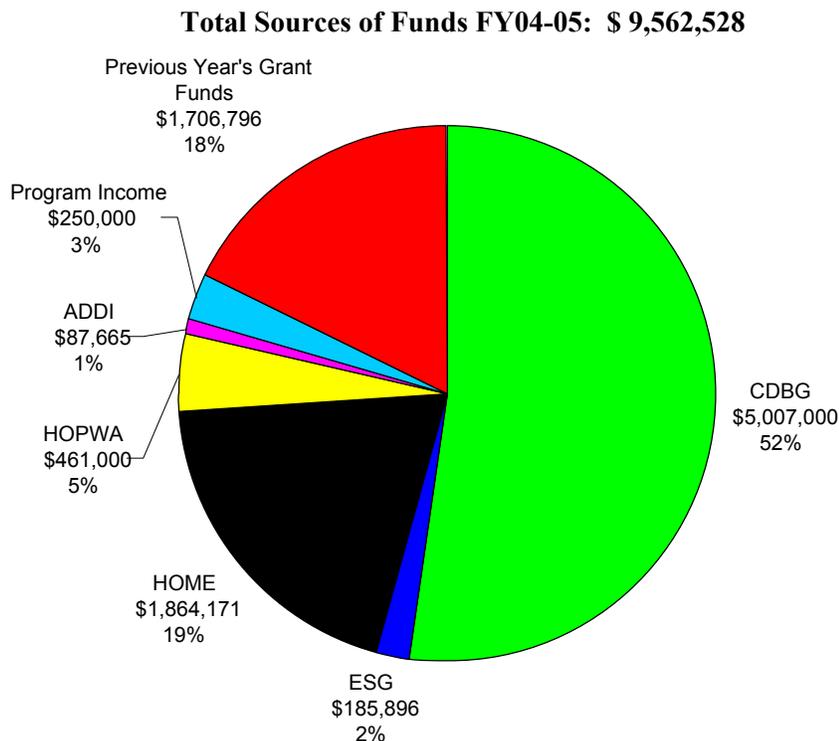
An executive summary of the CAPER for the fiscal year that commenced on July 1, 2004 and ended on June 30, 2005 (FY04-05) was posted online and available for public review on September 15th. A public hearing was held on Tuesday, September 20th at 6:00 PM. On September 15th, copies of the Draft CAPER Executive Summary were available to all Springfield's residents, at the following locations:

- Office of Community Development, 36 Court Street, Room 313
 - Office of Housing and Neighborhood Services, 1600 E Columbus Avenue, 1st Floor
 - Department of Health and Human Services, 95 State Street
 - Central Library, 220 State Street
 - Springfield Neighborhood Councils, including the: South End Citizens Council, New North Citizens Council, Hungry Hill Senior Center, Pine Point Senior Center, Old Hill Neighborhood Council, Indian Orchard Neighborhood Council
- [-http://www.springfieldcityhall.com/cos/Services/dept_cd.htm](http://www.springfieldcityhall.com/cos/Services/dept_cd.htm)

An announcement about the hearing and the availability of the executive summary was published in English and Spanish in the Springfield Republican on August 30 and 31, 2005. The advertisement also solicited written feedback from Springfield residents. Comments received in writing or at the hearing included within the Public Comment Section found on page 116.

Introduction

In FY04-05, the Department of Housing and Urban Development (HUD) awarded the City of Springfield a total of \$7,605,732 in entitlement funding; the City received \$5,007,000 through the Community Development Block Grant (CDBG) Program, \$185,896 through the Emergency Shelter Grant (ESG), \$1,864,171 through the HOME Investment Partnership (HOME) Program, \$87,655 through American Dream Development Initiative (ADDI) and \$461,000 through the Housing Opportunities for Persons with AIDS (HOPWA) Program. Prior year funds of \$1,706,796, as well as estimated program income totaled \$250,000 were also available. Therefore, total entitlement funding available for the program year was \$9,562,528.



During this program year, 80.87 percent of the City's CDBG funds were used to benefit low- to moderate-income persons. The majority of CDBG funding was allocated for activities classified as economic development, housing, public services, or public infrastructure and facilities. Details of the services, programs, and accomplishments and an analysis of expenditures are provided throughout the CAPER.

Within the City of Springfield's Consolidated five-year plan, the City committed to the overarching goal of undertaking activities that would result in substantial public benefit through the revitalization of depressed areas and in assistance to low/moderate income residents. As a designated Enterprise Community, Springfield has an E.C. Strategic plan that contains the following goals: to encourage investment in order to create jobs and expand the tax base, to promote safer and more livable neighborhoods, and to offer support to low-income people and families.

Assessment of Five Year and Annual Goals and Objectives

The five-year Consolidated Plan for the entitlement programs covering the period July 1, 2000-June 30, 2005 contains goals for the six Program areas: Housing, Homeless Needs, Special Needs Populations, Economic Development, Public Services, and Public Infrastructure and Improvements. The City has completed the fifth and final year covered by the FY01-05 Consolidated Plan.

The analysis contained within this CAPER demonstrates that within most program areas the City had already met the quantified goals. Within each priority area, a brief synopsis of goals and objectives contained within the Consolidated Plan and a report on the accomplishments achieved as of the end of FY04-05 is provided.

Assessment of Five Year Goals and Objectives

Housing

Within the Consolidated Plan, the City identified three housing goals. Specific goals followed by accompanying accomplishments were:

Goal 1A:

Operate homeownership programs to maximize homeownership opportunities for low and moderate-income households. Over the five years of the Consolidated Plan, the program goal was to assist 600 households through the provision of education and/or financial assistance.

“The city’s homebuyer education program adheres to national standards. We strive to insure well prepared homebuyers. Over 95% of our graduates report feelings better prepared to buy.”

*-Beverly Barry
Homebuyer Counselor*

Accomplishment:

The City provided homebuyer education to 138 households during this program year, including 56 Spanish speaking households. Therefore within the years covered by the City’s current Consolidated Plan, homebuyer education has been provided to 1,917 households.

The City provided direct financial assistance to 24 households. For the five year period covered by the Consolidated Plan, the City has directly assisted over 208 households. Combined, the education and assistance programs have benefited 2,125 over four times the goal within the Consolidated Plan.

Goal 1B:

Expend thirty percent (30%) of the City’s annual HOME allocation to assist homebuyers

Accomplishment:

The combined value of the City’s HOME expenditures for homeownership initiatives is \$567,808.16, which exceeds 30% of the City annual HOME allocation. The City also expended \$63,500 of ADDI funds on homeownership initiatives during this program year.

Goal 1C:

Utilize federal resources with non-profit sponsors’ including CHDO’s to expand homeownership opportunities. CHDO projects were to primarily target two-family and three-family properties, which are often the most difficult to develop.



30 Murray Hill Avenue- A two family CHDO Homeownership Development

Accomplishment:

In keeping with the Consolidated Plan goals, developer activities were targeted to two and three family homes. While a total of eight project-based home ownership projects were completed this program year, two were single family houses and six were two-family properties. CHDO’s completed two of the six two family dwellings.

Goal #2:

Create affordable housing opportunities for vulnerable populations. Within the Consolidated Plan, the City proposed to make funds available to create affordable permanent housing for vulnerable populations such as the homeless, persons with mental illness, and those with multiple diagnoses. Special focus was to be on housing models that combined housing with a strong service component.



60 Byers Street

Accomplishment # 2:

In this program year, the City provided direct financial assistance through tenant-based rental assistance to 7 formerly homeless households. All assistance was provided in conjunction with intensive residential support services.

McKinney funds were committed to a new permanent housing initiative for persons with substance abuse issues. The program will provide affordable housing and stabilization services.

At the commencement of the Consolidated Plan Springfield was not an entitlement community for HOPWA, therefore no goals were established. HOPWA funds were only received by the city for four of the Consolidated Plan's five year period. During those four program years, 105 households were assisted in the tri-county area.

Goal #3:

Assist low and very-low income homeowners to remain in their homes. Within the Consolidated Plan, the City proposed to spend at least ten percent of its housing resources to assist low- and very low-income homeowners. Funding would be made available for rehabilitation, lead abatement, and heating system repairs.

Accomplishment # 3:

Assistance to existing homeowners was provided through rehabilitation programs, lead abatement, and energy programs.

During the Consolidated Plan period the City provided direct financial assistance for rehabilitation through the HOME program to 35 very low income households during the five year period. The financial value of the assistance provided for this rehabilitation work during the five year period was \$420,731. During the fifth and final year of the Consolidated Plan period alone, 12 households were provided assistance through this program that when combined amounted to \$167,575 of assistance.

Without assistance from the city I could not have continued to live in my home. The new furnace made all the difference."

-Program Participant

In addition the City administered a state-funded lead abatement financing program which—over the five year period--completed 103 properties owned by low-income persons. The total value of the financing over the five year period was \$1,949,361. During the 04-05 fiscal year alone, 26 households received \$328,907 lead abatement financing through this program.

The City operated a state-funded heating system repair and replacement program that assisted 4,314 very low and low-income households over the five year period that in total was valued at \$1,994,691. During the most recent program year, 972 very low and low income households benefited from assistance through this program. During the FY04-05 program year these households received a combined total of \$434,136 of assistance.

The combined value of financial assistance to existing homeowners in an effort to assist them to remain in their homes was in excess of \$4,364,783 during the five year period. This year alone total assistance to existing homeowners amounted to at least \$930,618.

Homeless and Non Homeless Special Needs

Homeless

Within the Consolidated Plan, homeless needs were identified without the benefit of a “point in time” count or other empirical data. The City relied upon reports from Homeless Service Providers and Outreach teams. Information from these sources was assembled onto a Continuum of Care (COC) Gaps Analysis, which resulted in the establishment of the goals. Homeless needs that were classified as high priority included the following: permanent housing for individuals, substance abuse treatment and mental health care, transitional housing for singles and families, and job training. A summary of the Continuum of Care Gaps Analysis from the FY01-05 Consolidated Plan is included on page 10.

During the planning process for McKinney, the City annually re-evaluates its homeless needs in light of empirical data and service provider reports. This year, the City, through its Continuum of Care Committee, undertook a comprehensive enumeration of homeless persons within Springfield. This enumeration included data on sub-populations, including the chronically homeless. A summary of the enumeration is found on page 11.

Additionally on pages 12-14 the existing housing residences available to homeless persons are detailed. Those projects developed or expanded during the five year report period are highlighted.

Consolidated Plan FY 01-05
Continuum of Care: Gaps Analysis – Individuals

Beds/Units

	Estimated Needs	Current Inventory	Unmet Need/ Gap	Relative Priority
Emergency Shelter	115	89	26	Med
Transitional Housing	230	185	45	Low
Permanent Housing	216	129	87	High
Total	561	403	158	

Continuum of Care: Gaps Analysis – Persons in Families with Children

Beds/Units

	Estimated Needs	Current Inventory	Unmet Need/ Gap	Relative Priority
Emergency Shelter	97	41	56	Med
Transitional Housing	140	60	80	High
Permanent Housing	28	19	9	Low
Total	265	120	145	

Estimated Supportive Services Slots

	Estimated Needs	Current Inventory	Unmet Need/ Gap	Relative Priority
Job Training	140	21	119	High
Case Management	421	359	62	Med
Child Care	146	48	98	High
Substance Abuse Treatment	97	44	53	Med
Mental Health Care	68	39	29	Low
Housing Placement	275	240	35	Low
Life Skills Training	421	390	31	Low
Other Categories				
Health Care	425	287	138	High
Parenting	146	79	67	Med

Source: Consolidated Plan

Exhibit 1: Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Example:	75 (A)	125 (A)	105 (N)	305
1. Homeless Individuals	260 (N)	140 (N)	29 (N)	429 (N)
2. Homeless Families with Children	33 (N)	43 (N)	3 (N)	79 (N)
2a. Persons in Homeless Families with Children	95 (N)	128 (N)	16 (N)	239 (N)
Total (lines 1 + 2a only)	355	268	45	668
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless	94 (N)		18 (N)	112 (N)
2. Severely Mentally Ill	56 (N)		* 12 (N)	68 (N)
3. Chronic Substance Abuse	79 (N)		* 19 (N)	98 (N)
4. Veterans	14 (N)		* 2 (N)	16 (N)
5. Persons with HIV/AIDS	30 (N)		* 12 (N)	42 (N)
6. Victims of Domestic Violence	7 (N)		* 0 (N)	7 (N)
7. Youth (Under 18 years of age)	0 (N)		* 0 (N)	0 (N)

EMERGENCY SHELTER							
Provider Name	Facility Name	2005 Year-Round Units/Beds				2005 Other Beds	
		Family Units	Family Beds	Individual Beds	Total Year-Round	Seasonal	Over-flow/Voucher
Current Inventory							
Friends of the Homeless	Emergency Shelter			48	48		20
Martin Luther King Comm. Ctr.	Horizon Shelter	5	12		12		
Open Pantry	Jefferson Ave Shelter	8	18		18		2
N.E.F.W.C.	Scattered Site Fam. Emerg. Shelter	15	30		30		
N.E.F.W.C.	Veteran's Shelter Program	2	6	4	10		
YWCA of Western MA	Arch	12	30		30		
Springfield Rescue Mission	Sober Shelter			40	40	18	
Friends of the Homeless	Women's Shelter			18	18		14
Center for Human Development	Safe Zone			2	2		
Hampden Hampshire Hsng. Part.	Prospect House	9	22		22		
Open Pantry	Teen Living	14	28				
Open Pantry	Warming Place					75	
YWCA	Battered Women	24	48		48		
		65	146	112	230	93	36
Under Development							
Friend's of the Homeless	Shelter			30	30		
				30	30		

Permanent Supportive Housing					
		2005 Year-Round Units/Beds			
Provider Name	Facility Name	Family Units	Family Beds	Individual /CH Beds	Total Year-Round Beds
Current Inventory					
Mental Health Assoc.	Safe Havens			6	6
Mental Health Assoc.	Shelter Care Plus			48	48
Mental Health Assoc.	ATARP			12	12
Rainville Hotel	Single Room Occ.			40	40
YMCA	Veterans			26	26
Friends of the Homeless	501 Apartments			18	18
Human Resource Unlimited	Next Step			7	7
River Valley	HIV / AIDS			9	9
	TOTALS			166	166
Under Development					
Open Pantry	Tranquility			12	12
			12	12	

Transitional Housing		14			
		2005 Year-Round Units/Beds			
Provider Name	Facility Name	Family Units	Family Beds	Individual Beds	Total Year-Round Beds
Current Inventory					
Friend's of the Homeless	Transitional Living program			60	60
P.R. Veteran's Assoc.	Jorge Otero-Barreto Transitonal Home for Homeless Vets.			11	11
Martin Luther King Comm. Ctr.	Project Permanency	24			24
Mental Health Assoc.	Women's Track			4	4
Mental Health Assoc.	Avon Place			8	8
Mental Health Assoc.	Young Adult Program			6	6
Mental Health Assoc.	MASS Brain Injury Transitional House			9	9
MCDI	Annie's House			16	16
Gandara Mental Health	GARP			10	10
Gandara Center	Serentiy			22	22
MCDI	Family Housing Prog.	8	18		18
Open Pantry	Rutledge House I			6	6
MCDI	Majestic Program	10	24		24
	TOTALS	42	42	152	218
Under Development					
YWCA	Transitonal Housing	48	96		96
		48	96		96

Goal #1:

Prevent at risk families and individuals from becoming homeless.

Accomplishment # 1:

The City funded two programs, initiated in response to the Continuum of Care (COC) gap analysis.

The Tenancy Preservation Program (TPP) provided case management, mediation, and mental health intervention for households with tenancy at-risk due to mental health issues. The program utilized a community-based team that worked in conjunction with community organizations to identify and intervene in situations where there was imminent risk of homelessness. This program became a statewide model that has received national acclaim. During the five year period, the TPP assisted 1356 households.

The second program, "Court Plus," was operated by Western Massachusetts Legal Services which provided staff attorneys and legal advocates to assist households facing evictions in the City of Springfield. Assistance was provided directly within the Western Massachusetts Division of Housing Court. Clients were screened to determine that income was no more than 125% of the Federal poverty level or that their income was primarily from public sources. During the five year period, the Court Plus program assisted 597 households.

Goal # 2:

Compile a comprehensive inventory of existing homeless service resources.

Accomplishment # 2:

Created in 2000, the Homeless Service Resource manual contained a listing of all emergency, transitional and permanent supportive housing programs as well as support services, including prevention and outreach programs. The manual consisted of individual program profiles including contact information, eligibility restrictions, program capacity, and available services. All program information was verified by a mailed survey to project sponsors, followed by phone calls, as necessary. The final version was reviewed by the COC membership prior to public distribution.

Since that time, the COC updated the manual annually. Members verified the accuracy of program profiles. Throughout the course of the program year, new projects were added as members became aware of them. Through this annual process, the COC was able to ensure accuracy of the data source utilized for current inventory of housing units.

Additionally, the City as lead agency in the Continuum of Care has identified the fundamental components within the existing homeless network. The fundamental components included within the City's 2005 McKinney application are detailed on pages 16-19. These fundamental components consist of emergency shelter, transitional housing, permanent supportive housing, outreach, and support services.

COMPONENT: ***PREVENTION***

Services in place:

LEGAL ASSISTANCE

- Counseling, assessments, referrals and mediation services with individuals and/or families facing evictions.
- Legal clinics where households at- risk of eviction can gain access to assistance to fill the necessary court responses.
- Legal assistance and advocacy to individuals facing discrimination, wrongful eviction denial of benefits.
- Landlord mediation.

ADVOCACY

- Advocacy and legal representation to homeless clients who have been denied, received reduced or been terminated from public benefits.
- Advocacy to individuals who have been denied services, especially due to language barriers and/or discrimination.

RENTAL/MORTGAGE ASSISTANCE

- Emergency Assistance.
- Provides housing assistance to stabilize tenants at risk of eviction.
- License to occupy provides trial-basis occupancy of apartment for at-risk families and/or formerly homeless families.

MENTAL HEALTH SERVICES

- Identifies persons at eminent risk of homelessness due to mental health and/or dual diagnosis issues. Comprehensive assessment, links to mainstream providers, and landlord mediation.

SERVICE PROVIDERS:

Western Mass Legal Services
HIV / AIDS Law Consortium
New North Citizens Council
Catholic Charities
New England Farm Worker's Council
Greater Springfield Council of Churches

COMPONENT: *OUTREACH*

Services in place:

- A multi- disciplinary street canvassing team.
- A low demand congregate emergency shelter that provides emergency shelter for all singles seeking it.
- Day Center for homeless individuals and families, with access to laundry facilities, shower facilities, phones and mail service to homeless persons who might otherwise never find their way to traditional program sites.
- A drop-in center with an array of programs and referrals for veterans.
- Crisis counseling and services at local hospital and medical centers.
- Counseling and support services to persons with HIV/AIDS and their families.
- Life line for women homeless due to issues of domestic violence.
- Soup Kitchens and Food Pantries.

SERVICE PROVIDERS:

Mental Health Association
Open Pantry
Health Care for the Homeless
River Valley Counseling Center
YMCA
YWCA
Friends of Homeless
Puerto Rican Veterans Center

COMPONENT: SUPPORT SERVICES

Services in place: CASE MANAGEMENT/LIFE SKILLS

- Case management and support services.
- Referrals to appropriate mainstream services.

ALCOHOL AND DRUG ABUSE/TREATMENT

- In-patient.
- Detox.
- Counseling.
- Alcohol and drug counseling.
- Referrals to treatment programs.

MENTAL HEALTH TREATMENT

- Assessments.
- Case management services to persons with mental health issues.
- Psychosocial assessments.
- Referrals and transportation to services.
- Case management, therapy counseling.
- Crisis intervention.
- Outpatient services, individual and group counseling and referrals for in-patient services.

AIDS-RELATED TREATMENT

- Testing, counseling, support services to families impacted by HIV/AIDS.
- Provides testing and referrals to homeless persons on a variety of health issues including HIV/AIDS.

- Short-term rental assistance program.

EDUCATION/EMPLOYMENT

- Job training, job development and world of work seminars.
- Transitional G.E.D. and training programs.

HEALTH SERVICES

- Health testing and referrals for homeless persons.

CHILDCARE, TRANSPORTATION, MISCELLANOUS

- **After-school programs, a summer day camp as well as emergency food and clothing programs.**
- **Home furnishings for basic household items.**
- Services at-risk homeless youths through a variety of educational and social programs.
- Outreach, support service, and referrals for teen parents.

SERVICE PROVIDERS:

Massachusetts Career Development Institute
Springfield Partners
Catholic Charities
Health Care for Homeless
River Valley Counseling
New North Citizens Council

Goal # 3:

Expand services in order to shorten time within the emergency system.



801 Worthington Street

Accomplishment #3:

Through the McKinney Program, the City secured funding to operate two essential response programs. The first, the “Multi-Disciplinary Outreach Team Service”, conducted street outreach, assessment, and support services to chronic homeless living in places not meant for human habitation. This program had 2,211 “encounters” during the period of the five year. The second program, the “Day Center”, provided a daily drop-in center with phones, mail, showers, laundry, and services for hard to engage homeless persons. This program served 722 homeless individuals during the five year period.

Goal # 4:

Expand the availability of permanently affordable housing for homeless.

Accomplishment # 4:

In response to existing community need and to the opportunity created by HUD’s priority funding for new permanent housing programs, the City through its providers has expanded the supply of units dedicated to homeless individuals. Projects developed since the establishment of this permanent housing goal include:

1. A new Shelter-Plus care project;
2. The Next Step Program – a permanent housing program for 8 disabled persons;
3. Tranquility House – a permanent housing program for women with substance abuse issues.

Combined, these projects will provide permanent supportive housing for 52 homeless households.

Non-Homeless Special Needs

In addition to homelessness, within the Consolidated Plan a number of additional high priority special needs populations were identified. These include elderly, frail elderly, persons with severe mental illness, persons with substance abuse, multiply diagnosed persons, and persons impacted by HIV/AIDS. The following table summarizes the priority needs by sub-populations.

SPECIAL NEEDS/NON-HOMELESS PRIORITY TABLE

Sub-Population	Priority Need
Elderly	High
Frail Elderly	High
Severe Mental Illness	High
Developmentally Disabled	Low
Physically Disabled	Low
Persons with HIV/AIDS	Med
Persons with Substance Abuse Issues	High
Multiply-Diagnosed Persons	High

In response to these identified priority needs the City, in its Consolidated Plan, identified two specific goals.

Goal #1:

Support programs that directly serve special needs populations.

Accomplishment #1:

Throughout the Consolidated Plan period, the City has supported non-homeless special needs populations through CDBG public service expenditures and Housing for Persons with AIDS (HOPWA) funds.

During the five year period public service funds allocated for programs sponsored by human services providers yielded significant results, including:

- Over 2,158 seniors participated in activities, outreach and health programs operated by the Hungry Hill Senior Center, the Pine Point Senior Center and the Mason Square Senior Center.
- At least 2,853 home bound elderly persons received outreach assistance through the Elderly Case Management program operated by the New North Citizens Council.
- More than 68 mentally disabled persons received assistance through the Springfield Citizen Advocacy's one on one client advocacy program.

Goal # 2:

Expand supportive housing options for vulnerable sub-populations.

Accomplishment #2:

The City has utilized a two-pronged approach to expanding supportive housing methods.

The first approach was to directly fund providers to operate supportive housing programs. To accomplish this goal the City has utilized McKinney funds for Shelter-Plus Care and transitional housing renewals; HOPWA funds for rental assistance, shallow subsidy, and short term assistance (with services); and HOME funds for tenant based rental assistance.



*Supporting Housing Option
at Rutting House Road*

The second approach is to encourage the housing development community to develop housing for special needs populations. The City has utilized HOME funds for the creation of units for disabled and homeless and HOPWA funds for new unit creation.

Economic Development

The Consolidated Plan has as one of its priorities to “provide opportunities for employment for low and moderate income residents and to foster economic stability.” To accomplish these goals the City proposed to:

1. Identify avenues of development and investment that would result in new business recruitment and continues business growth and expansion.
2. Encourage economic stability resulting in the creation and/or extension of low-moderate income jobs.

Specific goals created in response to these goals include:

Goal #1:

Provide technical assistance on a continual basis.

Accomplishment #1:

Through its Office of Economic Development, operated in-house technical assistance programs and contracted with subrecipients to provide neighborhood-based technical assistance. These programs assisted at least 196 businesses during the five year period. This year alone, at least 81 micro-enterprise and small businesses received technical assistance from in-house staff and subrecipients.

During the FY03-04 program year three technical assistance contracts with CDCs remained open in the CAPER. The accomplishment data was reported in the plan pending final City review and routine HUD monitoring of CDBG activities. At present, these FY03-04 contracts with the Association, the Brightwood Development Corporation, and the Urban League are poised for closeout pending final input from HUD. A final accounting of final FY04 closeout activities will be included in next year's CAPER. OED did not enter into technical assistance economic development contracts with any of these organizations during this FY04-05 program year.

Goal #2:

Provide assistance with professional services including accounting, legal, etc.

Accomplishment #2:

To meet this objective, the City designed a technical assistance program, currently operated by the Springfield Chamber of Commerce. The program provided vouchers worth up to \$2,500 to small businesses for assistance with professional services. During the five-year Consolidated Plan period the TAP Program has provided business assistance vouchers to 167 Springfield-based, primarily minority and women-owned businesses. This program year, 26 businesses received assistance through TAP. At least 8 full time equivalent jobs for low- and moderate-income persons were created as the result of work conducted during this program year.

Also during the Consolidated Plan period, the City utilized CDBG funds to provide 60 loans through a micro enterprise business loan program managed by an outside vendor. No CDBG funds were utilized for loans to businesses during this program year. Of the 47 vendors that provided professional services as part of this project in FY04-05, 21 were minority and/or woman-owned firms.

Goal #3:

Offer financing for business expansion, recruitment, relocation, and rehabilitation.

Accomplishment #3:

The City supported this Consolidated Plan objective through in-house activities designed to help businesses identify sources of financing, including tax credits and incentives, and through the implementation of the Commonwealth's Tax-Increment Financing (TIF) program.

Goal #4:

*Conduct feasibility studies, environmental reviews, appraisals, analysis, etc.
Larger scale development projects often require detailed analysis.*

Accomplishment #4:

The City's predevelopment program provided financial assistance to larger scale development projects. In addition, the City provided technical assistance to organizations, businesses and developers working on real estate development projects.

Although the program was terminated and no funds were allocated during FY03-04 and FY04-05, the Office of Economic Development (OED) continued to monitor projects funded in prior years. For ease of reporting, predevelopment projects that were closed during this program year are reported as such below. A second grouping of predevelopment projects listed below includes

projects for which the deliverable has been completed but accomplishment data is outstanding. These projects are included as part of our multi-year project tracking system. Accomplishment data for these projects will be reported within the CAPER for the year in which the formally closed. A third and final category of predevelopment projects are those that are tied to activities that were conducted during this program year. As such, they are detailed in the one year section of this CAPER that pertains to ongoing program delivery activities.

The following predevelopment contract was closed during FY04-05:

All State Transportation (FY00-01 Action Plan)

Located at 95-165 Avocado Street, funds provided through this predevelopment project were directed toward soft costs associated with the reuse of the industrial facility at this location as a facility for a warehousing, freight distribution and trucking operation. OED has determined that all contract requirements have been met, including the creation of 3 full time equivalent jobs.

The following predevelopment contracts remain open and are being monitored for accomplishments prior to closeout:

Springfield Day Nursery (SDN) (FY02-03 Action Plan)

The City provided predevelopment funds to the Springfield Day Nursery for soft costs associated with the expansion of its existing facility located at 947 Main Street. The Center offers affordable child care to low and moderate income families. Specifically, funding was used for signage, building studies and surveys and the completion of an environmental review for the portion of the property that was the subject of the expansion.

The nursery expansion was completed during FY03-04. Enrollment at the Center increased by at least 32 children. In addition SDN now offers new categories of family services, including infant care and nursing room accommodations. As of the close of this program year, the recipient has documented 10 of the 20 full time equivalent jobs to be created as part of this contract.



Springfield Day Nursery, 947 Main Street

ArtSpace Connecticut, LLC. (FY02-03 Action Plan)

The City provided predevelopment funding to assist Art Space Connecticut LLC with the proposed redevelopment of the former Gemini Building located at 33 Morris Street in the South End neighborhood.

The proposed project included the rehabilitation and conversion of the building into 64 units of artist resident/work space. About 58 of the units would have been offered as affordable housing in accordance with LITC and the HOME program, and 6 units would have been offered at market rate. This predevelopment funding was to be utilized for work that included: completing a rental housing market analysis, conducting a building survey and measurements analysis, and retaining historic building consultants.

Unfortunately, on December 31, 2004, the former Gemini Building burned beyond re-use. The work products paid for with this predevelopment grant will be utilized by the City and any new potential developers to support work for future development projects contemplated for this site.

Cafe Savannah (FY02-03 Action Plan)

The City provided \$25,000 to this minority owned business to defray the cost associated with the redevelopment of 1065-1114 Main Street, which is located in the South End neighborhood. At the time the owner purchased the building in December 2002, this property contained a boarded up, substandard and vacant building. The owner utilized funds available through this grant to determine the feasibility of opening a restaurant at the location. Upon completion of the project, the owner anticipates the creation of at least two full time staff positions. Work completed includes construction drawings, preliminary cost estimates, legal and title searches, development of a business plan, appraisals, and structural and mechanical work. Only a portion of funding made available through this contract was expended during FY03-04. The Café opened partially in December, 2004. OED continues to monitor the project for final deliverables and accomplishments.

Vision Graphics (FY00-01 Action Plan)

Soft costs associated with the reuse of an industrial building at 9 Andrew Street by a graphic design firm, were the subject of this predevelopment contract. OED continues to monitor this contract file for accomplishment data.

Stately Temple, LLC (FY01-02 Action Plan)

Architectural design work was the purpose of the \$25,000 contract with Stately Temple, LLC for the rehabilitation of the historic house and carriage house located at 265 State Street. OED continues to monitor the project for final deliverables and job creation.

Barbados American Cultural Society (FY 01-02 Action Plan)

Predevelopment work conducted pursuant to this predevelopment contract helped the Cultural Society with plans to remodel and renovate 32 Clifford Street, a building in substandard condition located in the enterprise community. OED continues to monitor this project to ensure the facility is being used for public purposes in adherence with regulation.

BING Theater (FY01-02 Action Plan)

The predevelopment funds utilized as part of this contract were directed to costs associated with the redevelopment of the former Bing Theater into a community space. OED continues to monitor this project for a final accomplishment. It is anticipated that this project will be completed during the FY06 program year.



NEC Family Enterprises (FY00-01 Action Plan)

NEC Family Enterprises utilized these predevelopment funds for soft costs associated with their work to locate Grapevine Liquors in a storefront at 1095 Main Street. OED continues to monitor this contract file for accomplishment data.

365 and 385 Liberty Street – Gleason-Sitterly (FY02-03 Action Plan)

OED provided funds for a property survey and the preparation of a boundary plan of two industrial properties located at 365 and 385 Liberty Street. Both properties are located in the Enterprise Community. The entity selected to redevelop the blighted property committed close to \$1 million of private capital for the project and expected to create more than 50 new job opportunities for persons living in the area.

At present, the preferred developer's purchase of 365 and 385 Liberty Street is complete. During this program year the developer completed \$120,000 of remediation work on the site. OED continues to monitor the project for job creation and provide technical assistance to the developer.

Cottage Street Dump-Tighe and Bond (FY97-98 Action Plan)

Through this predevelopment contract, OED funded a feasibility study to determine the feasibility of reusing the former Cottage Street Dump as an industrial park. As follow-up to this study the City has continued to work with a contract to fill the site so it may be capped and reused at a later date. OED continues to monitor this project for a final deliverable and accomplishment data that adheres to national objective requirements.

Chapin Block (FY99-00 Action Plan)

The X-Main Street Corporation utilized funds made available through this contract to prepare and complete a study to determine the feasibility of a project to convert the Chapin block into a business incubator. During this program year OED continued to monitor the project for accomplishments.

Mason Square (nee Winchester Square) (FY01-02 Action Plan)

Funds made available through this predevelopment allocation were utilized to study the feasibility of reusing this vacant, dilapidated fire house. OED continues to monitor this contract file for accomplishments that indicate compliance with eligibility and national objective requirements.

Goal #5:

Enhance efforts to provide job training, counseling, and placement services for unemployed and underemployed persons.

Accomplishment #5:

To further the City’s efforts to offer economic development opportunities to low and moderate income persons, the City utilized its Community Development Corporations and Main Street programs. In addition, through CDBG-Public Services contracts, a number of Community Based Development Organizations (CBDOs) and other agencies provided programs for these populations, including GED programs, work readiness programs and on the job training.

*“An essential component of our lead hazard control strategy is building community capacity”
-Kathleen Lingenberg*

In addition, through the Lead Hazard Education and Abatement Grant, a training program was offered for un-and/or under-employed persons. The programs provide lead worker certification to eligible unemployed and/or under-employed persons.

Public Service

Within the City's Consolidated Plan, the City identifies public services as "critical to improving the stability of our targeted neighborhoods." The overall goals are to:

- 1) Build stronger families
- 2) Improve the health of Springfield residents, and
- 3) Offer learning opportunities, cultural enrichment, social development, camping experiences, youth advocacy, and parent education programs.

Specific objectives indicated the targeting of public service funding toward youth programs.

Goal #1:

Conduct a competitive process that directs resources towards all public service categories with a special focus on youth. Seniors, childcare, the handicapped, and employment training are also indicated as areas of focus.

Accomplishment #1:

In each year since the adoption of the Consolidated Plan, the City conducted a competitive Request for Proposal process. During the five year period, programs funded included those that focused on youth centers, services for abused and neglected children, summer and year round childcare programs, employment services and health services. Increasingly the City directed funds to community based development organizations to further the goals of the Neighborhood Revitalizations Strategy Area (NRSA). Organizations funded provided services to a substantial number of participants during the five year period, including:

- The 5A Program (aka Academics, Athletics, Arts, Achievement Association) enrolled approximately 1190 participants who were primarily from the Mason Square area in the NRSA in their youth program.
- VACA provided referral, health care, case-management and follow-up for approximately 367 participants, primarily low and moderate Vietnamese persons residing in the NRSA.



Photo of staff person at the senior center located at 1600 East Columbus Avenue

- The YMCA operated a summer program for youth residing in the NRSA that offered recreational and education services for approximately 348 youth participants during the five year period.
- Working in conjunction with the District Attorney’s office, over the five year period the Salvation Army’s youth diversion program worked to stabilize the lives of at least 451 young first time offenders from the court system through an intensive program with the youth and their families.

Public Infrastructure and Improvements

Within the Consolidated Plan, public improvements and facilities are identified as “vital to neighborhood reinvestment.” The City’s goal is to invest in infrastructure and public improvements to provide a safe environment with the benefits of community pride, reduction in crime, and beautification in each neighborhood.

Goals within the Consolidated Plan include:

Goal # 1:

To assist in the development of the Dunbar Community Center and a new central senior center.

Accomplishment #1:

The Dunbar Community Center expansion project was completed during the third year of the Consolidated Plan period and a new central senior center was located at 1600 East Columbus Avenue.



*Two photos of the Dunbar Community,
33 Oak Street, Mason Square neighborhood*

The Dunbar Community Center aims to promote the growth and development of traditionally under served youth and families of Mason Square in general and African American youth in particular through delivery of educational, recreational, athletic and cultural enrichment activities for youth and their families. Programs offered include a special needs advocacy program (SNAP) that serves consumers with mental and

developmental disabilities through respite and family support initiatives and an after school learning and enrichment program called Rising Stars that seeks to remove barriers that contribute to poor academic performance by focusing on the basic skills of phonics, reading comprehension, writing and math.

Goal # 2:

To allocate funding towards park improvements and a beautification program.

Accomplishment # 2:

During the Consolidated Plan period, funding for a neighborhood beautification program and various park improvements has increased each year. Starting in the first year of the Plan with the installation of 150 planters, by this program year, the City allocated over \$675,000 towards park improvements and a planting program designed to enhance and beautify Springfield.

“Without the matching funding provided by CDBG, we would not be able to access significant state dollars needed to improve our parks”
-Pat Sullivan

Goal # 3:

To utilize CDBG funds to demolish properties which pose an eminent risk to public safety, are structurally unsound, or hinder redevelopment opportunities.

Accomplishment # 3:

In 1997, the City bonded for five million dollars to establish a fund for the demolition and clearance of blighted and potentially dangerous property. The repayment stream for the demolition bond is CDBG funds. Although a variety of resources were used, the program has relied primarily on the CDBG-funded bond proceeds to accomplish the majority of the demolitions. The City, to date, has demolished 245 condemned and unsafe structures in the City, 63 of these demolitions occurred during the Consolidated Plan period. During FY04-05, two unsafe structures were demolished. Through this program the City continues to promote public safety and address serious quality of life issues.



Assessment of Annual Goals and Objectives

Within the Annual Action Plan, the City proposes to operate a number of programs to further the goals identified in the Consolidated Plan. This section compares the proposed accomplishments to actual achievements for each activity within the Annual Action Plan as Amended. Sections include: Housing and Neighborhood Services, Homeless and Non-Homeless Special Needs, Economic Development, Public Service, Public Facilities and Infrastructure, and Administration.

Housing

During the FY04-05 program year, the City undertook a number of housing specific activities through its Office of Housing and Neighborhood Services (OHNS). In addition to those activities directly administered and operated with federal entitlement funds, significant additional resources were secured and utilized.

All the activities proposed in the Action Plan were directly in response to the Consolidated Plan goals. Specific activities, anticipated service units, and actual accomplishments are provided in the following table.

ASSESSMENT OF PROGRAM ACCOMPLISHMENTS TOWARDS ANNUAL GOALS HOUSING ACTIVITIES

Local ID#	Objectives	Program	Vendor	Amount Allocated	Proposed Accomplishment	Achieved Accomplishment
1	Housing Initiatives Christmas in April	CDBG	City/Office of Housing	\$2,000	25	7
6	Existing Homeowner Rehab	HOME	City/Office of Housing	\$100,000	10	12
7	Tenant-Based Rental Assistance	HOME	City/Office of Housing	\$ 77,754	16	7
8	Project Homeownership	HOME	Various	\$750,000	15	8 Projects 9 Units
9	Multi-Family Production	HOME	Various Developers	\$750,000	30	110
12	Housing Opportunities for Persons with/AIDS	HOPWA	Various Providers	\$837,880	270	775
33	Housing Program Delivery	CDBG	City/Office of Housing	\$375,770	120	1231
88	Homeownership Assistance/ADDI	ADDI	City/Office of Housing	\$161,955	30	13
20	Relocation	CDBG	City/Office of Housing	\$40,000	20	33

A narrative analysis of annual achievements compared to the Consolidated Plan is detailed in Section A of Assessment of Five Year and Annual Goals and Objectives (page 6). Unfortunately, the Consolidated Plan itself did not include numeric outcomes for program goals. Although lacking numeric goals, the accomplishments directly supported the goals outlined in the Consolidated Plan.

Within each of the program areas, the City initiated sufficient projects to meet the proposed goals. Yet, in a few areas the projects were not completed so the units are not within the achieved accomplishments. Documentation of those projects commenced but not completed is within the HOME narrative.

The correlation between the annual proposed and accomplished to the Consolidated Plan priority areas is detailed in the following three charts. The stated goals are directly from the Consolidated Plan. The charts identify every action plan activity initiated in response to the five year plan.

Goal #1:

Operate homeownership programs to maximize homeownership opportunities for low and moderate-income households.

Accomplishment #1:

During this fifth year of the consolidated plan period, the City operated several homeownership programs, as detailed in the table below.



Local ID#	Objectives	Program	Vendor	Amount Allocated	Proposed Accomplishment	Achieved Accomplishment
8	Project Based Homeownership	HOME	Various	\$750,000	15	8 Projects 9 Units
88	Homeownership Assistance/ADDI	ADDI	City/Office of Housing	\$161,955	30	13
33	Homebuyer Counseling	CDBG	City/Office of Housing	Part of Housing Program Delivery	50	138

Goal #2:

Create affordable housing opportunities for vulnerable populations.

Accomplishment #2:

Within the Consolidated Plan, the City proposed to make funds available to create affordable permanent housing for vulnerable populations such as the homeless, persons with mental illness, and those with multiple diagnoses. Special focus was to be on housing models that combined housing with a strong service component. Please see the table on the next page.

Local ID#	Objectives	Program	Vendor	Amount Allocated	Proposed Accomplishment	Achieved Accomplishment
12	Housing Opportunities for Persons with AIDS	HOPWA	Various Providers	\$837,880	270	775
7	Tenant-Based Rental Assistance	HOME	Various	\$77,754	16	7

Goal #3:

Assist low and very-low income homeowners to remain in their homes.

Accomplishment #3

Within the Consolidated Plan, the City proposed to spend at least ten percent of its housing resources to assist low- and very low-income homeowners. Funding would be made available for rehabilitation, lead abatement, and heating system repairs.

Local ID#	Objectives	Program	Vendor	Amount Allocated	Proposed Accomplishment	Achieved Accomplishment
6	Existing Homeowner Rehab	HOME	City/Office of Housing	\$100,000	10	12
33	Heartwap	CDBG	City/ Office of Housing	Part of Housing Program Delivery	20	916
33	Lead Abatement	CDBG	City/Office of Housing	Part of Housing Program Delivery	50	177

Homeless and Non Homeless Special Needs

Homeless

The Annual Action Plan relies primarily upon the McKinney Continuum of Care priorities and goals in establishing the proposed annual accomplishments. For FY 04-05, the four goals were established which address both the federal goal of eliminating chronic homelessness and the local goal of reducing the number of homeless persons. The table below details the goals, action steps, and accomplishments.

Goal: Homelessness	Action Steps	Responsible Person/ Organization	Target Dates
Goal 1: Utilizing baseline data, identify housing and service needs of homeless households.	1) To compile and assess data on homeless households and factors/causes of homelessness. 2) To inventory all housing and <u>Mainstream</u> resources available. 3) To identify gaps within existing community service network.	1) COC membership 2) Mainstream resources sub-committee. 3) COC in collaboration with state agencies.	1) 1/06 2) 1/06 3) 3/06
Goal 2: Implement a comprehensive housing retention strategy.	1) Support expansion of housing stabilization programs. 2) Establish or expand case management models of homeless prevention 3) Enhance services available to at-risk households.	1) City through OHNS. 2) Commonwealth of Massachusetts 3) Department of Mental Health	1) 7/06 2) 9/06 3) 10/06
Goal 3: Expand availability of affordable housing for extremely low-income households.	1) Target housing resource to the development of additional housing units. 2) Develop additional housing units for homeless. 3) Redesign existing transitional programs to dedicate HUD resources on housing; obtain mainstream service resources.	1) City through OHNS. 2) Open Pantry Mental Health 3) Martin Luther King Center. MCDI	1) 7/06 2) 10/05 3/06 3) 1/06
Goal 4: Improve access to mainstream benefits and services.	1) Insure comprehensive intake process to link households to appropriate resources. 2) Utilize software with screening capacity. 3) Obtain state agency commitment to create central assessment centers for all mainstream resources.	1) Shelter providers and outreach team. 2) CoC providers. 3) Mainstream committee	1) 10/05 2) 2/06 3) 7/06

While McKinney funds represent the majority of resources dedicated towards serving the homeless, additional federal funds are allocated. Emergency Shelter Grant (ESG) and CDBG (public service) funds are utilized for essential services, shelter operations, outreach and assessment as indicated in the following table.

Local ID#	Objective	Source	Proposed	Accomplished
1	Homeless Shelter Rehab	ESG	25	33
2	Homeless Shelter Operation	ESG	335	2,796
3	Homeless Support Services	ESG	200	480
4	Homeless Prevention	ESG	130	392
47	Homeless Outreach / HHS	CDBG	25	302
51	Warming Places/Open Pantry	CDBG	250	638
62	Soup Kitchen / Open Pantry	CDBG	1,000	1,000
56	Essential Services (meals) / MCDI	CDBG	1,500	449
84	Domestic Violence Shelter / YWCA	CDBG	200	83

Non-Homeless Special Needs

The HUD category of “Non-Homeless Special Needs” includes individuals as being persons who are not homeless but who are elderly, frail elderly in particular, have a mental illness, are developmentally or physically disabled, have an alcohol or other drug addiction, and/or are afflicted with HIV/AIDS.

In addition to the utilization of HOPWA funds described pursuant to Goal #1 below, the FY 04-05 Action Plan directly targeted high priority non-homeless special needs populations through the provision of a wide range of programs and services. The majority of services were funded through CDBG-public service dollars, including those activities detailed below.

5A Senior Services

Programs serving the elderly population included the allocation of funding for the operation of three senior centers in CDBG eligible areas that offered health care screenings, recreational activities, and educational programming. The Italian American Cultural Center operated an educational program that focused on computer training, and the New North Citizens council conducted an outreach program that targeted homebound seniors residing in Springfield’s North End neighborhood.

Local ID#	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
53	Senior Center	Hungry Hill Neighborhood Council	\$ 5,000	100 People	126 People
54	Computer Education for the Elderly	Italian Cultural Center	\$ 4,500	30 People	48 People
58	Elderly Case Management Program	New North Citizens Council	\$ 17,000	25 People	760 People
61	Senior Center Directors	City of Springfield	\$ 113,485	500 People	361 People
67	Senior Center	Pine Point Senior Center	\$ 9,000	100 People	140 People

5M Healthcare Services

An outreach program for persons with HIV/AIDS that focuses on regular direct services for this subpopulation in Springfield was also funded with CDBG public service dollars.

Local ID#	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
45	AIDS Outreach Workers	City of Springfield/HHS	\$ 36,857	150 People	1,482 People

5B Disabled Services

In addition to an outreach program for Citizens with Disabilities, the City also funded a summer program for Springfield youth who are mentally or physically disabled. As the only functioning summer day program for low or moderate income youth with disabilities in the City, this program meets a very important need in the community.

Local ID#	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
46	Information for Citizens with Disabilities	City of Springfield	\$ 78,401	100 People	152 People
63	Therapeutic Recreation	City of Springfield	\$110,000	20 People	118 People
78	Home Rehabilitation and Living Strategies Program	MAB-Springfield Chapter	\$ 5,000	25 People	114 People

Goal #1: *To provide funding for HIV/AIDS service providers for a range of services for eligible households.*

Accomplishment #1: The City of Springfield is the HOPWA grantee for the tri-county area. Sponsors are selected after a formal Request for Proposal process.

The process was designed to select the proposals most responsive to community need and to ensure geographic disbursement of funds.

Funded proposals included:

1. River Valley Counseling Center to provide tenant-based rental assistance and support services for Hampden County.
2. Cooley Dickinson Hospital/AIDS Care to provide tenant-based rental assistance in Hampshire and Franklin County
3. New North Citizen's Council to provide support services, housing search and short-term assistance throughout the tri-county area.
4. Center for Human Development to provide legal assistance and housing assistance throughout the tri-county area.
5. AIDS Action Committee to provide emergency short term rental assistance.

Each of the project sponsors exceeded their contracted goals. A summary of the proposed goals to accomplishments is as follows:

ACTIVITY	PROPOSED	ACCOMPLISHED
Rental Assistance	31 persons	63 persons
Short-term Assistance	133 persons	134 persons
Support Services	persons	387 persons
Housing Information	persons	570 persons

Economic Development

Within the Annual Action Plan, the City proposed to operate a number of programs (in-house and through vendors) to further the goals identified within the Consolidated Plan. The following table contains a comparison of proposed accomplishments to actual achievements activity by activity.

*“Without the City’s assistance , I wouldn’t have achieved what I achieved”
Thank you
Miguel Martinez*

FY04-05 Economic Development Activity Accomplishments

Providing technical support to micro-enterprises and small businesses located in Springfield’s target areas was an important component of the City’s economic development strategy in the Consolidated Plan.

As detailed in the table below during the program year, the City through staff in the economic development office and the sub-recipients listed below assisted 107 businesses and created at least 34 full time equivalent positions. The technical assistance programs utilized 1 on 1 sessions, vouchers for small amounts of professional services, workshops for neighborhood businesses and newsletters and mailings to help Springfield firms beat the start-up company success rates odds.

Programs offered included the Springfield Chamber of Commerce’s TAP Program, which utilized a voucher system for professional services costs deemed as integral to the success of the 26 businesses assisted, and a one on one technical assistance program operated by the Black Chamber of Commerce for the first time this year that assisted 10 new and existing small businesses located in the Mason Square area of Springfield.

Local ID#	Program Title	Vendor	Amount in Action Plan	Proposed Accomplish	Actual Accomplish
29	Technical Assistance Program (TAP)	Springfield Chamber of Commerce	\$ 100,000	10 FTEs	26 Micro/Small Businesses 8 FTEs
30	Business Assistance	Black Chamber of Commerce	\$ 35,000	3 FTEs	10 Micro/Small Businesses 5 FTEs
31	Business Technical Assistance	Indian Orchard Main Street Partnership	\$ 17,185	2 FTEs	16 Micro/Small Businesses
40	Program Delivery – Technical Assistance	Office of Economic Development & “X” Main Street	\$ 104,000	10 FTEs	33 Micro/Small Businesses 21 FTEs
87	Loan Assistance Program	Springfield Chamber of Commerce	\$ 25,000	3 FTEs	22 Businesses

In addition to providing technical assistance to business, the following table reports activities conducted by the City and a sub-recipient to pursue other special economic development projects that will further the City’s economic development goals. Primarily carried out by City staff, activities conducted included but was not limited to work toward the completion of large scale economic development projects on the Springfield riverfront, in the downtown and in industrial areas in the City, disposition of publicly-owned land for economic development purposes, and public infrastructure improvements in CDBG eligible business districts. Detail about activities conducted is included as part of the program delivery detailed in the CDBG Narrative Section on page 44.

Local ID#	Program Title	Vendor	Amount in Action Plan	Proposed Accomplish	Actual Accomplish
25	Master Plan Implementation	I.O.M.S.P	\$ 17,186	500 Households	500 Households
32	Neighborhood Economic Development	City of Springfield CDCs	\$ 79,133	8 FTEs	Cancelled
39	Program Delivery – Real Property	Office of Economic Development	\$ 292,615	30 FTEs	Ongoing

Public Service



Program Graduate Marcus Blatch is now employed as a security manager for a downtown apartment complex.

In accordance with the goal of the Consolidated Plan to utilize a Request for Proposal process to allocate resources to high priority needs, the City undertook a formal RFP process. The results of this initiative resulted in a broad range of activities supporting youths, education, health services, and employment services. The table on the following pages contains a specific analysis of CDBG Public Service activities and accomplishments that achieved by the selected organizations except for those that served Homeless or Non-Homeless Special Needs populations. Accomplishments for those two categories are included as part of the relevant section above, pages 33 and 35 respectively.

FY04-05 Public Service Activity Accomplishments

Local ID#	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
5D Youth Services					
41	Academic and Athletic Recreational Program	5A	\$ 9,000	25 People	300 People
42	Multi Component Educational Program for Boys	Black Men of Greater Springfield	\$ 7,500	20 People	44 People
55	Youth and Family Support Services	Martin Luther King Community Center	\$ 20,000	25 People	546 People
59	After School and Summer Fun Program	New North Citizens Council	\$ 20,000	45 People	90 People
60	After School Recreation Program	North End CC	\$ 5,443	75 People	86 People
64	North End District Recreation Supervisor	City of Springfield	\$ 40,000	4 People	500 People
69	Community Revitalization & Cultural Activities	Puerto Rican Cultural Center	\$ 22,010	20 People	318 People
72	Youth and Community Services	Salvation Army	\$ 8,500	125 People	129 People
73	Teens for AIDS Prevention	Solid Rock Church of God In Christ	\$ 5,000	25 People	43 People
74	Summer Orientation Program	South End CC	\$ 25,000	25 People	27 People

Local ID#	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
75	After School Program in Indian Orchard	Springfield Boys & Girls Club	\$ 10,000	75 People	170 People
76	Resident Camp Program	Springfield Boys & Girls Club	\$ 10,000	65 People	26 People
81	Youth Leadership Program	Urban League of Springfield	\$ 15,000	40 People	150 People
83	Summer Programs for Youth	YMCA/North End Youth Center	\$ 9,500	100 People	47 People
5G Battered and Abused Spouses					
68	Domestic Violence Prevention Program	City of Springfield	\$ 29,180	100 People	885 People
5H Employment Training					
57	At Risk Youth Program	Massachusetts Career Development institute	\$ 30,400	30 People	14 People
70	Education GED and Job Readiness for Latinos	Puerto Rican Cultural Center	\$ 22,610	50 People	144 People
71	Employment Assistance Program	Puerto Rican Cultural Center	\$ 35,000	75 People	244 People
77	Employment and Training Program	Springfield Business Improvement District	\$ 87,500	7 People	12 People
85	Youthbuild	YWCA	\$ 20,000	30 Youth	32 People
5J Fair Housing Activities					
49	Fair Housing	City of Springfield	\$48,222	100 People	135 People
52	Fair Housing	Housing Discrimination Project	\$ 10,000	400 People	411 People
5L Childcare Services					
79	Daycare for Children of Incarcerated Mothers	Springfield Day Nursery	\$ 8,000	1 Person	8 Persons
5M Healthcare Services					
50	Infant Mortality Prevention Program	City of Springfield	\$ 15,000	200 People	463 People
80	Prenatal Healthcare Program	Springfield Southwest Community Health Center	\$ 20,000	125 People	282 People
82	Health Enhancement Project	Vietnamese American Civic Association (VACA)	\$ 15,000	50 People	79 People
05 Public Services (General)					
44	Emergency Heating Assistance	Greater Springfield Council of Churches	\$ 15,000	25 Households	275 People
48	Mediation Services	City of Springfield	\$ 32,761	25 People	308 People
65	Recreational Program	City of Springfield	\$200,000	2,000 People	6,880 People

Public Infrastructure and Improvements

1. Parks, Infrastructure and Other Public Facilities Projects

During the FY04-05 program year, the Office of Housing and Neighborhood Services utilized CDBG funds for a number of parks, infrastructure and other public facilities projects, including:

Local ID #	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
14	Park Improvement	City of Springfield	\$150,000	1	1
15	Neighborhood Facilities	City of Springfield	\$42,350	2	2
23	Road Construction	City of Springfield	\$220,000	N/A	35,242
24	Neighborhood Capital Projects	City of Springfield	\$195,000	200	9,377
89	Board & Secure	DPW	\$32,500	N/A	21

Highlights include:

- Thomas Street Park, located in Springfield’s Memorial Square Neighborhood was reconstructed. A project funded through the Neighborhood Capital Projects program, as part of this project old bollards were removed and replaced, new sidewalks were installed, and a new community garden and lights were added.
- The complete reconstruction of Ruth Elizabeth Park located in the Six Corners neighborhood of Springfield was funded through the Park Improvement program, through which CDBG funds were matched with funds received pursuant to the Urban Self Help Program.
- Park space was reconstructed at Magazine Park, a small park in the McKnight neighborhood of Springfield.
- As part of the reconstruction of Walsh Park in the Liberty Heights neighborhood, new fencing was installed to increase the safety of visitors and debrushing projects were completed to increase the aesthetics and safety of this open space. This project was a Neighborhood Capital Project.
- Park improvements were also completed at Myrtle Street Park on Main Street in Indian Orchard as part of the Neighborhood Capital Projects program.

As part of the Neighborhood Capital Projects program, the Office of Housing and Neighborhood Services (OHNS), in partnership with the Springfield Parks Department and neighborhood stakeholders, initiated seven terrace or traffic island improvement projects within the Neighborhood Revitalizations Strategy Area during the program year, including:

1. Terrace at Catharine and Bay Streets (McKnight)
2. Terrace at Clarendon and Bay Streets (McKnight)
3. Traffic Island at Worthington and Magazine Streets (McKnight)
4. Triangle at Buckingham and Buckingham Place (McKnight)
5. Thompson Triangle (McKnight)
6. Dartmouth Terrace (McKnight)
7. Triangle at Pine and Central (Six Corners)

2. Clearance, Demolition and Related Activities

The Office of Housing and Neighborhood Services also instituted a number of clearance, demolition and related projects during the program year, including:

Local ID #	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
16	Sheriff's Program	City of Springfield	\$45,000	N/A	2
17	Demolition	City of Springfield	\$350,000	1	2
19	Code Enforcement	City of Springfield	\$229,924	700	6,625
86	Vacant Lot Cleanup	DPW	\$58,500	N/A	184
90	Public Safety	DPW	\$150,000	N/A	205

The Demolition Program is among the highlights of the clearance and demolition related activities. During the 04-05 program year, two unsafe structures were demolished. Through this program the City addressed public safety concerns and serious quality of life issues. Over the Course of the Consolidated Plan period, the City demolished 63 unsafe structures, 245 structures since the program's inception. To accomplish these results, the City expended CDBG funds, demolition bond funds, grant funds from the Commonwealth of Massachusetts, and UDAG funds.



661 Union Street – Demolished.

3. Beautification Projects

CDBG funds were also allocated for use for beautification projects in eligible areas, including:

Local ID #	Program Title	Vendor	Action Plan Amount	Proposed Accomplishments	Accomplishments
22	Graffiti	City of Springfield	\$20,000	N/A	34
26	Flower Planter	City of Springfield	\$35,000	N/A	265
21	Tree Removal	City of Springfield	\$95,000	N/A	100

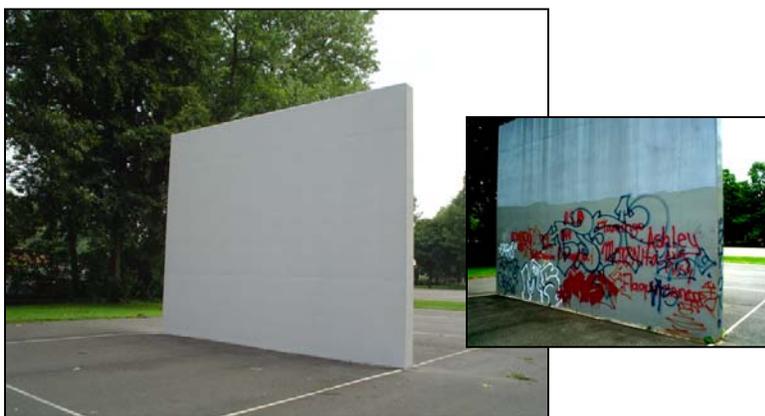
The accomplishments achieved through the planter and graffiti programs are among the highlights of these programs:



East Columbus Avenue Springfield

Planter Program. During FY 04-05, the City’s Park Department completed the installation and/or refurbishment of 265 planters throughout CD eligible areas, exceeding the City’s goal by twenty planters.

Graffiti Program. OHNS initiated an extensive new program in FY04-05 to address graffiti throughout the city. Information was distributed to all neighborhood councils and organizations explaining the program and the graffiti hotline. Neighborhood volunteers assisted OHNS staff to clean 32 sites.



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Narrative and Financial Summary by Program

The City has completed the fourth year covered by the current Consolidated Plan. The analysis contained within this CAPER demonstrates that within most program areas the City has already met the goals described. Where results have not been achieved, the analysis provides guidance for the City in the remaining year. Additionally, new goals set during this fourth year of the five-year plan period are also described.

CDBG Narratives

In order to comply with the reporting requirements laid out in the CDBG regulations, the City utilizes this CDBG Narrative section to incorporate CDBG-specific information into the CAPER that is not easily included in the Five Year and Annual Report sections included above. This section is broken into the following four components:

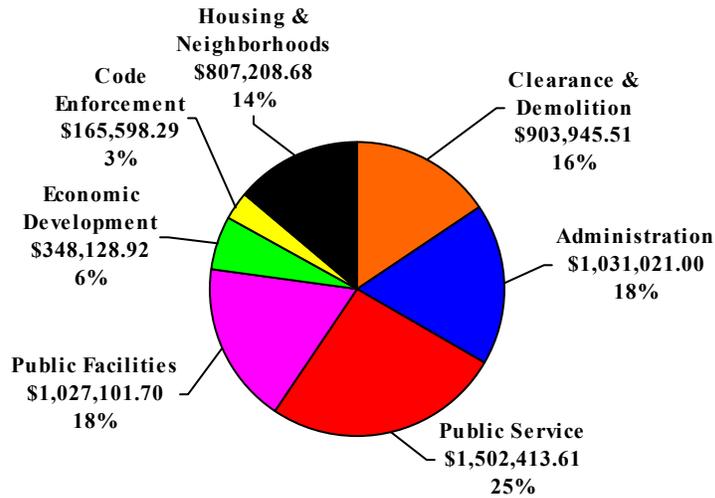
- A. FY04-05 CDBG Expenditures Breakdown by Category (commences on page 44);**
- B. Required narratives pertaining to the administration of the CDBG program (page 45).**
- C. Additional detail about program delivery activities conducted as part of the Housing and Neighborhoods (page 46) and Economic Development Categories (page 51).**
- D. Overview of Neighborhood Revitalization Strategy Area accomplishments (page 60).**

A. FY04-05 CDBG Expenditures Breakdown by Category

In FY04-05, the City's CDBG allocation was \$5,007,000. Prior year program income not previously programmed or reported and reprogrammed prior year funds amounted to \$1,131,281. Total estimated program income totaled \$250,000. Of this amount, \$5,336,881 was available for projects. During this fiscal year the City expended \$5,785,417.71 of CDBG entitlement funding. Please note that due to commitments that were carried over from the prior fiscal year total expenses was greater than the total funds available for projects.

The following pie chart codifies these expenditures into six major categories, including Housing, Economic Development, Public Service, Public Facilities and Infrastructure, Code Enforcement, and Clearance and Demolition plus administration. These categories line up with the priorities, needs, goals, and specific objectives identified in the Consolidated Plan and the FY04-05 Action Plan.

FY04-05 CDBG Expenditures by Category
Total Expended:\$5,785,417.71



B. Required narratives pertaining to the administration of the CDBG program.

Nature and Reason for any Changes in Program Objectives

The City did amend the FY04-05 Action Plan. However, a number of activities were cancelled due to inactivity, including the stabilization program, the relocation program, the Brightwood Development Corporation Minority Employment Program, and the Neighborhood Economic Development program.

Certification Narrative/Plan Implementation

The City strongly supports the receipt of assistance from various organizations regarding the furtherance of the Consolidated Plan goals. The City views these organizations as our partners. During the course of the year, the City provided certification for numerous programs including New North Citizen Council, River Valley, Springfield Partners for Community Action, and McKinney funding sources. The City of Springfield did not hinder the implementation of the Action Plan by action or willful inaction. The City of Springfield pursued all resources it indicated it would. A summary of leveraged resources is located in the table on pages 123 to 127.

Compliance with National Objective

During FY04-05, the City used its CDBG funds exclusively for the benefit of low and/or moderate income persons or to eliminate or prevent slum and blight. Of funding expended, 80.87 percent was directed toward low and/or moderate income persons.

Relocation Narrative

The City of Springfield insures proper relocation for all revitalization projects. For economic development projects resulting from implementation of urban renewal plans, the City through its redevelopment authority utilizes a private qualified consultant. For housing projects, the City's

Office of Housing oversees and monitors project developer compliance with the Uniform Relocation Act. No housing initiatives resulted in permanent displacement.

Limited Clientele Narrative

Programs funded by CDBG are required to demonstrate that their activities are serving low to moderate income persons/households. The City does permit presumed benefit from some public service programs that serve hard-to-reach sub-populations and/or are located in qualified census tracts. In those special circumstances, the City, prior to funding, considers who the targeted beneficiaries are intended to be, the nature of the program, and its location. This evaluation must result in the determination that at least 51% of the intended beneficiaries will be low and moderate income persons. Activities that occur within and benefit residents of the Enterprise Community area qualify as providing presumed service to low- and moderate- income persons.

Program Income Narrative

During the course of the year, the City realized \$342,675.21 in CDBG program income and \$161,954.98 in HOME program income. Program Income funds are utilized to operate programs identified in the Action Plan. A summary of realized program income and its' utilization is contained within the Financial Summary Attachment on page 146.

C. Additional detail about program delivery activities conducted as part of the Housing and Neighborhoods and Economic Development Categories.

During the program year the Office of Housing and Neighborhood Services and the Office of Economic Development utilized CDBG funding to conduct program delivery. The following narrative provides additional detail about the activities conducted through program delivery.

Additional Narrative—Housing and Neighborhoods:

- **CDBG funds were used to operate three housing initiatives:**

1. Homebuyer Education Programs

OHNS offered a pre-purchase counseling program and organized and conducted education workshops. During FY04-05, 138 households participated in homebuyer education programs.

Predatory lending is taught as part of the lending portion of our First Time Homebuyer workshops. Students are advised:

- To try to obtain a mortgage through a local lender before attempting mortgage companies that may offer higher interest rates, expensive closing costs, larger down payment or higher points.
- To compare Annual Percentage Rates (APR) against the stated initial rate.
- To be aware during the mortgage loan process never to sign blank forms, high closing costs and commitment letters that do not agree with your application.

- To be careful of internet loans as the company may not be licensed in their State and may not have to adhere to the State's banking laws.

2. Rehabilitation Programs

The XMAS In April Program is a coordinated effort of volunteers from both the public and private sectors to repair homes owned by the elderly and/or disabled programs. During FY04-05, 7 households were assisted through this program

3. Relocation

CDBG funds were also provided to 33 households impacted by condemnations of sub-standard dwellings. Limited housing search and relocation assistance was provided.

- **CDBG funds were also utilized for housing program delivery for partial funding of staff to deliver housing programs. Housing programs receiving program delivery support included:**

1. Homebuyer Initiatives

CDBG funds were utilized to support programs that provide financial assistance to first-time-homebuyers. Funding also supported programs that identify and target distressed properties for affordable homebuyer projects.

2. Rehabilitation Programs

CDBG funds were utilized to support programs that provided rehabilitation funding to low and moderate income homeowners. Programs utilized state and private financing funds for direct financial assistance.



3. Heartwap

CDBG funds were utilized as program support for this state-funded Department of Energy program, which provided heating system repair and replacements to fuel-assistance eligible households.

- **CDBG funds also funded four neighborhood programs within the Office of Housing and Neighborhood Services: the Neighborhood Assistance Program, the Neighborhood Revitalization Program, and a Neighborhood Capacity Building Program as described below.**

1. Neighborhood Assistance Program

The Neighborhood Assistance program allocates CDBG funds to neighborhood groups and community organizations to assist in carrying out neighborhood-based projects. The Office of Housing and Neighborhood Services provided funding to neighborhood agencies that undertake initiatives within their respective neighborhoods. The goal was to benefit 200 households.

Accomplishments:

Two neighborhood associations completed an array of activities to revitalize their neighborhoods and involve residents in the process. Specific activities included:

Earth Day Clean-Up - The Armory Quadrangle Civic Association (AQCA) partnered with two other local organizations and conducted a neighborhood clean-up on May 1st with over 60 people participating.

Graffiti Remediation Program - Concerned Citizens for Springfield (CCS) operated a graffiti removal program using neighborhood residents to identify and remediate over 250 sites. This initiative, yielding such positive outcomes, resulted in the implementation of a City-wide Graffiti Remediation Program.

Citizen's Network - AQCA created and implemented an e-mail "tree" that reaches all of their board members, interested residents, businesses, and institutions. Participating neighborhood residents received daily updates on housing development, license commission meetings, crime watch updates, and monthly meeting agendas.

Crime Watch Rally - In May of 2004 AQCA organized a neighborhood rally in opposition to a crime ridden area of their neighborhood. Over 150 residents and local officials joined in this event.

Quarterly Newsletter - This newsletter, produced by AQCA, was distributed throughout the Metro Center neighborhood four times in the program year, reaching hundreds of residents. Information on clean-ups, beautification projects, promotion on downtown living, and much more was included in this outreach technique.

2. Neighborhood Revitalization

The Office of Housing and Neighborhood Services also used CDBG funds to operate a neighborhood revitalization program to target distressed properties for redevelopment.

Accomplishments:

The City of Springfield utilized a tax-title foreclosure process through the Massachusetts Land Court to acquire distressed single and multi-family dwellings and vacant lots. During the program year, the City acquired 31 properties via the tax-title foreclosure process. (RFP) process is overseen by OHNS and the Planning Department to insure appropriate redevelopment.

The City solicited Requests for Proposals for the rehabilitation of eighteen properties. The City has preferred developers on all of these properties. An additional twelve properties from previous years' disposition activities closed, and are currently under rehabilitation.

Acquisition/Disposition Accomplishments

Address	Acquisition Date	Acquired As	Disposition Date	Future Use
53-55 High Street	9/25/00	Vacant/boarded Multi-Family	10/14/04	Parking for High Street Commons
53 Alden Street	9/17/03	vacant/boarded house	10/18/04	single family
SS Davenport Street	8/29/01	vacant lot	10/25/04	accessory yard
NS Central Street	7/28/00	fire damaged house	10/29/04	Parking for Headstart
NS Central Street	7/28/00	Vacant lot	10/29/04	Parking for Headstart
347 Orange Street	1/19/03	Commercial Store	11/27/04	Commercial
36-38 Manhattan Street	5/23/02	vacant/boarded house	3/24/05	Two family
ES Thompson Street	8/8/03	fire damaged house	5/9/05	Buildable lot
357-365 Liberty Street	12/3/01	Industrial	4/22/04	Commercial
ES Cambridge Street	12/11/96	vacant lot	6/7/05	Buildable lot
ES East Columbus Avenue	10/21/98	Vacant lot	9/5/03	Parking for existing business

The city utilized the RFP process for the disposition of five multi-family properties.

- Two properties included in a Low-Income Tax-Credit project which will result in the production of 30 affordable housing units.
- Six condominiums for which preferred-developer sought and will use private funds for complete rehabilitation will result in the production of 6 affordable housing units for low to moderate income residents.

3. Neighborhood Capacity Building Program

The Office of Housing and Neighborhood Services (OHNS) provided financial and technical assistance resources to neighborhood councils to help them develop and implement approved action plans. Action plans were developed to address NRSA neighborhood revitalization projects and increase neighborhood organization's capacity to benefit their neighborhoods and increase citizen participation. A particular focus for this effort was to increase involvement of key stakeholders and neighborhood businesses in the neighborhood revitalization process

Accomplishments:

Highlights of accomplishments include:

A. Neighborhood Council Accomplishments:

1. Neighborhood Business databases and surveys were developed to facilitate better communication between neighborhood councils and local businesses. (South End, Six Corners, McKnight, Old Hill, and Bay Neighborhoods)
2. The Six Corners Neighborhood partnered with a key stakeholder, Mason Wright Retirement Center, to get free office and meeting space for the neighborhood council.
3. OHNS worked with both the Bay and Upper Hill Councils to help them reorganize and become eligible for CDBG financial assistance.
4. The Bay Area Council with support from the OHNS forged a new working relationship with American International College. This partnership has assisted the council with development of their action plan, clerical support and developing a new community garden to benefit local residents.
5. OHNS developed a new comprehensive resource guidebook for neighborhood councils. The goal of the resource guide is to help councils become more efficient in operating their not-for-profit organizations, provide information on how to contact various city and state agencies and how to build the capacity of their council.
6. OHNS invested significant resources to develop numerous databases that inventory various aspects of neighborhood housing stock, blighted conditions and needed infrastructure improvements for the South End, Six Corners, Old Hill and North End Neighborhoods. This information was developed through partnering with neighborhood councils, the Massachusetts Office of Commonwealth Development, and the Massachusetts Housing Partnership.
7. Neighborhood organizations created and established newsletters to inform both residents and local businesses about ongoing activities and encourage greater participation.
8. The Old Hill and McKnight Neighborhood Councils provided tax-filing assistance to more than 100 local residents.
9. Informational fairs sponsored by the New North Citizens Council and the Old Hill Neighborhood Council were held to distribute information on health and nutrition, first time homebuyer programs, parenting tips and financial planning. In total more than 700 residents attended these events.

B. New North Community Center Expansion - Memorial Square and Brightwood Neighborhoods

Assigned staff provided significant assistance in development of an expanded New North Community Center for Children and Families. This new 22,000 square foot facility with a total development cost of \$4,565,000 is set to open in 2007.

The development of a new community center required the assembly of ten parcels of land. Five were acquired by the City through the tax-foreclosure process, one of which is a

Brownfield site, one is in land court, and the remaining parcel is owned by the Springfield Redevelopment Authority.

This project will achieve the following accomplishments:

- Elimination of blight and Brownfield sites
- Economic Development through job creation during construction
- Economic Development through job creation through expanded neighborhood services

C. Old Hill Neighborhood Housing Collaborative

The Old Hill Neighborhood Council partnered with four non-profit housing developers on the implementation of a major housing initiative targeting 100 problem properties. Assigned staff conduct ongoing property research including parcel by parcel assessment. These assessments have been an invaluable tool-in the determination of viable opportunities for redevelopment. The Housing Collaboration has slated fifteen parcels for redevelopment as affordable housing. Assigned staff will continue to provide technical assistance to the neighborhood council and housing partners.

D. Neighborhood Facilities

Expenses for the operation of offices for program staff to carry out CDBG programs. Accomplishments reported as part of capacity building program delivery.

Additional Narrative: Economic Development/Job Creation

CDBG funds were utilized by subrecipients to operate economic development initiatives during FY04-05:

- **Technical Assistance Program (TAP)**

The Springfield Chamber of Commerce operates the Technical Assistance Program (TAP). Through this program, \$2,500 vouchers are provided to qualified micro enterprise businesses for assistance with professional services. Businesses assisted include small and/or start-up businesses that are unable to obtain financing from traditional lending institutions.

During FY04-05, 26 micro-enterprise businesses, over 54 percent of which were minority-owned, received vouchers. At least 8 full time equivalent positions jobs for low- and moderate-income persons were created as the result of this assistance. In addition, 21 of the 47 vendors that provided professional services to the businesses through the TAP Program were minority- or women-owned firms.

- **Indian Orchard Main Street Partnership**

During FY04-05, IOMSP operated a technical assistance program that assisted 16 Indian Orchard-based micro-enterprises located in the Indian Orchard neighborhood. Of these micro-enterprises, 5 were minority-owned. As part of



Indian Orchard Main Street Partnership office, 145 Main Street, Indian Orchard

this technical assistance program, IOMSP also conducted 3 business assistance forums and operated the WMASS Electric Company-funded façade grant program.

During this program year, IOMSP also utilized CDBG funds to implement elements of the Master Plan they launched last year, which elaborated on an initial Master Plan that was funded through the City's predevelopment program during FY00-01. The City will continue to monitor the Master Plan implementation activities through completion.

As part of master plan implementation, the organization worked to coordinate public infrastructure and improvement projects to reconstruct and redevelop business intersections and business thoroughfares in Indian Orchard and identify developers and potential sources of private, State and federal project funds for eligible economic development projects in the Master Plan. Specifically, IOMSP:

- Coordinated the redevelopment of the intersection at Main, Myrtle and Front Streets. It is anticipated that this project, which leveraged a substantial amount of federal transportation dollars, will be completed during the next program year.
 - Worked to reconstruct and redevelop of medians and triangles was also coordinated by IOMSP. This year they identified private funds to pay for and coordinated the installation of historic streetlights and a clock that are a component of their plan to revitalize the major thoroughfares in the area. IOMSP also coordinated the installation of new planters at a triangle to beautify the area. It is anticipated that these planters will be installed by October 2005.
 - Completed Phase I of the project to reconstruct and redevelop the river-walk along the Chicopee River. During this program year IOMSP reached an agreement with Con Edison, the owner of the land along the Chicopee River, that will enable the project to move forward.
- **CDBG funds were also utilized for economic development program delivery to fund staff to deliver economic development programs.**

OED operated a number of programs in-house and offered technical assistance to businesses.

In-house activities carried out by the OED during FY04-05 included:

- Oversight and monitoring of projects funded through the predevelopment program,
- Implementation of the Massachusetts Economic Development Incentive Program
- Technical assistance to applicants seeking to utilize the State's Economic Opportunity Areas (EOAs) program
- Technical assistance for business recruitment, retention and expansion to 33 businesses, 30 of



which are minority-owned. In total, assistance provided to these firms led to the creation of 21 full time equivalent jobs.

- Pursue the disposition of SRA parcels, at HUD's direction. As indicated in OED's most recent update report submitted to HUD, as of the close of the program year OED was poised to issue RFPs for approximately 43 residential and commercial parcels owned by the SRA. These RFPs will be issued during September, 2005. Responses to these RFPs will be reviewed for feasibility and compliance with regulations, where applicable.
 - OED also worked with the Planning Department to secure two EPA cleanup grants for remediation work to be conducted at the site of the former Gemini Building and the former Hampden Color and Chemical building. It is anticipated that the agreements between the City and the EPA will be executed and work will commence during the FY05-06 program year.
- **In addition, CDBG economic development program delivery funding was used for OED and Planning Department staff to complete and monitor much of the large scale economic development and real estate project management work conducted during the program year. Activities conducted involved projects on the riverfront, downtown, Union Station, Wason North Industrial Park Urban Renewal Project, and the Dwight Street Urban Renewal Project**

1. Riverfront Development/West Columbus Urban Renewal Area

New Naismith Memorial Basketball Hall of Fame

Completed and opened in September 2002, the Naismith Memorial Basketball Hall of Fame (BHOF) is the key element in the City of Springfield's Riverfront Development Plan.

During FY04-05, the Springfield Riverfront Development Corporation (SRDC), the private for-profit subsidiary of the BHOF with a long term lease for the site, continued to pursue a redevelopment strategy for additional

commercial development on the 18 acre site. As of the end of the program year, SRDC and received letters of intent from 3 development teams proposing the redevelopment projects for the former Basketball Hall of Fame building. SRDC had also contacted the 3 development teams and gave them 60 days to finalize their development proposals. SRDC anticipates the selection of a preferred developer in late October 2005. SRDC also marketed the remaining commercial space at the BHOF. A restaurant is scheduled to open in this space in December 2005. OED continued to monitor this project for accomplishments to satisfy national objective requirements.



New Naismith Memorial Basketball Hall of Fame

Public Market

The Springfield Business Development Corporation (SBDC), continued to pursue their plan to rehabilitate and reuse the vacant building into a Public Market with an open food market, 30,000 square feet of office space and a 6,000 square foot restaurant. Initial estimates show that this Public Market project could result in the creation of approximately 120 jobs. As of June 30, 2005, SBDC was in the process of conducting due diligence work to document the economic feasibility of the proposed development plan. As indicated above, commencing in the second half of the program year, SRDC also solicited other proposals for the reuse of the building. The outcome of their review of these proposals is forthcoming.

During this period OED served as the administrator of a federal EDI Special Project grant that was earmarked to fund SBDC's work on this project. OED also continued to track this project for accomplishment data, so it may closeout a predevelopment grant that was utilized for a market demand study in FY00-01 and program delivery costs incurred by SBDC in previous years.

Visitor Information Center (VIC)

A part of the Hall of Fame/Riverfront development project, the VIC was opened in 2002 and recently won an award for design achievement by the Western Massachusetts Chapter of the American Institute for Architects. During this program year, the City with GSCVB identified state funds to cover an anticipated operating gap for the center. OED continued to track this project for accomplishment data so it may closeout a predevelopment grant from the FY 01-02 program year.

York Street Jail

The York Street Jail was deeded to the City of Springfield by the Commonwealth of Massachusetts shortly after the County government was abolished by the state in 1998. Located to the south of the new BHOF, the property contains a blighted complex of 15 buildings, some of which date back to 1884.

During this program year, OED continued to work to redevelop the former York Street Jail as part of its work to revitalize Springfield's Riverfront. As part of the long range strategy for the redevelopment of the site, the City also commenced work to expand the West Columbus Avenue URP to include the York Street Jail complex. It is anticipated that the work required to amend the plan will be completed in FY 06. The City will continue to monitor this project for accomplishment data so it may closeout two predevelopment files for conditions reports and environmental review work from FY00-01 and FY99-00 respectively, previous and current program delivery work conducted by the City, and program delivery work conducted by SBDC in previous years.

The CYO Youth Basketball Organization continued to operate an athletic program for the low/mod income youth in the gym through May 2005. At that time, the City decided to utilize the gym as a temporary solution to the lack of homeless shelter beds available in the area.

2. Downtown Revitalization

Pursuant to a master plan completed by the Cecil Group for the City of Springfield, a number of economic development projects are underway in the downtown area, including rehabilitation and preservation projects by the Quadrangle/Mattoon Street Area, the Civic and Convention Center project; and the Union Station Rehabilitation project.

Rehabilitation and preservation projects by Quadrangle/Mattoon Street Area

Projects underway on the block at the corner of State and Byers Streets are the centerpiece of an overall strategy to redevelop the Mattoon Street and Armory/ Quadrangle neighborhoods in Downtown Springfield. In addition to being the future site of a \$60 million, 160,000 square foot Federal Courthouse, the block is also occupied by the former Technical High School (Tech) and Alexander House, the oldest house in Springfield.

Former Technical High School

During FY 04-05 , OED worked with State officials for the potential reuse of the property as a backup Information Technology Center. The State initiated the process of analyzing the existing building for structural and reuse potential. It is anticipated that the Center could create 50 new jobs. OED continues to track this project for accomplishment data to ensure compliance with national objective requirements related to two predevelopment contracts that were issued to review feasibility studies related to the reuse of the building in FY01-02 with Fitzgerald and Co. and Reinhardt Associates, CDBG funds that were allocated for the feasibility and planning work related to the demolition of a portion of the building, and program delivery work completed by the City and SBDC.

Alexander House

Also during this program year, OED facilitated work conducted by the Society for the Preservation of New England Antiquities, and GSA, the entity responsible for stabilizing the building, regarding their work to stabilize and rehabilitate the Alexander House on its new site adjacent to the City-owned Tech. (The structure was moved from one portion of the block to another.) The move of the building was completed in November 2004, the building was renovated and restored by GSA, and a Springfield business purchased and moved into the building, which contains a residence on the top floor, in FY04-05. The City continued to monitor this project for accomplishment date to ensure compliance with a national objective.

Mattoon Street Historic District Expansion

The City's Planning Department and OED continue to work to expand the boundaries of the Mattoon Street Historic District to include the vacant Technical High School and the relocated Alexander House. This work was put on hold, however, when the City commenced its work with the state to determine the feasibility of an information center as detailed above.

Civic and Convention Center Project

Court Square Urban Renewal Amendment #8 was approved by the Massachusetts Department of Housing and Community Development (DHCD) on March 28, 2002. The intent of the amendment was to facilitate the acquisition and demolition of 1243 Main Street

and the upgrading and expansion of the Springfield Civic Center into a state of the art Convention Center. The amendment also included provisions to aid with the rehabilitation of the Keyser Building and the rehabilitation and conversion of a vacant historic structure back to its original use as a hotel.

Civic Center Upgrade and Convention Center Expansion

During FY03-04, demolition of the building at 1243 Main Street was completed and construction of the Civic Center upgrade and Convention Center expansion commenced. It is anticipated that the expanded building will be substantially complete in November 2005.



*Underway: Civic Center Upgrade/
Convention Center Expansion*

Park Plaza Hotel

The vacant building at 31 Elm Street was purchased by a private developer in FY03. It is anticipated that once completed the boutique style hotel will employ approximately 160 employees, most of whom will be low or moderate income persons. At present the development timeline is on hold pending the completion of the expanded Civic Center and the developer's ability to obtain financing for the project. OED will continue to provide technical assistance to the developer and monitor this project for accomplishments to ensure compliance with eligibility and national objective requirements related to a FY00-01 predevelopment grant with Falcon Management for project feasibility costs associated with their work on the project.

3. Union Station Rehabilitation Project

On December 4, 2001, DHCD approved the Court Square Urban Renewal Amendment #7 for the rehabilitation of Union Station as sponsored by the Pioneer Valley Transit Authority. The project is slated to involve the rehabilitation and conversion of Union Station into an inter-modal transportation facility and related acquisitions to support the station project.

It is anticipated that, when completed, this project will include a blend of office, retail, entertainment, and public space on the street level with upper floor space geared toward office use, a hotel, and off street parking. It could provide upwards of 800 new job opportunities. Total investment in this project is projected to be over \$100 million.

Pending approval by State and federal transportation agencies of a revised development plan which eliminates the need for the “busway”, project activity could commence in the fall of 2005.

4. Wason North Industrial Park Urban Renewal Project

Demolition and remediation activities were conducted at 118 Fisk Avenue in prior years. In October 2003, the site was transferred to Habitat for Humanity for the construction of six single-family homes for low-income first-time homebuyers. In FY 04-05 two homes were completed with the sixth home under construction with a completion date of August 2005.

During FY03-04 Baystate Medical Systems completed construction on two major capital projects in the Urban Renewal Area. The Walter Street parking garage for 500 vehicles was constructed at a cost of \$8 million, and Baystate’s Comprehensive Cancer Center was constructed at a cost of \$47.5 million. The City continues to monitor this project for accomplishment data related to a predevelopment grant with Smith Segal and Sowalsky for a health sciences facility.

5. Dwight Street Urban Renewal Project

The City provided predevelopment funding to the New North Citizens Council to assist with soft costs associated with the planning and construction of a new facility in Springfield’s North End neighborhood.

The Center will house an array of programs and services for families and children, including after school programs, translation services for Latino residents, and elderly programs. The facility will be a state-of-the-art two-story building containing approximately 22,000 square feet of space on a 1.2 acre site that is located at the intersection of Main and Morgan Streets. The new center, which is located within the boundaries of the Dwight Street urban renewal area, is expected to create 10 to 20 new jobs.

Predevelopment funds were used for legal services, appraisals and financial services. NNCC also received \$25,000 from MassDevelopment, the economic development agency for the Commonwealth of Massachusetts and \$15,000 from the EPA for costs associated with predevelopment activities.

OED continues to monitor the project for job creation and to provide technical assistance to this organization regarding the development of this new center. The City has delayed the submission of the Dwight Street URP amendment #2 during this program year and is working with the New North Citizens Council on issues relating to the construction of the new center.

The City also continued to conduct clearance and remediation work at a parcel at the corner of Dwight and Osgood Streets funded through an amendment to the FY03-04 Action Plan. It is anticipated that this work will be completed in fall 2005. Demolition work was completed on the site as part of this project in FY03-04.

- **CDBG funding was also used for program delivery costs associated with the Office of Economic Development’s initiative to develop/redevelop the remaining industrial land in the City to increase the supply of marketable industrial sites for business.**

At present most of the remaining sites in the city are considered Brownfields; they are in need of site assessments, remediation, and, in some cases, demolition. Three of these sites and the activities conducted during FY04-05 to bring them to market are detailed below:

1. Memorial Industrial Park II

The 88 acres of surplus Smith & Wesson land is the approved site for the development of Memorial Industrial Park II. HUD awarded the City a \$2 million Section 108 Loan Guarantee in conjunction with a \$1 million Brownfield Economic Development Initiative (BEDI) grant to finance the acquisition and remediation of certain hazardous waste and to develop the infrastructure required to develop the site. The SRA purchased the property for the City in April, 2003.

Remedial action pursuant to the MA DEP approved remediation plan commenced in October of 2004 and completed in May of 2005. The City is awaiting the approval of the Memorial Industrial Park II URP from DHCD. Final approval is anticipated by October 2005. The park will be marketed to potential developers in the fall of 2005. Recently, the City has been approached by 1 developer to purchase 30 acres and construct 250,000 square feet of office/distribution space.

When completed, the site could contain approximately 650,000 square feet of commercial/industrial space and will result in the creation of approximately 800-1,000 new jobs. The City continued to track this project for accomplishment data to support compliance with the BEDI, the 108 loan, program delivery activities and a predevelopment grant between the City and the WMASS Area Development Corporation for predevelopment costs associated with this project.

2. Taylor Street/Worthington Street Area

After the DPW City Yard was relocated to a new modern facility on Tapley Street, the existing buildings were demolished and the site was remediated. Completed in 2000, redevelopment of the property was undertaken by Springfield Foodservice Corporation (SFC) and Hampden Zimmerman Electrical Supply. SFC was an adjacent land owner needing additional land for a 50,000 square foot expansion. By selling SFC the land for the expansion, the City was able to retain over 200 jobs and SFC invested \$3.6 million in the property.

The remainder of the land was sold to Hampden



Hampden Zimmerman, 274 Taylor Street

Zimmerman, which invested over \$2 million for a new 40,000 square foot building that employs over 60 people. Both investments resulted in over \$100,000 in new tax revenues for the City. Approximately 37 new jobs were created as a result of private investment at this site. To build on the success stories achieved by these companies, the City demolished buildings on adjacent tax title properties and will be advertising for Request for Proposals (RFP) for those parcels. OED continued to track this project for accomplishment data related to an FY99-00 contract for predevelopment costs associated with the redevelopment of this site.

3. Crane Site/Indian Orchard

The City owns approximately 13 acres at the 53-acre former Crane Company site. A master plan for the neighborhood and a Phase III environmental site assessment for the City property were completed. OED and the Planning Department continued their efforts to identify additional funding sources to complete the environmental remediation and demolition at this site. In addition, OED continued to track this multi-year project for accomplishment data to ensure national objective requirements are met pursuant to two predevelopment contracts, including funds made available through a predevelopment contract with Associated Building Wreckers in FY01-02 and a contract with Crowley Real Estate in FY00-01 for an appraisal of the former Crane site.

D. Overview of Neighborhood Revitalization Strategy accomplishments.

Neighborhood Revitalization Strategy

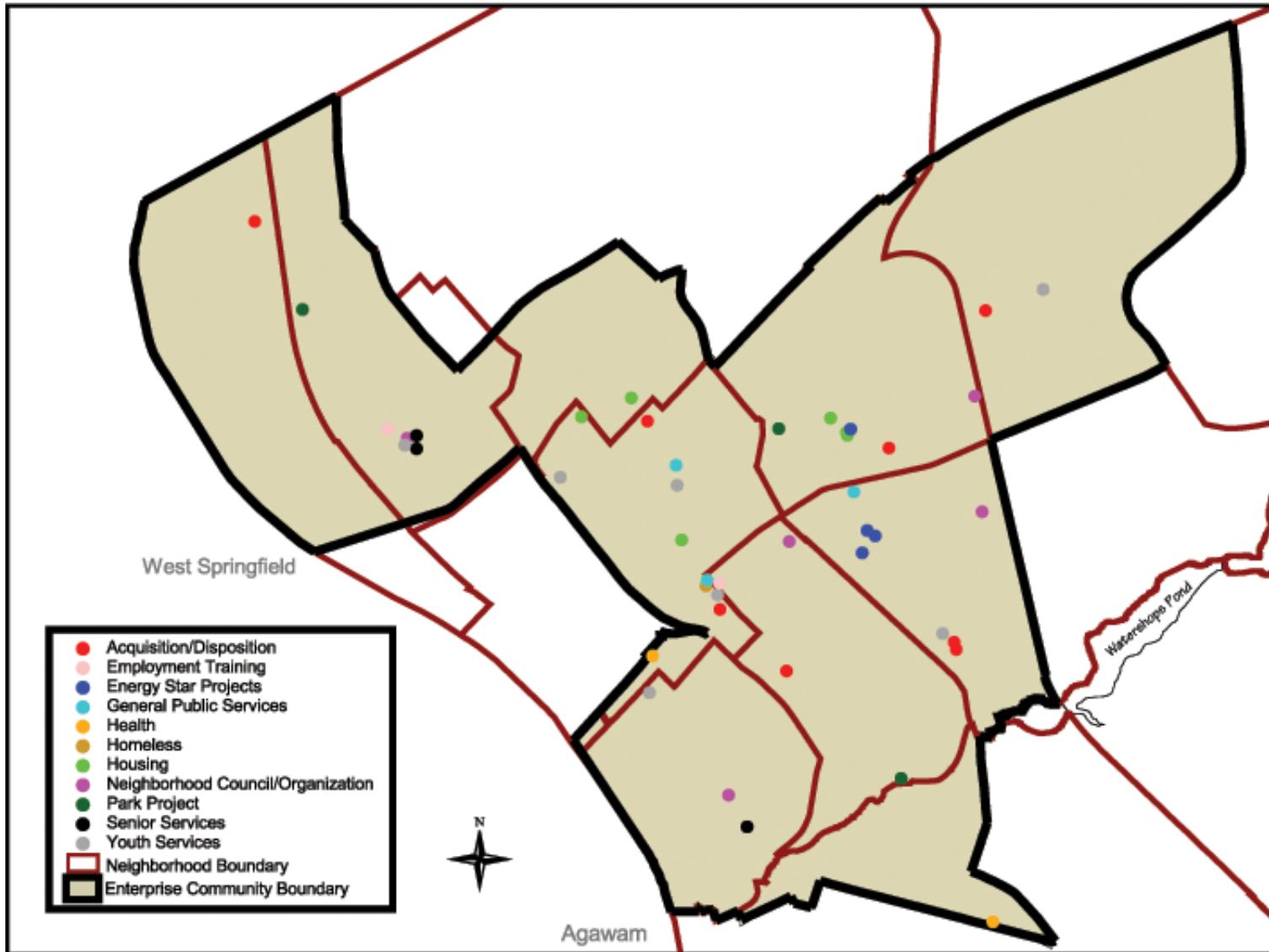
The City of Springfield was designated as an Enterprise Community in 1995. As part of this program, the City developed a Neighborhood Revitalization Strategy for the neighborhoods in the Enterprise Community. The strategy focused on:

1. Encouraging investment in order to create jobs and expand the tax base,
2. Promoting safer and more livable neighborhoods, and
3. Offering support to low income persons and families.

The strategy is achieved through numerous programs and activities, many of which are operated by Community-Based Development Organizations. The Enterprise Community's Annual Report is located in the Appendix. The following supplement to the Enterprise Community report contains a preliminary analysis of Public Service spending within the Enterprise Community.

As in the first four years of the 2001-2005 Consolidated Plan, during this fiscal year HUD entitlement funds were allocated for a substantial number of activities that were conducted in the Enterprise Community. Some activities, such as housing programs (i.e. homeownership rehabilitation, homeownership new construction, rental rehabilitation and rental new construction), youth programs, senior programs, programs for disabled and homeless persons and sites included in the acquisition/disposition program are easily attributable to specific sites and are therefore easily plotted on the Enterprise Community map on the following page. Other activities--such as code enforcement, graffiti removal, and the planter program--targeted locations throughout the Enterprise Community. Although these programs are not easily mapped and are therefore not represented on the following map, the impact of these area-wide activities should not be discounted.

City of Springfield, Massachusetts - FY05 Activities in Enterprise Community



Prepared by the Springfield Planning Department
 Data Source: Springfield Community Development
 November, 2005

Supporting objectives for Springfield’s Enterprise Community/NRSA

The following objectives as outlined in HUD’s criteria for creating neighborhood revitalization strategy areas are profiled below. The objectives are supported with highlights of the City’s past accomplishments within our current NRSA. In addition, the City has detailed the projects for the upcoming year, the aim of which is to create opportunity in the Enterprise Community area through partnerships between government, the private sector, community organizations, and neighborhoods residents.

Supporting Objectives:

A. Obtain commitments to neighborhood building: A critical component to neighborhood building is having viable and energized community groups, residents, and institutional partners to foster revitalization efforts. Within Springfield’s existing plan, the City has committed to the following benchmarks that support this objective:

- Building capacity for neighborhood councils;
- Preparing neighborhood councils to partner with institutions and other organizations within their neighborhoods;
- Engaging institutional partners in the revitalization process; and
- Meet with neighborhood groups in a participatory manor to assess community needs.

Highlights of Past Accomplishments:

- The Office of Housing and Neighborhood Services (OHNS) assisted the Old Hill neighborhood with the revitalization of their “defunct” neighborhood council. Assistance included the identification of interested residents willing to serve their neighborhood council on the board of directors. This resulted in two straight years of successful neighborhood elections and the creation of a viable and active council.
- The McKnight Neighborhood Council, after many years of having no public office, reorganized their Board and successfully opened a community office on a main corridor in their neighborhood. Public meetings, homebuyer education workshops and tax-filing assistance are just a few of the services provided. This group also created a web site where residents may view meeting minutes and agendas, upcoming activities and voice comments or complaints.
- A plan for the New North Citizen Council’s (NNCC) community center expansion was developed. Working with City officials, agency staff and neighborhood residents, the center will be a neighborhood resource for a number of community service and mental health programs. The NNCC incorporates several city tax-foreclosed parcels of land combined with private real estate to complete this multi-million dollar project.
- City staff assisted the neighborhood groups within the EC area, which maintain volunteer boards, with the implementation of resident driven activities. One such activity was a Tax-Assistance Program with materials provided by the IRS assisted over 200 residents with their tax preparation in their local council offices. In four other EC communities groups began community gardens as way to network within their community. One group in particular has grown to operating three community gardens. Most land is loaned to the groups by the City with land acquired through the tax-foreclosure process.
- Through OHNS neighborhood organizations were provided financial resources and technical

assistance to drive their resident-based all volunteer boards to further accomplish comprehensive and community development plans to improve their neighborhoods.

- OHNS held a series of board meetings to conduct a by-law review for the Old Hill Neighborhood Council. This process resulted in an overview of existing by-laws and developing a new set that reflects the Board of Directors current goals and focuses on building board and neighborhood capacity.
- Neighborhood groups created and established newsletters to inform residents of their community about ongoing activities and encourage residents to participate.
- Through the OHNS the Maple-High Six Corners Citizen's Council formed a partnership with the Brookings School and its students to create an organic community garden using a city tax-foreclosed lot to educate children on nutrition and health.
- Annually the Office of Community Development conducts a series of neighborhood based community forums to gain insight on direction of use for all federal entitlement funds. Forums include Special Needs Populations, Homeless Populations, Community and Economic Development and Affordable Housing. This year alone, the forums were attended by hundreds of Springfield residents and a variety of social service agencies.
- OHNS established a Neighborhood Leadership Group, consisting of representatives from all of the City's neighborhoods. This group, which meets quarterly, or as needed, works to identify issues that they feel the City needs to make a top priority. Projects undertaken include the completion of a new residential zoning ordinance and the implementation of a Billboard moratorium. Currently, the Neighborhood Leadership Group is tackling a priority for Springfield's EC: adult entertainment establishments.

- B.** Make neighborhoods attractive for investment, thereby making a market for profits: The City coordinates numerous activities to address conditions within its EC neighborhoods that would otherwise hinder its ability to attract and retain private investment and jobs for low- and moderate-income residents.

Within Springfield's existing EC plan the City has committed to the following benchmarks to support this objective:

- Rebuild community infrastructure, including sidewalks, street tree plantings, parks and recreation areas;
- Address residential quality of life issues including active code enforcement, zone change recommendations, and graffiti removal; and
- Initiate a selective demolition program.

Highlights of Past Accomplishments:

- The City provided funding for various neighborhood beautification programs and park improvements during the first four years of the City's 2000-2005 Consolidated Plan. One such project is improvements to Johnny Appleseed Park and the Locust Street corridor in the lower Forest Park neighborhood. Other major park improvement initiatives include Magazine Park in the McKnight Neighborhood, Emerson Wight in the South End of the city, and a new water spray feature at Ruth Elizabeth Park in the Six Corners Neighborhood. [CAPER, FY02-03, Section III,

page 14 and EZ/EC Annual report 2002]

- Through the City's Urban Forestry Program over 300 new trees have been planted in the past three years in Springfield's EC. Most recently, the original group of Urban Forestry volunteers formed their own 501c3, and they are independently operating in the EC area.
 - The Code Enforcement Department, which conducts thousands of inspections annually, worked to maintain and prevent further deterioration of Springfield's housing stock. The City sought and was awarded authorization for board and secure orders of vacant and abandoned properties and condemnation orders for uninhabitable housing from the Commonwealth of Massachusetts Western Division of Housing Court. Court orders were also granted for debris and trash removal for privately owned vacant lots and abandoned buildings.
 - The Planning and Building Departments amended the City's zoning ordinance to formalize a process for consolidating and arranging, enlarging, and modifying the ordinances of the city restricting buildings, structures and premises according to their use or construction to specified parts of the city.
 - The City funded efforts through existing CDC's to remove graffiti within EC neighborhoods. Currently, sites are identified by neighborhood residents and reported to a professional who removes graffiti sites within 24 hours. In furtherance of the existing program, a City run graffiti program is planned in cooperation with the Department of Public Works to eradicate graffiti citywide.
 - With City assistance from the OHNS the South End Citizen's Council formed a partnership with the Hampden County Sheriff's Department to perform daily cleanup of Main Street through their neighborhood. This cleanup, which includes the residents of the alcohol treatment facility, removes debris, litter, and trash. The cleanup work was so successful that the group now removes graffiti from the exteriors of participating businesses.
 - The City demolished 243 unsafe structures over the course of this Plan. Continued funding has come from numerous sources including CDBG funds, demolition bond funds, grant funds from the Commonwealth of Massachusetts, and UDAG funds.
- C. Encourage long-term neighborhood participation that reinvests in the community building process: Essential to building neighborhood participation, existing partnerships must be strengthened and new ones developed to address the complex needs facing the EC. Further, citizen education programs must be developed to enhance the community building process. Within Springfield's existing EC plan the City has committed to the following benchmarks that support this objective:
- Increase the base of property owners that live in the EC neighborhoods by utilizing existing housing assistance providers; and
 - Stabilize the existing housing stock.

Highlights of Past Accomplishments:

- The City provided assistance to low and very low-income households for emergency assistance, rehabilitation programs, and heating system repair assistance. Additionally, the City administered a state-funded lead abatement-financing program to assist twenty-one properties. [CAPER, FY02-03, Section III, page 7]
- Annually, since the adoption of the 2000-2005 Consolidated Plan, the City conducted a competitive Request for Proposals for Public Service Funding process with a community driven review team. Additionally, the City utilizes CBDO's funded through this process to further the goals of the EC Neighborhoods. [CAPER, FY02-03, Section III, page 13]

- With City assistance through CDBG funds, the Christmas in April program assisted ten households in the past year. This program is managed through numerous city churches and relies on hundreds of volunteers and donated goods to benefit qualifying households. [CAPER, FY02-03, Section IV, page 24]
- In the first three years of the Consolidated Plan the City provided more than 1500 people with homebuyer education classes and direct financial assistance was provided to 160 households. [CAPER, FY02-03, Section III, page5]
- Within the same three-year period 21 properties were converted from distressed and/or abandoned properties to completely renovated homeownership opportunities. [CAPER, FY02-03, Section III, page5]
- Through the City and sub-grantees, seven workshops on lead abatement and removal were held. A total of 116 people were in attendance and 52 people were ultimately provided with hands on training. The cost of the trainings and workshops totaled \$78,250.00
- The City, through its sub-grantees, provided property owners with training on the fundamentals of how to be a responsible and effective landlord. These trainings also include lessons on everyday property maintenance and management.
- The Lower Liberty Heights Community Action Team partnered with the local YMCA to develop a comprehensive housing rehabilitation strategy. This partnership, along with residents, Habitat for Humanity, City officials, and local non-profit housing agencies has nearly completed a multi-million dollar housing initiative that involves the rehabilitation of ten houses and the construction of 92 affordable housing units.

D. Support and build capacity for existing community organizations as well as encourage new intermediary organizations including CDC's, CBDO's to assist with revitalization efforts and bridge the gap between local government agencies, the business community, community groups, and residents: Within Springfield's existing EC plan the City has committed to the following benchmarks that support this objective:

- Support homeless service providers,
- Address comprehensive needs for vulnerable populations within the EC area; and
- Propose programs to support EC merchant groups.

Highlights of Past Accomplishments:

- The City created in 2000 a Homeless Service Resource manual that is updated annually. This manual lists all emergency, transitional and permanent supportive housing programs and providers. [CAPER, FY02-03, Section III, page 9]
- Utilizing federal McKinney funds over the past three years the City expanded the number of permanent housing units for homeless by 32 units. [CAPER, FY02-03, Section III, page 10]
- The City funded two programs to prevent at risk families and individuals from becoming homeless, *Tenancy Preservation* and *Court Plus*. *Tenancy Preservation* is a state-wide model and *Court Plus* is operated by Western Massachusetts Legal Services; [CAPER, FY02-03, Section III, page 9]
- Through CDBG funding allocated for the Affiliated Chamber of Commerce of Greater Springfield's Technical Assistance Program (TAP) and the Puerto Rican Cultural Center's Latino Employment Assistance Program (LEAP), the City successfully engaged these partners in the

revitalization of Springfield's EC. Collectively, these organizations created and retained jobs and helped stabilize small businesses in the EC. [EZ/EC 2002 Annual Report, Page 1]

- The City, through its Office of Economic Development, operated an in-house technical assistance program and maintained contracts with various CDC's and CDBO's to provide neighborhood-based technical assistance. Thus far, these programs have assisted 60 businesses resulting in the creation of at least 11 jobs. [CAPER, FY02-03, Section III, page 11]

E. Foster the growth of resident based initiatives to identify and address their housing, economic, and human services needs: Addressing diverse housing needs in communities with many old, poorly maintained and abandoned properties is paramount to the City's revitalization effort. With acceptable and suitable housing as a foundation for residents in the EC, other economic and human service needs can be more effectively addressed. Within Springfield's existing EC plan the City committed to the following benchmarks that support this objective:

- Resident purchases of housing complexes;
- Support neighborhood-sponsored initiatives to board and secure and clean up troubled properties;
- Support initiatives to encourage business investment in EC neighborhoods that will provide employment opportunities; and

Highlights of Past Accomplishments:

- The City supported the initiative and completion of a \$450,000 resident housing complex purchase through the Cathedral Hill Housing Development Corporation for the Cathedral Hill Apartments in the EC.
- Funding was provided to acquire and rehabilitate a property (60 Byers Street) for affordable housing for persons impacted with HIV/AIDS. [CAPER, FY02-03, Section III, page 6]
- OHNS supported a number of neighborhood council sponsored clean-ups annually. The most popular day for these troubled sites to be cleaned is on Earth Day, which falls within the last week in April every year. The City provides materials, such as rakes, brooms, trash bags, garbage pick-up, gloves and outreach materials and support to encourage resident involvement.

The City of Springfield attempted to address the conditions within the urban area, through the development and implementation of a National Revitalization Strategy, the City sounds to elevate the urgent needs within the target area. In the City's original EC application these demographics were highlighted with disturbing clarity. Within the City's EC area:

- 40% of the population lived below the federal poverty level
- 60% of children under 5 were poor, triple the figure for the balance of the city;
- Unemployment was close to 20%
- 81% of youth 16-19 years old without a high school diploma were unemployed;
- **half of all** drug arrests in the City of Springfield occur in EC neighborhoods.

In designing its National Revitalization Strategy for the EC, the focus was on improving the quality of life for residents of the area. Many of the strategies within EC/NRSA called for a programmatic response, often increased and improved public service programs. These programs included educational tutoring, after-school drop-in centers for youth, AIDS counseling, job training and elder services. The utilization of Community Based Development Organizations (CBDO's) permitted the City to exceed the statutory 15% spending cap.

B. HOME Narratives

After the evaluation of housing needs, the City targeted its FY04-05 HOME funds into five program areas: Homebuyer Assistance, Existing homeowner Rehabilitation, Project Based Homeownership, Multi-Family Rental Housing, and Tenant-Based Rental Assistance. The allocations within the Action plan permitted the City to commit resources to affordable housing projects.

In FY04-05 the City's home allocations was \$1,864,171, of which \$1,677,754 was available for projects. The timely expenditure of federal funds for the furtherance of the City's identified housing goals is imperative. During this fiscal year, the City expended \$2,644,580 in available funds.

As part of the work conducted by the City to increase the rate of expenditure during FY04-05, the City pursued two key initiatives. The first initiative was an active recruitment program for developers. The second initiative provided direct technical assistance to merging organizations and developers. For this reason, the City has initiated an assessment of developers to design a developer capacity building program. Additionally the City has pursued an outreach effort to recruit additional private developers. Chart A below illustrated the City's program expenditures for FY04-05.

Within each year's allocation, the City has a federal mandate to expend 15% of its HOME entitlement program dollars on Community Housing Development Organizations (CHDOs). In FY04-05 the City expended \$288,026 (15%).

Another important analysis is the extent to which the federal HOME allocation leverages additional resources. Within FY04-05, the City's completed projects leveraged a total of \$30,013,859 from private, state and federal sources. Chart B on the following page illustrates the breakdown of leveraged resources.

Chart A
FY04-05 HOME Expenditures by Category
Total Expended: \$2,644,580.30

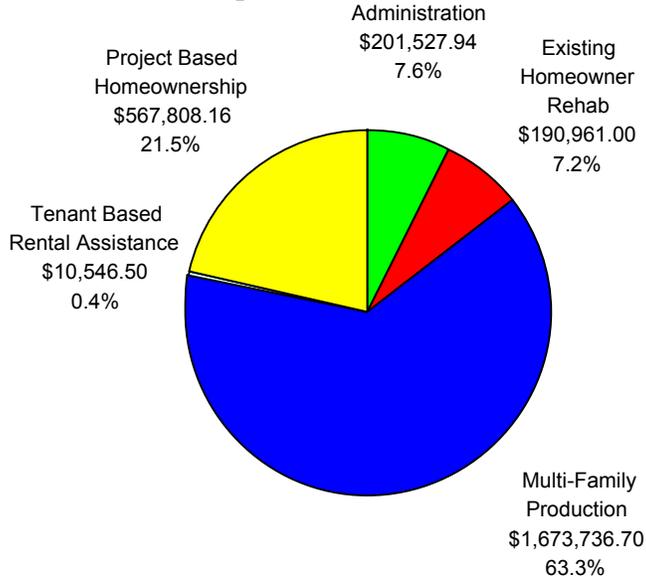
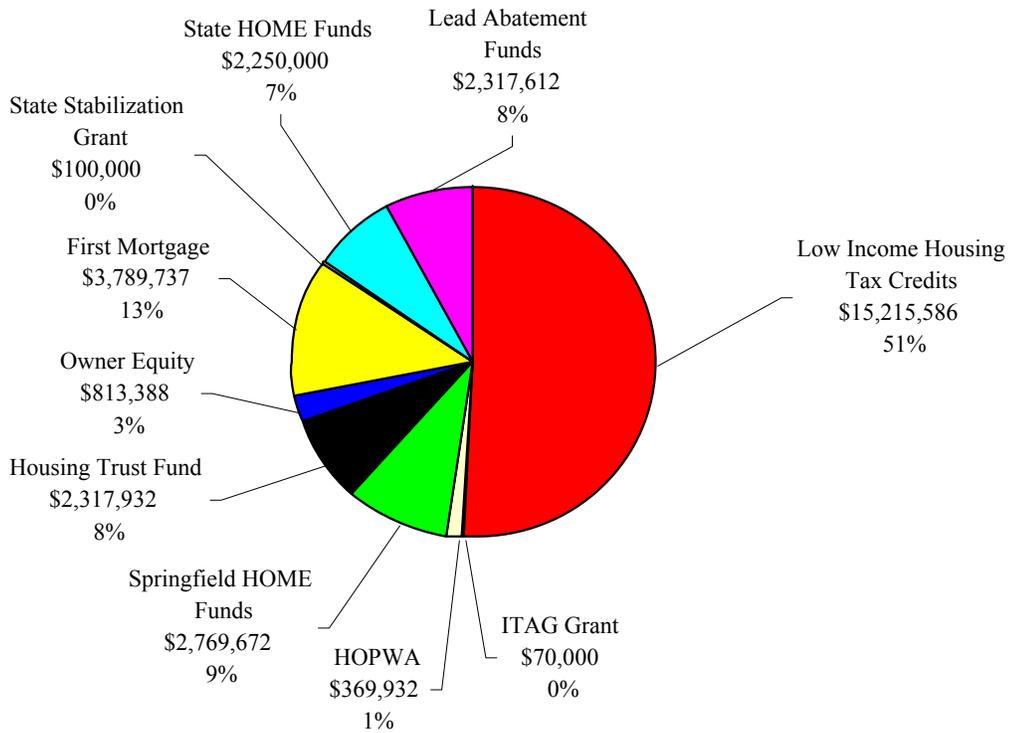


Chart B
Completed Projects Leveraged Resources



American Dream Down Payment Initiative (ADDI)

Within the annual action plan, the city proposed to 1) Redesign the existing homebuyer assistance program and 2) implement a outreach program targeting Section 8 and public housing residents. During FY 04-05, both activities were undertaken.

The existing homebuyer assistance program was redesigned to increase the amount of down-payments and closing cost and to provide a small amount of relocation assistance. The new program launched in January, provided assistance to 13 buyers; 10 of which were minority households.

The targeted marketing program, implemented in partnership with the Springfield Housing Authority was initiated this year. The education program consists of the city’s certified homebuyer education with extensive addition credit counseling. The participation is restricted to SHA residents. Direct outreach is undertaken by the SHA. During the fiscal year, fifty households enrolled in the education program.

“After their home was destroyed by fire, the Starks family enlisted the help of their neighborhood council and the City. Today they are proud homeowners in ‘their’ neighborhood.”
*-Linda Langevin, President
 Maple-High/Six Corners
 Neighborhood Council*

ENERGY STAR PROJECTS

Project Address	Project Type	HOME Amount	Total Development Costs	Total Units/ HOME Units
63 Quincy Street	Homeownership/For Profit Developer	\$49,300	\$143,015	1/1
69 Quincy Street	Homeownership/New Construction/For-profit developer	\$49,300	\$143,015	1/1
52 Tyler Street	Homeownership/New Construction/For-profit developer	\$49,300	\$143,015	1/1
40 Florida Street	Home Ownership/New Construction/CHDO	\$40,000	\$182,000	1/1

COMPLETED PROJECTS

Project Address	Project Type	HOME Amount	Total Development Costs	Total Units/ HOME Units
Belle-Franklin Project II: 250, 254, 260, 264-284 Franklin Street	Rental/ New Construction of six new sites/For profit developer	\$450,000	\$5,716,928	36/11
New Court II: 68-70, 76 and 84-86-88 Byers Street	Rental Rehabilitation/CHDO	\$450,000	\$7,834,183	45/11
Museum Park Project, 70 Chestnut Street	Rental Rehabilitation/For-Profit developer	\$550,000	\$9,059,105	92/40

Project Address	Project Type	HOME Amount	Total Development Costs	Total Units/ HOME Units
Cathedral Hill Apartments: 56-70 Florida Street, 72-78,84-93,104,118 St. James Avenue; 5-23, 29-47 Bowdoin Street	Rental Rehabilitation/For-Profit Developer	\$450,000	\$3,292,689	48/48
34 Florida Street	Homeownership/Rehabilitation/For-profit developer	\$77,600	\$170,600	1/1
30 Murray Hill Avenue	Homeownership/Rehabilitation/CHDO	\$103,340	\$216,069	2/2
551-553 Carew Street	Homeownership/Rehabilitation/CHDO	\$75,830	\$193,332	2/1
37 Humbert Street	Homeownership/Rehabilitation/For-profit developer	\$60,544	\$227,657	2/1
42 Humbert Street	Homeownership/Rehabilitation/For-profit developer	\$55,582	\$218,695	2/1
46 Humbert Street	Homeownership/Rehabilitation/For-profit developer	\$55,582	\$218,695	2/1
52 Humbert Street	Homeownership/Rehabilitation/For-Profit developer	\$53,294	\$216,407	2/1
40 Florida Street	Homeowner/New Construction/CHDO	40,000	182,000	1/1

Projects Completed Rental

Belle-Franklin Project II

The Belle Franklin projects involved the joint disposition of a MHFA SHARP Project along with two City tax-title properties. Through a single disposition process, a developer was selected to undertake a historic rehabilitation. Phase II added 36 additional affordable units to the project to make a total of 91 affordable units.

60 Buyers Street

The 60 Buyers Street project involved the renovation of 5 units to create affordable permanent housing for vulnerable populations.

New Court II

The New Court II project included the substantial renovation of 3 buildings on Byers street along with the construction of off street parking. The project created 48 affordable housing units.



Museum Park Apartments

The project consisted of the acquisition of 132 units in a six story 154 unit condominium project. The developer renovated and re-configured unit configurations from mostly studios on one bedroom units to create 2 studios, 80 one bedroom and 12 two bedroom units of affordable housing.



Cathedral Hill Apartments

The project involved the purchase, rehabilitation and preservation of the Cathedral Hill Apartments. The six two-story buildings underwent substantial renovation to preserve and improve a 48 unit low-income housing complex.



Homeownership

34 Florida Street

This project was undertaken by a for profit developer. HOME funds were provided to renovate this single family home to be sold to eligible first time homebuyers.



551-553 Carew Street 30 Murray Hill Avenue

The City provided HOME funds to the Hungry Hill Community Development Corporation, a CHDO who rehabilitated both two family homes and sold them to first time homebuyers .



Humbert Homeownership Project

This project consisted of the acquisition and substantial rehabilitation of four, two family homes in the Pine Point Neighborhood. These properties will be sold to eligible first time homebuyers.



40 Florida Street

The CHDO developer has constructed a new single family energy star home to be sold to an eligible first time homebuyer within the McKnight historic district.

Additional projects currently in the development phase but not yet completed:

Multi-Family Rental Housing Development

The City currently has three HOME-funded rental housing projects in development. The total number of affordable rental units that will be created as a result is 637. The three projects will achieve a total of thirty three HOME units upon completion. The projects have affordability terms of at least twenty years to ensure long-term affordability.

Project Address	Project Type	HOME Amount	Total Development Costs	Total Units/HOME Units
Pynchon 202 Plainfield Street	Rental Rehabilitation/For- Profit Developer	\$450,000	\$34,459,181	250/10
Edgewater/Pynchon II 101 Lowell Street	Rental Rehabilitation/For- Profit Developer	\$450,000	33,355,093	366/10
Museum Park Phase II 70 Chestnut Street	Rental Rehab/For Profit Developer	\$250,000	\$3,566,742	21/13

Projects currently in the development phase but not yet completed:

The development projects consisting of single-family and two-family housing that are currently under development total 8. Four of the projects are CHDO development projects. The City commitment of HOME funds totals \$447,900 for all 8 properties, with total development costs exceeding \$1,642,535. All 8 properties will be sold to eligible first-time homebuyers upon project completion.

Project Address	Project Type	HOME Amount	Total Development Costs	Total Units/ HOME Units
19 Dresder Street	Homeownership/Moderate Rehab/CHDO	\$50,000	\$210,000	1/1
202 Dunmoreland Street	Homeownership/Moderate Rehab/CHDO	\$50,000	\$210,000	1/1
81 Cambridge Street	Homeownership/Moderate Rehab/CHDO	\$50,000	\$270,000	2/1
127 Massachusetts Avenue	Homeownerhsip/Moderate Rehab/CHDO	\$50,000	\$205,000	1/1
51 Quincy Street	Home Ownership/New Construction/For-profit developer	\$49,300	\$143,015	1/1

51 Quincy Street	Home Ownership/New Construction/For-profit developer	\$49,300	\$143,015	1/1
57 Quincy Street	Home Ownership/New Construction/For-profit developer	\$49,300	\$143,015	1/1
45-47 Thompson Street	Homeownership/New Construction/CHDO	\$100,000	\$318,500	2/2
52 Tyler Street	Homeownership/New Construction/For-profit developer	\$49,300	\$143,015	1/1

Fair Housing and Affirmative Marketing

All development projects were reviewed for compliance with the City’s affirmative marketing requirements. Each developer was required to provide an affirmative marketing plan as well as marketing materials. The developer’s plans identified community organizations, places of worship, employment centers, fair housing groups or housing counseling agencies where special outreach was conducted. In addition, all marketing materials included the Equal Housing logo. Upon project completion, the accomplishments were assessed based on the initial plan, outreach efforts including mailing lists/ads and the resulting HOME-assisted recipient.

Relocation

The development projects that were completed during the program year involved no permanent displacement of tenants from housing units. All approved projects were reviewed to determine applicability of the Uniform Relocation Assistance (URA) guidelines.

Minority and Women-Owned Business Outreach

In addition to ensuring that HOME benefits are delivered to minority households, the City undertakes extensive outreach to ensure that minority and women-owned enterprises are contract recipients.

The opportunities to expand M/WBE participation are through direct funding to M/WBE developers and/or through monitoring developers for their M/WBE contracting process/accomplishments.

In the year covered by the Action Plan, HOME funds were expended in the amount of \$98,600 to a minority developer who has completed two new construction homes sold to first time homebuyers. Additionally, within completed projects, the developers awarded M/WBE contracts in excess of \$8,441,544. These accomplishments may not be reflected in the HOME Annual Performance Report as the projects may not have been fully occupied and closed out in the IDIS system prior to the end of the reporting period.

The City will continue to strive to increase M/WBE and Section 3 business participation.

Matching Report

HOME matching funds are received from the Commonwealth's Department of Housing and Community Development, through the MASS Rental Voucher Program (MRVP). The value of MRVP in Springfield is far in excess of the required match.

Contracting

The Office of Housing has continued to further our marketing and contracting activities. The housing rehabilitation and lead abatement programs maintain a list of qualified insured contractors. Although the lists are updated on a regular basis, property owners are encouraged to solicit from a wider circle of contractors. Often, contractors who undertake our projects are willing to be placed on our list for future contracts.

On-Site Inspections

On-site inspections of affordable rental projects assisted with HOME funds are conducted by qualified City staff in accordance with HOME regulations. Standard practice is that units are inspected as part of the annual recertification process. Project units inspected include:

Program	Number	Street
Multi-Rental	70	Chestnut St.
PBHO	551-553	Carew St.
PBHO	30	Murray Hill Ave.
PBHO	52	Tyler St.
PBHO	60	Byers St.
PBHO	34	Florida St.
PBHO	35-37	Humbert St.
PBHO	18-20	Burr St.
PBHO	32-34	Burr St.
PBHO	143-145	Cambridge St.

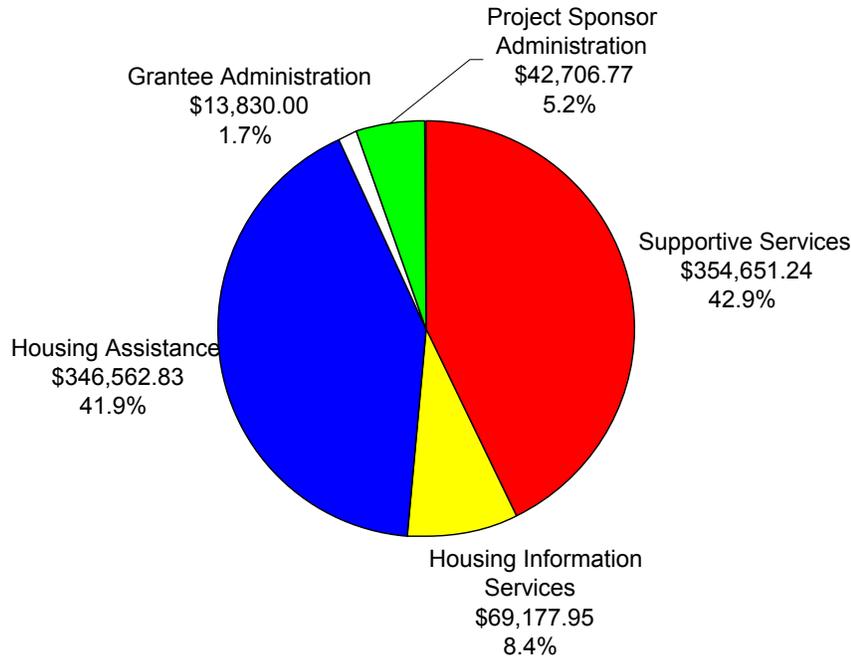
In HOME projects that have Section 8 subsidies or in which the owner has an on-going relationship with a PHA/LHA, the City accepts the PHA/LHA inspections but reserves the right to randomly re-inspect.

In addition, City staff conducts initial, progress, and close-out (final) inspections on all developer projects - project-based homeownership and multi-family production - throughout the development process. City staff also conducts similar inspections on all existing homeowner rehabilitation projects and state financed lead abatement projects. HQS inspections as part of the application review are also conducted on all first-time homebuyer projects.

HOPWA Narrative

The City of Springfield is the HOPWA grantee for the tri-county area, which is comprised of Hampden, Hampshire, and Franklin County. The designation as an entitlement community for HOPWA funds occurred in 2001.

FY04 - FY05 Expenditures by Category Total HOPWA Expended: \$826,928.79



Projects which were selected for funding after extensive community input and a formal Request for Proposal process, included:

1. River Valley Counseling Center (sponsor) to provide tenant-based rental assistance and intensive support services for 19 households. Housing information and services were provided to an additional 183. Housing information was provided to 115 persons. River Valley primarily served residents of Hampden County.
2. Center for Human Development/HIV/AIDS Law Consortium provided legal assistance, advocacy, and small group workshops to clients and case managers on issues of discrimination in housing and benefits. The Law Consortium provided legal services to 408.
3. New North Citizen' Council (sponsor) provided support services, housing search and information, and short-term assistance to households impacted by HIV/AIDS. The

program provided housing information services to 97, and short-term assistance/rental assistance to 102 households.

1. Cooley Dickinson Hospital's AIDS Care (sponsor) provided tenant-based rental assistance and support services to 14 households. Housing information and support services were provided to an additional 77 households. Cooley Dickinson primarily served residents of Hampshire County.
2. AIDS Action Committee provides short term rental assistance through the Homeless Prevention Program and the Rental Start-up Program to households impaired by HIV/AIDS. 64 Eligible households were served.

The City of Springfield's Office of Housing and Neighborhood Services provides the grant management and the Community Development Department provides financial oversight. Program oversight consists of program monitoring through quarterly reports and on-site monitoring as needed. The City's quarterly report mirror HUD's Annual Progress Reports with the addition of a program narrative, which details challenges and accomplishments.

Sponsors are selected through a competitive formal Request for Proposal process. In this, the City's second program year, a process similar to the first year was utilized. The process has been designed with significant input from AIDS providers and with technical assistance from AIDS Housing under contract with HUD. In this program year, the City held a number of public hearings, which were advertised in the regional media/newspaper, to assess community need. Overwhelmingly, participants were concerned with the impact of state budget cuts and desired a stable continuation of funding for tenant-based rental and housing services.

After completion of the needs assessment, a formal Request for Proposals process was undertaken all of the respondents were funded.

Project Accomplishments Overview

HOPWA funds provided a range of housing activities including:

- Emergency or short-term 134 households
- Rental assistance to 63 households
- Housing Information Services to 570 persons

A HOPWA funded project of five units was placed in service during this program year. An application for a new HOPWA project was received by the City and has received a conditional commitment.

Barrier/Trends Overview

The greatest challenges have been program operations. While all the selected sponsors have extensive experience in service provision, the HOPWA regulations including short term and emergency assistance required technical assistance. Providers found the reporting format has been completed but further refinement is necessary.

The Tri-county area continues to see an increase in the number of HIV/AIDS cases and a decrease in the public dollars available to serve this growing population. Couple these factors with an increase in life expectancy, results in a tremendously burdened system. Over the next five years, providers will need to evaluate the use of mainstream health and housing programs to provide for impacted households. The City as an administrator of HOPWA funds will continue to stress the importance of a community partnership and leveraging of non-HOPWA resources.

Name of HOPWA Grantee: **City of Springfield/Office of Housing & Neighborhood Services**
 Report covers the period: **7 / 1 / 04 to 6 / 30 / 05**

Performance Chart 1—Actual Performance. Types of Housing Units Dedicated to Persons with HIV/AIDS that were Supported during the Operating Year Name of HOPWA

Type of Unit	Estimated Number of Units by type in the approved Consolidated Plan/Action Plan for this operating year	Comment, on comparison with actual accomplishments (or attach)
1. Rental Assistance	70	71-Exceeded goal
2. Short-term/emergency housing payments & Housing Information Services	200**	134-Short Term Emerg. Housing 570-Housing Information Services 704-Exceeded Goal
3-a. Units in facilities supported with operating costs		
3-b. Units in facilities that were developed with capital costs and opened and served clients		
3-c. Units in facilities being developed with capital costs but not yet opened		
Subtotal	270	775
Deduction for units reported in more than one category		
Total	270	775

****The project accomplishments are for all eligible activities including Housing Information Services.**

Grantee: **City of Springfield/Office of Housing & Neighborhood Services**

Report covers the period: **7 / 1 / 04 to 6 / 30 / 05**

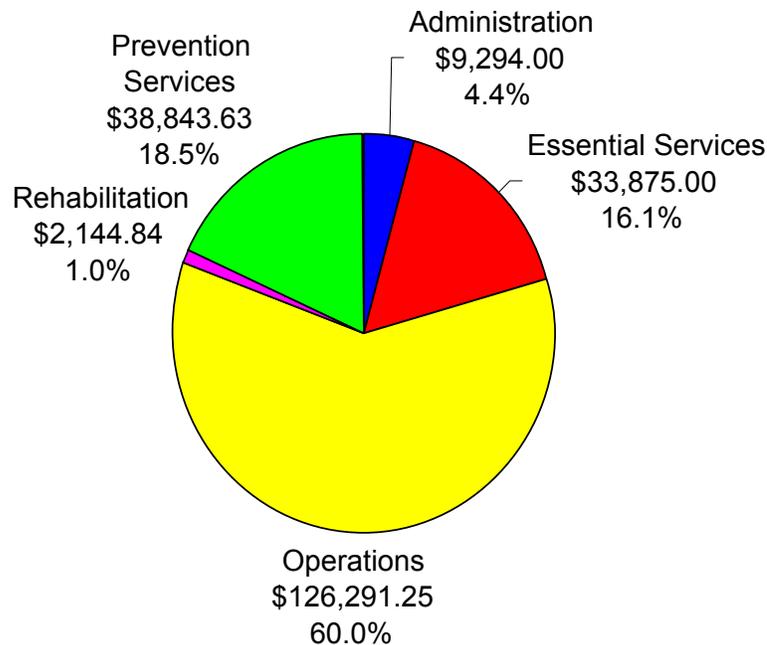
Performance Chart 2 – Comparison to Planned Actions, as approved in the Action Plan/Consolidated Plan for this Operating Year (Estimated Numbers of Units)

Type of Unit:	Number of units with HOPWA funds	Amount of HOPWA funds	Number of units with Other funds	Amount of other funds	Deduction for units reported in more than one column	TOTAL by type of unit
1. Rental Assistance	71	229,053.21				71
2. Short-term/emergency housing payments	134	98,056.00				134
3-a. Units in facilities supported with operating costs						
3-b. Units in facilities that were developed with capital costs and opened and served clients						
3-c. Units in facilities being developed with capital costs but not yet opened						
Subtotal	205	327109.21				205
Deduction for units reported in more than one category						
TOTAL	205	3277109.21				205

ESG Narrative

After a Community Needs Assessment, the City requested proposals from Homeless Service Providers to operate ESG eligible programs. As part of the City's review process, the statutory spending caps on certain ESG activities is a consideration. The City expenditures for FY04-05 within the allowable activities and expenditure caps is as follows:

FY04-05 ESG Expenditures by Category Total Expended: \$210,448.72



ESG funds have statutory match funds requirement of one to one. For every ESG dollar expended, one dollar of other private or eligible public money must be expended. The City's ESG program far exceeded this requirement by leveraging \$806,315.90.

ESG Activities

The Emergency Shelter Grants program is designed to perform four eligible activities: increase the number and quality of emergency shelters/and transitional housing facilities, to operate these facilities, to provide essential services, and to help prevent homelessness. During the period of the Action Plan, the City of Springfield utilized eligible entities to provide effective programs to Springfield's homeless population.

Eligible ESG activities, with corresponding funded programs, are:

1. **Renovation** - rehabilitation, and conversion of buildings for use as emergency shelters or transitional housing for the homeless.

PROJECTS

Worthington Street Shelter – an emergency shelter for homeless singles was awarded and expended ESG funds for the rehabilitation of the sponsor-owned property. In addition to bathroom renovations, the property’s general conditions were improved.

2. **Essential services** - Assistance may be used for activities relating to emergency shelter for homeless individuals. The provision of essential services, including services concerned with employment, health, drug abuse or education, and may include but are not limited to:

- 1) Assistance in obtaining permanent housing;
- 2) Medical and psychological counseling and supervision;
- 3) Employment counseling;
- 4) Nutritional counseling;
- 5) Substance abuse treatment and counseling;
- 6) Assistance in obtaining other Federal, State and local assistance including mental health benefits; employment counseling; medical assistance; Veteran's benefits; and income support assistance such as supplemental Security Income benefits, Aids to Families with Dependent children, General Assistance, and Food Stamps;
- 7) Other services such as child care, transportation, job placement and job training.

PROJECTS

Health Care Services were provided through Health Care for the Homeless. Essential health services included medical encounters, counseling, nutrition and referrals to mental health and additional services. Services were provided on-site at every single and family shelter in Springfield. The project served 396 persons.

3. **Operating costs** - such as maintenance, insurance, rent, utilities and furnishings incurred by a recipient operating a facility

PROJECTS

- Friends of the Homeless received funding for the operation of an emergency shelter for homeless singles. The shelter served 2,345 persons.

- The Teen Living Program provided emergency shelter to teen parents. The project served 89 persons.

4. **Homeless prevention** and efforts to prevent homelessness such as financial assistance to families who have received eviction notices or notices of termination of utility services if - a) the inability of the family to make the required payments is due to a sudden reduction in income; b) the assistance is necessary to avoid the eviction or termination of services; c) there is a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and d) the assistance will not supplant funding for preexisting homelessness prevention activities from other sources.

PROJECTS

- **Tenancy Preservation Program (TPP)** - *provides case management, mediation and mental health intervention for households with tenancy at-risk due to mental health issues. The program utilizes a community-based team that works in conjunction with community organizations to identify and intervene in situations where there is imminent risk of homelessness. This program is a state-wide model that has received national acclaim. During this fiscal year, the TPP assisted 150 people.*

- **Court Plus** - *operated by Western Massachusetts Legal Services, provides staff attorneys and legal advocates to assist households facing evictions within the City of Springfield. Assistance is provided directly within the Western Massachusetts Division of Housing Court. Clients were screened to determine that income was no more than 125% of the Federal poverty level or that their income was primarily from public sources. During this fiscal year, the Court Plus program assisted 80 people.*

A summary of program goals, service numbers and matching resources is included on the following pages (pages 85-98)

FY 04-05	Friends of the Homeless	Health Care for the Homeless	MHA - TPP	WMLS	OPEN PANTRY Teen Living	FY TOTAL
CONTRACT #	8834	9001	8750	8748	9037	
Unaccompanied males	1655	101	25	4		1785
Unaccompanied females	690	295	62	9		1056
Under 18 female					9	9
Under 18 male						
Single Parent Families			60	58	80	198
Two Parent Families				9		9
Adult couples w/o child			3			3
Don't know						
HOUSEHOLDS SERVED:	2345	396	150	80	89	3060
RACE						
Black	824	135	45	27	29	1060
White	696	172	39	11	22	940
Hispanic	790	89	60	41	37	1017
Other	35		6	1	1	43
% OF POPULATION SERVED						
Battered Spouse	2%	19%	35%	0%	1%	11%
Runaway/thruway youth	5%	.5%	0%	0%	0%	.5%
Chronically Mentaly Ill	41%	50%	79%	18%	0%	38%
Dev. Disabled	1%	0%	3%	0%	0%	1%
HIV/AIDS	8%	2%	7%	1.5%	2%	4%
Alcohol Dependent Indiv.	58%	12%	21%	2%	0%	19%
Drug Dependent Individuals	62%	41%	19%	0%	0%	24%
Elderly	9%	1%	13%	1%	0%	5%
Veterans	8%	.25%	1%	0%	0%	2%
Physically, Disabled	1%	.25%	7%	17%	0%	5%
Other	0%	0%	2%	67%	2%	14%

Agency FY 03 - 04	Friends of the Homeless	Health Care for the Homeless	MHA - TPP	WMLS	OPEN PANTRY Teen Living	FY TOTAL
ESG CONTRACT AMOUNT						\$ -
MHFA			\$ 65,125.00			\$ 65,125.00
Dept. Social Services					\$336,989.90	\$ 336,989.90
Ma. Bar Asso./MA Legal				\$21,475.00		\$ 21,475.00
United Way						\$ -
Private Foundations						\$ -
Agency Funds		\$ 31,500.00				\$ 31,500.00
City of Chicopee			\$ 6,904.00			\$ 6,904.00
DTA	\$ 344,322.00					\$ 344,322.00
TOTAL MATCHING FUNDS	\$ 344,322.00	\$ 31,500.00	\$ 72,029.00	\$21,475.00	\$336,989.90	\$ 806,315.90
GOALS						
F.O.H.	C8834	To operate an emergency shelter for single individuals.				
HC4H	C9001	To provide health care to homeless individuals residing in shelters & on streets.				
MHA - TPP	C8750	To provide advocacy for at-risk households and for homeless.				
WMLS	C8748	To provide legal representation for homeless and at risk households.				
OPEN PANTRY	C9037	To provide shelter and assistance to teenage mothers & their children.				

REVISED 10/29/03

EMERGENCY SHELTER GRANT PROGRAM

Contract NO. **C 8834**

AGENCY NAME: <u>FRIENDS OF THE HOMELESS</u>	REPORT PERIOD: <u>07/01/04 TO 06/30/05</u>
Scope: Friends of the Homeless operated an emergency open bed shelter for the homeless in the City of Springfield. The population served was homeless men and women, which included individuals who lacked a fixed, regular and adequate nighttime residence. The Shelter provided temporary shelter for the homeless along with services needed to assist individuals in obtaining secure permanent housing. The shelter operated 7 days a week, 365 days a year.	

HOMELESS BENEFICIARIES AND TYPES:

Unaccompanied Males	1655
Unaccompanied Females	690
Unaccompanied Female Youth<18	
Unaccompanied Male Youth<18	
Single Parent Families	
Two Parent Families	
Adult Couples without Children	
Don't Know	
TOTAL	2345

NUMBER OF CLIENTS SERVED WHO SELF-IDENTIFY AS:

African-American	824
Caucasian	696
Hispanic	790
Other	35

ESG Contract Amount: \$129,405.00
Match Amount and Source: \$244,322.01/DTA

The percentage of the population served who are:

Battered Spouse: 2 %
Runaway/Throwaway Youth: 5 %
Chronically Mentaly Ill: 41 %
Developmentally Disabled: 1 %
HIV/AIDS 8 %
Alcohol Dependent
Indivicuals: 58 %
Drug Dependent Individuals: 62 %
Elderly: 9 %
Veterans: 8 %
Physically, Disabled: 1 %
Other: 0 %

EMERGENCY SHELTER GRANT PROGRAM

Contract NO. **C 8748**

AGENCY NAME:	HEALTH CARE FOR HOMELESS	<u>W.M.L.S./COURT PLUS PROGRAM</u>	REPORT PERIOD:	<u>07/01/04 TO</u> <u>06/30/05</u>
Scope: The Court Plus Program provided prevention services for tenants facing eviction in the City of Springfield. Court Plus utilized an attorney and a paralegal to prevent at-risk families from becoming homeless. The services were essential in-court and follow-up services for tenants with eviction cases. Court Plus screened defendants seeking assistance to determine that their income was no higher than 125% of the federal poverty threshold, or that their income was primarily from public assistance.				

HOMELESS BENEFICIARIES AND TYPES:

Unaccompanied Males	4	
Unaccompanied Females	9	
Unaccompanied Female Youth<18		
Unaccompanied Male Youth<18		
Single Parent Families	58	
Two Parent Families	9	
Adult Couples without Children		
Don't Know		
TOTAL	80	

NUMBER OF CLIENTS SERVED WHO SELF-IDENTIFY AS:

African-American	27	
Caucasian	11	
Hispanic	41	
Other	1	

ESG Contract Amount: \$21,475.00
Match Amount and Source: \$ 21,475.00/MA Bar & MA Legal Association

The percentage of the population served who are:

- Battered Spouse: 0 %
- Runaway/Throwaway Youth: 0 %
- Chronically Mentaly Ill: 18 %
- Developmentally Disabled: 0 %
- HIV/AIDS 1.5 %
- Alcohol Dependent
Indivucuals: 2 %
- Drug Dependent Individuals: 0 %
- Elderly: 1 %
- Veterans: 0 %
- Physically, Disabled: 17 %
- Other: 67 %

EMERGENCY SHELTER GRANT PROGRAM

Contract NO. **C 8750**

AGENCY NAME: <u> MHA - The Tenancy Preservation Program </u>	REPORT PERIOD:	<u>07/01/04 TO</u> <u>06/30/05</u>
Scope: The Tenancy Preservation Program provided prevention services, utilizing a community based engagement team. The team assertively interfaces with community entities to identify and intervene with families and individuals imminently at risk of homelessness within the City of Springfield. TPP provided prevention services primarily to households in which at least one family member had a mental disability (substance abuse, mental health, mental retardation, or problems related to aging or any combination of these), that contributed to a lease violation and put the family at risk of homeless.		

HOMELESS BENEFICIARIES AND TYPES:

Unaccompanied Males		<u>25</u>
Unaccompanied Females		<u>62</u>
Unaccompanied Female Youth<18		<u> </u>
Unaccompanied Male Youth<18		<u> </u>
Single Parent Families		<u>60</u>
Two Parent Families		<u> </u>
Adult Couples without Children		<u>3</u>
Don't Know		<u> </u>
TOTAL		<u>150</u>

NUMBER OF CLIENTS SERVED WHO SELF-IDENTIFY AS:

African-American 45

Caucasian _____ 39 _____

Hispanic _____ 60 _____

Other _____ 6 _____

ESG Contract Amount: \$30,000.00
Match Amount and Source: \$72,029.00
\$6,904.00 - City of Chicopee/\$65,125.00 - MA Housing

The percentage of the population served who are:

Battered Spouse: 35 %
Runaway/Throwaway Youth: 0 %
Chronically Mentaly Ill: 79 %
Developmentally Disabled: 3 %
HIV/AIDS 7 %
Alcohol Dependent
Indivucuals: 21 %
Drug Dependent Individuals: 19 %
Elderly: 13 %
Veterans: 1 %
Physically, Disabled: 7 %
Other: 2 %

EMERGENCY SHELTER GRANT PROGRAM

Contract NO. **C 9001**

AGENCY NAME: HOMELESS	HEALTH CARE FOR	HEALTH CARE FOR THE	REPORT PERIOD:	<u>07/01/04 to</u> <u>06/30/05</u>
		HOMELESS		

Scope: Health Care for the Homeless provided essential services onsite at shelters, soup kitchens, job placement sites and transitional programs within the City of Springfield. The program provided primary health care and substance abuse services at locations accessible to homeless people. The majority of the clients served are single individuals currently residing in shelters, transitional housing and/or unfit living situations.

HOMELESS BENEFICIARIES AND TYPES:

Unaccompanied Males	<u>101</u>
Unaccompanied Females	<u>295</u>
Unaccompanied Female Youth<18	<u> </u>
Unaccompanied Male Youth<18	<u> </u>
Single Parent Families	<u> </u>
Two Parent Families	<u> </u>
Adult Couples without Children	<u> </u>
Don't Know	<u> </u>
TOTAL	<u>396</u>

NUMBER OF CLIENTS SERVED WHO SELF-IDENTIFY AS:

African-American 135
 Caucasian 172
 Hispanic 89
 Other

ESG Contract Amount: \$30,000.00
Match Amount and Source: \$ 31,500.00/Mercy Medical Ctr

The percentage of the population served who are:

Battered Spouse: 19 %
Runaway/Throwaway Youth: 0.5 %
Chronically Mentaly Ill: 50 %
Developmentally Disabled: 0 %
HIV/AIDS 2 %
Alcohol Dependent
Indivicuals: 12 %
Drug Dependent Individuals: 41 %
Elderly: 1 %
Veterans: 0.25 %
Physically, Disabled: 0.25 %
Other: 0 %

EMERGENCY SHELTER GRANT PROGRAM

Contract NO. C9037

AGENCY NAME: <u>Open Pantry - Teen Living Program</u>	REPORT PERIOD: <u>07/01/04 to 6/30/05</u>
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Scope: The Open Pantry - Teen Living Program provides shelter and assistance to teenage mothers and their children.

HOMELESS BENEFICIARIES AND TYPES

Unaccompanied Males	<u>0</u>
Unaccompanied Females	<u>80</u>
Unaccompanied Female Youth<18	<u>9</u>
Unaccompanied Male Youth<18	<u>0</u>
Single Parent Families	<u>88</u>
Two Parent Families	<u>0</u>
Adult Couples without Children	<u>0</u>
Don't Know	<u>0</u>
TOTAL	<u>89</u>

NUMBER OF CLIENTS SERVED WHO SELF-IDENTIFY AS:

African-American	<u>29</u>
Caucasian	<u>22</u>
Hispanic	<u>37</u>

Asian _____ 1 _____

Native American _____

Other _____

CONTRACT AMOUNT: \$25,000.00
MATCH AMOUNT: \$336,989.90
MATCH SOURCE - D.S.S.

The percentage of the population served who are:

Battered Spouse: 1 %
Runaway/Throwaway Youth: 0 %
Chronically Mentaly Ill: 0 %
Developmentally Disabled: 2 %
HIV/AIDS 0 %
Alcohol Dependent
Indivicuals: 0 %
Drug Dependent Individuals: 0 %
Elderly: 0 %
Veterans: 0 %
Physically, Disabled: 0 %
Other: 2 %

HUD Reporting Requirements

A. Affirmatively Furthering Fair Housing

According to a Fair Housing Planning guide published by HUD, "the CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that the grantees certify that they will affirmatively further fair housing." Similarly, the HOME program regulation "states the statutory requirement from the Comprehensive housing Affordability Strategy (CHAS) that the jurisdictions must affirmatively further fair housing."

In support of these regulations, HUD's CPD Department also requires CD grantees, including entitlement communities like Springfield, to document AFFH actions in their Annual CAPERS. Grantees must:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction.
- Take appropriate actions to overcome the effects of any impediments identified through the analysis.
- Maintain records reflecting the analysis and actions taken to eliminate impediments to fair housing choice.

In order to comply with these regulations and requirements, in 2001 the City of Springfield conducted a Fair Housing Planning process that included the completion of an Analysis of Impediments described above. In 2003, the City of Springfield's Office of Community Development revised its Analysis of Impediments (AI) with the help of MBL Housing and Development, Inc. a consultant hired based on direction from HUD.

In 2005, the City of Springfield augmented this AI with additional analysis and measurable action steps. A DRAFT AI was made available for public review as part of the public review process for this CAPER, and it was sent for review and comment to organizations that are directly or indirectly involved with Affirmatively Furthering Fair Housing in the region. One organization submitted feedback. A copy of the DRAFT document that was distributed to the public as part of the DRAFT CAPER and a copy of the comments received from the Housing Discrimination Project (HDP) are attached as Appendix A.

In order to ensure the AI is as comprehensive as possible, the City has set up a series of working meetings to determine specific actions that may be incorporated into the document to ensure the gaps in the AI that were identified by HDP are filled. It is anticipated that this report will be completed by mid year. For the purposes of this report, an overview of major impediments found and a list of actions taken during the FY 04-05 program year to address the impediments are detailed below.

IMPEDIMENTS FOUND

The following impediments to fair housing in Springfield were identified through this AI.

- a. Lack of extensive amounts of undeveloped land.
- b. Imbalance between rental and homeownership in various neighborhoods.
- c. Presence of deteriorated privately-owned properties that are vacant or not actively managed.
- d. Evidence of predatory lending and redlining.
- e. Existing patterns of segregation.
- f. Language barriers and cultural differences.
- g. The age of housing stock and the prevalence of lead-based paint hazards.

ACTIONS TAKEN TO ADDRESS IMPEDIMENTS FOUND

The City of Springfield has taken positive steps to affirmatively further fair housing and address the impediments to fair housing identified in the AI.

1. Fair Housing Office. The City continues to provide staffing for the Fair Housing Office, which provided outreach and education this year.
2. Education. Through the Homebuyers Education and Assistance Program, the City provided workshops in English and Spanish. The objective was to prepare first time homebuyers for ownership. The education workshops include a component on fair housing. Additionally the City through a consultant provided financial literacy assistance to public housing residents during the program year.
3. Programs. The City's programs are designed to overcome the impediments to Fair Housing. Specifically, the City's Office of Housing and Neighborhood Services completed 8 project based homeownership projects in Springfield during the program year through work with housing developers like Habitat for Humanity, DAT, a private minority-owned firm, and Springfield Neighborhood Housing Services (SNHS), and it administered a first time homebuyers program to provide financial assistance to income eligible persons with the purchase of a home and provided financial assistance for rehabilitation to income eligible homeowners. The City also maintained a program for multi-family dwelling owners seeking financial assistance for work including rehabilitation and lead paint abatement; owners of these projects are required by the City to affirmatively market the units in the dwelling.
4. Other initiatives in the pipeline:
 - a. During the FY05-06 program year the City will work to identify locations for affordable housing throughout Springfield neighborhoods pursuant to its Balanced Housing Strategy. A particular emphasis will be given to the identification of locations in neighborhoods where there has been little or no deal flow in the recent years.
 - b. A new tax title initiative for potential homeowners seeking to purchase and rehabilitate abandoned properties in the City will offer a reduction on interest owed on unpaid back taxes due to the City.
 - c. Also during the FY05-06 program year the City will implement a blight task force that will work to eliminate blighting influences through a demolition program and a lot cleanup program in Springfield's neighborhoods. These influences

are predominately located in areas where homeownership rates are low which overlap with areas where there is a large concentration of ethnic and racial minorities and low and moderate income persons.

d. The City also is working with the Pioneer Valley Planning Commission, area lenders and area nonprofit fair housing providers to participate in the implementation of a fair lending and financial literacy strategy, which was kicked off at a summit sponsored by PVPC on September 23, 2005.

Additionally, the City is dedicating resources to identify and develop strategies to fight predatory lending activities occurring in Springfield as part of the AI the City anticipates will be submitted to HUD in December, 2005. The implementation of these strategies will commence during the FY06 Program Year.

B. Affordable Housing

Through a variety of programs, the City was able to assist low and moderate income homeowners and renters. The following table illustrated the numbers of households assisted. The accompanying program descriptions provide a brief overview of the programs and funding sources.

AFFORDABLE HOUSING : HOUSEHOLDS ASSISTED

	First-Time Homebuyer	HOME Rehab	Christmas in April	GTLO	Lead Hazard Control	Heating Systems	Clean & Tune	Relocation	Project-Based Homeownership	Multi-Family Rental Production	TBRA	Totals
0-30 MFI Renter				2	36		31	33		20	7	129
0-30 MFI Owner		2	2	3	1	29	449					486
31-51 MFI Renter				3	68		26			27		124
31-50 MFI Owner		5	3	7		24	339					378
51-80 MFI Renter				6	45		9			25		85
51/80 MFI Owner	13	5	2	5	1	13	5		8			52

Christmas -In-April – a federally funded (CDBG) program where volunteers repair homes for elderly and/or disabled homeowners.

G.T.L.O. – "Get The Lead Out" a state funded lead abatement financing program.

Lead Hazard Control – a federally funded (OHHLHC) program to provide Lead Abatement financing to privately owned affordable housing units.

Heating Systems - a state funded heating system repair and replacement system that serves fuel assistance eligible households.

Clean and Tune – a state funded program that provides annual maintenance service to heating systems for fuel assistance eligible homeowners.

Relocation – a federally funded (CDBG) program, which offers assistance to households displaced as a result of condemnation.

Project Based Homeownership – a federally funded (HOME) program, which provides 'turn-key' homeownership units for first-time homebuyers. Developers are provided financial assistance to acquire and rehabilitate distressed properties.

Multi-family Rental Production – a federally funded (HOME) program which produces affordable rental units. Not all units produced had been filled by the end of the reporting period.

T.B.R.A. –Tenant-based Rental Assistance - a federal funded (HOME) program used to provide rental subsidies for formerly homeless singles and families.

C. Homeless/Continuum of Care Narrative

The City of Springfield's C.O.C. system maintains a single, ongoing, coordinated planning process. Essential to this process are the monthly COC meetings, which provide the opportunity to effectively plan. These regularly scheduled meetings are opportunities for the Committee of the Whole to address system-wide efforts, for plenary meetings to set goals and priorities, for workshops, and for sub committee efforts.

The OHNS prepares meeting agendas, which are mailed to all C.O.C. members. A standard meeting date (the 3rd Thursday of each month) and advance notice of the agenda maximizes participation. Plenary meetings are held quarterly. The three standing sub-committees (Mainstream Resources, HMIS, and Respite Shelter) meet as determined by their membership, but each sub-committee regularly reports to the COC as a whole.

The monthly meetings are consistently well attended, with the majority of members actively participating in identifying and relaying issues for meeting agendas as well as contributing to group discussion. The new sub-committee format is attracting new members and increasing participation levels among existing representatives. Quarterly Plenary meetings provide an

opportunity for inclusive discussion, the establishment of COC priorities, and creation of agendas for upcoming meetings. The administrative process provides the structure for the COC's planning process. The success of major initiatives such as the point-in-time count and new project development were undertaken as a direct result of this planning system.

Projects were included based upon existing community need and prioritized in direct relationship to the COC priorities process. During the COC planning process, members prioritized 1). The expansion of permanent supportive housing, 2). The implementation of a Homeless Management System (HMIS), and 3). Projects eligible for renewal.

The City gains additional input through the development of the Consolidated Plan and Annual Plans. During the development of our Consolidated Plan and subsequent Annual Plans, the City conducts extensive community outreach and works closely with neighborhood councils, civic associations and neighborhood representatives from each of our 17 neighborhoods, and solicits input from the private sector, business community, provider networks, and financial institutions. Numerous public meetings are held throughout the City to insure input from as many Springfield residents as possible. Information gathered through these planning initiatives are reviewed by the COC. Interested parties are recruited to COC membership and/or participation.

Within the planning process, the issue of un-served or under-served populations, especially the chronic homeless is a constant COC concern.. The C.O.C. therefore undertook the significant initiative of conducting it's own count of the homeless population in the City. In order to ensure as complete and accurate a point-in-time count, as possible, the OHNS served as the lead entity in coordinating all participant agencies collecting and compiling all data. Member organizations representing twenty-five (25) emergency shelters and transitional programs participated in this initiative. In addition, a multi-disciplinary team undertook street enumeration. The process will be repeated regularly. The COC members view this undertaking as essential to our planning process.

New Projects that meet the COC's identified priorities include:

Mental Health Association of Greater Springfield, an established human service agency, has proposed a new permanent housing project for disabled persons. The proposal for another Safe Havens project meets an identified community need for Permanent Supportive Housing. The proposal also is designed to serve the chronic homeless with severe mental illness. The project is highly responsive to the COC defined priorities and to the goal of ending chronic homelessness.

Renewal projects that have performed satisfactorily fill a documented community need. For each of the renewal projects, the demand has resulted in full utilization, and in many cases, a wait list. Failure to refund these projects would therefore create a gap. The COC determined that among renewals, priority would be given to those with a housing component. Projects eligible for renewal that contain a housing component are:

1. Mental Health Association, Safe Haven's is a permanent housing project for disabled persons with mental illness. The project leverages significant State Department of Mental Health funding. The project has operated at capacity since the completion of rehabilitation of

the historic structure.

2. Human Resource's Unlimited Next Step is a permanent housing project renewal that has operated at capacity since inception. The project provides housing with essential support services including vocational training for disabled persons.

The on-going demand for permanent supportive housing for persons with disabilities necessitates renewal for successfully operated programs. Loss of the Safe Haven's and/or Next Step program would result in the displacement of the current occupants as well as a loss of a vital housing resource.

3. Project Permanency I, operated (to date) by Children Study Home is a transitional housing program for women with children.

4. Project Permanency II, also operated (to date) by Children Study Home, is a transitional housing program for women with children.

Although included within the application, the transitional projects are not rated as highly as other housing components due to some project performance issues.

Renewal projects, classified as support service only (SSO), that are necessary within the COC and therefore included within this application are:

Esteem Machine operated by Massachusetts Career Development Institute, is a pre-GED basic education program that provides essential services to homeless persons across the continuum. Through referrals from various providers, MCDI delivers education and training at a basic preparatory level. The consolidation of these services to one provider insures non-duplication. Program has exceeded capacity throughout its years of operation.

The COC Application also includes two Shelter Plus Care renewal sponsored by Mental Health Association of Springfield.

D. Other Actions

1. Addressing Obstacles to Meeting Underserved Needs

While there are numerous obstacles to serving underserved needs and subpopulations in Springfield, the two primary obstacles are:

- The coordination of resources from multiple funding sources across various agencies and providers. Each funding source has its own eligibility, definitions and objectives.
- Lack of sufficient resources to engage and serve special needs sub-populations.

During FY 04-05, the City worked to overcome these obstacles by advocating for legislative change, when appropriate, hosting forums for special needs persons and providers to improve

coordination and communication, and providing technical and financial assistance.

2. Foster and Maintain Affordable Housing

The City of Springfield's population, according to the 2000 United States census, stands at 152,082. According to census data, nearly 60% of Springfield's households are low or moderate income and there are 7,100 households living in poverty. This figure represents close to 20% of the population of Springfield.

Springfield has 61,172 housing units. Of this number, 49.88% are owner occupied and 50.12% are rental units. According to the 2000 census, there are 28,631 occupied rental units. Of these rental housing units, 10,522 are occupied by households with a public housing certificate (Section 8 or Mass Rental Voucher) or are legally deed-restricted to provide affordable housing to low-income households. Nearly 37% of Springfield's rental stock provides affordable housing to low-income persons. Springfield has achieved this impressive number by fostering affordable housing initiatives.

Despite this overwhelming number, the Local Housing Agencies cite a growing demand for affordable rental housing. The two agencies that administer Section 8 rental subsidies report thousands of households on their wait lists. The demand for larger, family units is especially acute.

In response to the need for affordable family rental units, the City has prioritized the appropriate redevelopment of family units. Utilizing its federal entitlement funds, HOME Investment Partnership Program, the City financially assists projects that create or preserve family housing units. Through this assistance, the City shall increase the number of deed restricted affordable housing units. Springfield utilizes long term deed restrictions to foster affordability.

The City's attempt to maintain quality rental housing is complicated by the age of Springfield's housing stock. Of Springfield's 61,172 housing units, 36.3% were built prior to 1940. In excess of 60% of the multi-family housing units were constructed prior to 1940.

Springfield has experienced a steady increase in the number of building permits issued for residential construction. Specifically, the building permits for single-family construction have increased from 62 in FY99-00 to 73 in FY00-01 to 96 in FY01-02 and 02-03. Fiscal year 2003-2004 had 174. The past fiscal year had 126 building permits issued for new single-family housing construction. While this past fiscal year showed a drop off in single family permits, the permits issued for single and multi-family structure rose to 190. Many of these permits involve properties qualified as affordable housing.

Annually, the City submits an application to the Commonwealth of Massachusetts seeking certification under Execution Order 418. This certification requires the City to document its' efforts at increasing affordable units and to set goals for the upcoming year.

Springfield set and accomplished the following goals for FY04-05. Each short-term goal is a direct response to identified community housing needs.

Goal	Proposed	Accomplished
Improve the quality of rental housing stock through rehabilitation and lead abatement efforts	-30 rehabilitated rental units -10 units cleared of Lead Hazards	-12 units - 26 units
Ensure the availability of affordable rental housing through multi-family rental production and preservation	-20 households assisted through stabilization program -30 units created through rental production program -16 households assisted through TBRA program	- 0 households - 112 units - 7 households
Support court-ordered receiverships of problem rental properties and provided relief to tenants impacted by court ordered receiverships.	-25 at-risk tenants assisted	- 80 at risk tenants (Court Plus Program)
Increase homeownership among low-income households	-15 households assisted through the Homebuyer Assistance Program -15 units benefiting from the project-based homeownership program -30 households benefiting from the American Dream Downpayment Initiative	-138 households -10 units - 13 households
Improve the quality of owner-occupied housing thereby permitting low-income owners to remain in safe housing	-15 family units	- 10 family units

3. Eliminate Barriers to Affordable Housing

As successful as the City has been in fostering affordable housing, as demonstrated by nearly 37% of our rental stock utilized as affordable housing, the City undertakes an annual analysis of barriers. Within the public hearing process and the City’s application as an EO418 community, a

detailed analysis of barriers and effective responses is undertaken.

The City has undertaken proactive steps to eliminate barriers to affordable housing. Specifically, during FY04-05 the City

- Held a series of public meetings for the general public to address housing needs,
- Created and maintained an inventory of municipally owned land that is suitable for the development of housing.
- Aggressively pursued tax-taking of properties to be utilized to promote the goals of its' housing strategy,
- Worked with local lenders and non-profit agencies to provides first-time homebuyer education and counseling
- Provided housing search and relocation assistance to households residing in sub-standard rental units
- Completed an Analysis of Impediments, with assistance from MBL Housing, Inc., a housing consultant. (Note a copy of this AI is attached to this report as Appendix A).
- Pursued projects to meet needs identified in the Balanced Housing Task Force's analysis of housing needs based on 2000 census,
- Supported project applications for affordable housing resources including LIHTC, HIF, HSF and HOME.
- Administered state and federal funds for the abatement of lead hazard controls.

4. Overcome Gaps in Institutional Structures and Enhance Coordination

A collaborative approach is utilized by the City of Springfield to implement programs and projects that involve the use of entitlement funding. Administered by the Office of Community Development, service delivery is completed by a number of City departments and other organizations. Although this collaborative approach is working, the City works continuously to identify gaps of service and coordinates efforts to ensure that necessary actions are taken to fill the gaps.

The Office of Community Development (OCD) administers and implements programs described in the Five Year Consolidated Plan and Annual Action Plans.

Key Staff includes: Commissioner of Community Development
 Director of Housing and Neighborhood Services
 Director of Administration and Finance

To implement the City's strategy, during FY04-05 OCD utilized private industry, non-profit organizations, including CBDOs, CHODOs, 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 constantly works to coordinate the projects and programs. Such coordination is integral to the success of the Plan. During the final year of the Consolidated Plan Period, OCD continued to find success through its efforts to coordinate with these organizations and departments.

During this 04-05 program year, the City conducted a gaps analysis of the Consolidated Plan delivery system. Areas of particular strength include:

- The State, through the Financial Control Board, is directly involved in the implementation of the City’s community development strategy.
- As the result of a directive from the Financial Control Board, the City is implementing a citywide performance based budget. This budget puts the City in a good position to implement the requisite performance based budget for the new Consolidated Plan.
- The City’s strong homeless provider network is a particularly important strength of the delivery system, especially the components of the Plan that pertain to the elimination of chronic homelessness by 2012.

Major gaps identified include:

- Significant change in leadership has taken place at several of the City’s key community development partner organizations, as a result of the ongoing federal corruption probe being conducted in Springfield. Affected organizations include: Massachusetts Career Development Institute (MCDI), Hampden County Employment Training Consortium (HCETC), Springfield Housing Authority (SHA), and Friends of the Homeless, Inc.
- Increased capacity at Springfield’s community based organizations is needed in order to effect the kind of improvements and implement the programs articulated in the Plan.

A number of mechanisms were put in place during FY04-05 to help fill these gaps. In particular, the recent reorganization of the community development departments into a “cabinet” that includes OCD, OHNS, OED, Planning and Buildings, means that the City’s effort to rebuild the affected organizations will be coordinated, efficient and thorough. This effort will be more concentrated during the early years of the FY 2006-10 Consolidated Plan period, so that by the end of the Plan period the upfront investment of resources will yield increased capacity at underperforming community-based organizations, CDCs, and nonprofits; leverage additional funds for projects and programs; and result in improved living conditions and quality of life for low and moderate income persons in Springfield.

This increase coordination will be particularly evident through work conducted to develop and implement the ten year strategy to reduce homelessness and a citywide initiative to utilize public property—including properties acquired through tax title, SRA parcels and brownfield sites--to achieve established community development goals and objectives.

5. Improve Public Housing and Resident Initiatives

Each year, the Springfield Housing Authority produces an Annual Plan, which includes numerous goals and objectives for public housing and resident initiatives. As part of the SHA’s process, the annual plan is reviewed by the City’s Director of Housing prior to the Mayor’s certification of its consistency with the Consolidated Plan. The next Annual Plan is expected to be finalized for the January 1, 2006 deadline. In the current Annual Plan, the Springfield Housing Authority committed to the following initiatives:

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

- Employing effective maintenance and management policies to minimize the number of public housing units off-line.
- Reducing turnover time for vacated public housing units.
- Reducing time to renovate public housing units.
- Maintaining or increasing section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
- Undertaking measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required.
- Maintaining or increasing section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration.
- Maintaining or increasing section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program.
- Participating in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2: Increase the number of affordable housing units by:

- Applying for additional section 8 units should they become available

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI by:

- Adopting rent policies to support and encourage work

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI by:

- Adopting rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

- Applying for special-purpose vouchers targeted to the elderly, should they become available
- The Springfield Housing Authority will conduct an analysis of demand for units for the elderly and determine if it should designate units as elder-only.

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

- Applying for special-purpose vouchers targeted to families with disabilities, should they become available.
- Affirmatively marketing to local non-profit agencies that assist families with disabilities.

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

- Affirmatively marketing to races/ethnicities shown to have disproportionate housing needs

Strategy 2: Conduct activities to affirmatively further fair housing

- Counseling section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Marketing the section 8 program to owners outside of areas of poverty /minority concentrations

In the current Annual Plan, the Springfield Housing Authority also reported their progress with their work to achieve the goals set forth in their Five Year Plan for 2005-09:

Strategic Goal: Increase Availability of Decent, Safe and Affordable Housing

The SHA has instituted new policies and procedures to improve the quality of assisted housing by ensuring that all regulatory and statutory standard for administration of public and assisted housing are upheld. The SHA has continued to participate in energy conservation programs, thereby enhancing the quality of housing that is available to the community.

Strategic Goal: Improve Community Quality of Life and Economic Vitality

The SHA has instituted a new flat rent program to promote a broad range of incomes in its developments. Additionally, the SHA has continued to expand its Crime Prevention Program by the allocation of additional funding for special police initiatives. The SHA has continued the contracts of Community Music, ADC Prevention Services, Puerto Rican Cultural Center and Spectra. Each of these entities provides summer programming and after school programming in public housing developments to enhance the quality of life for residents ranging in age from 6 – 21. The SHA has proposed the creation of a decentralized public housing management program that will provide staff on-site in the developments to provide more specialized attention to the management of the portfolios.

Strategic Goal: Promote Self-Sufficiency and Asset Development of Families

The SHA has earmarked funds for the creation of a new computer learning center that will be available to both youths and adults. It is expected that the center will be staffed by professionals who will assist adults in resume creation and computer skills, that will enhance opportunities for greater self-sufficiency.

Strategic Goal: Ensure Equal Opportunity in Housing for All Americans

The SHA recently adopted a Limited English Proficiency Plan that provided for interpretation and translation services for individuals of limited English proficiency. This LEP Plan may be found in Attachment ma035k02 of this PHA Annual Plan.

Non-PHA Resident Initiatives

In addition to the SHA's Public Housing initiatives, the City through its Office of Housing supports a number of resident initiatives. Over the past five years, the City has provided technical assistance and financing to three resident associations to acquire HOME funded projects.

6. Evaluate and Reduce Lead Based Paint Hazards

Springfield's attempt to supply adequate safe affordable quality housing is complicated by the age of Springfield's housing stock. Of Springfield's 61,172 housing units, 36.3% were built prior to 1940. In excess of 60% of the multi-family housing units were constructed prior to 1940. A full 89.9% of the housing units in Springfield were built pre-1978 and are therefore likely to contain lead-based products. Quality lead free units are increasingly difficult to locate even if rental assistance is provided.

Springfield as a whole continues to be defined as a "high risk" community for lead poisoning by the Commonwealth's Department of Public Health. In Massachusetts, a high-risk community is defined as a town or city with an incidence rate equal to or higher than the state's rate, for cases ≥ 20 ug/dL per 1,000 children screened. High risk rates are created by averaging the last 5 years of data, with adjustments for the percentage of housing built before 1950 and the percentage of low to moderate income families in each community.

The high-poverty level in Springfield coupled with the age of the housing stock together produce an at-risk population that is most susceptible to lead poisoning due to the living conditions as well as the access to proper medical care and testing.

The following table demonstrates that among even those communities designated as "high risk" Springfield lags far behind on screening for lead poisoning. Among the 19 communities listed by the Department of Public Health as "high risk" Springfield has the 3rd lowest screening percentage.

High Risk Communities for Childhood Lead Poisoning
July 01, 1999 through June 30, 2004

<i>Community</i>	5-yr Case s	Rate Cases x 1000	% Low Income	% Pre- 1950	Adjusted Rate	% Screened
Chicopee	17	2.1	49%	42%	2.8	65%
Haverhill	27	2.2	35%	49%	2.4	69%
Lowell	61	2.4	45%	54%	3.8	71%
Springfield	112	3.1	56%	52%	5.9	71%
Fitchburg	24	2.9	47%	65%	5.8	73%
Holyoke	28	2.6	55%	55%	5.1	73%
Taunton	20	1.7	40%	43%	1.9	74%
Worcester	72	2.1	49%	57%	3.8	75%
Attleboro	16	1.7	32%	38%	1.3	76%
Lawrence	76	3.2	59%	61%	7.5	78%
Fall River	26	1.2	57%	64%	2.8	81%
Somerville	25	1.9	36%	78%	3.5	82%
Lynn	63	2.6	47%	66%	5.2	83%
Quincy	17	1.1	35%	53%	1.3	84%
Brockton	76	3.1	44%	46%	4.1	86%
Boston	276	2.3	45%	67%	4.5	89%
Pittsfield	22	2.3	49%	61%	4.5	89%
Chelsea	26	2.1	56%	60%	4.6	95%
New Bedford	78	3.1	58%	66%	7.7	95%

When compared to the “high-risk” communities and the Massachusetts average, Springfield’s needs are even more glaring.

<i>Community</i>	5-yr Case s	Rate Cases x 1000	% Low Income	% Pre- 1950	Adjusted Rate	% Screened
MA High Risk	1,062	2.4	47%	60%	4.4	81%
Massachusetts	1,540	1.3	35%	44%	1.3	73%
Springfield	112	3.1	56%	52%	5.9	71%

As the chart above shows, Springfield is second only to Boston in 5 year cases. When this fact and the other factors used to determine ‘high risk’ are considered together, Springfield could very easily be defined as the highest risk community in Massachusetts.

An analysis of the childhood poisoning cases and age of housing stock shows a full 52% of poisoned children reside in older, deteriorating stock.

The City has aggressively sought to improve the quality of its affordable housing stock. The City through its' Office of Housing and Neighborhood Services has successfully competed for federal discretionary funds to complement the Commonwealth's "Get the Lead Out" program. The administration of these funds has resulted in the abatement of lead hazard controls in over 300-family rental units in the past five years. Utilizing the City's GIS system, the Planning Department has created a lead safe housing registry, which assists housing search workers, public health advocates, and families to identify lead-safe housing.

The City utilizes federal dollars to evaluate and reduce lead based paint hazards. CDBG funds support the Division of Code Enforcement, which conducted over 10,000 inspections within target areas. All inspections cite lead based paint hazards. The number of "seriously sub-standard" units are compiled through City surveys and inspections. The housing characteristics detailed below document the need for aggressive Code Enforcement.

HOUSING CHARACTERISTICS

Neighborhood	Number (%) of Neighborhood Dwelling Units built Prior to 1978	Number (%) of Neighborhood Dwelling Units built prior to 1940	Number of Seriously Sub-Standard Units
Old Hill	1,668 (88%)	823 (44%)	314
McKnight	1,655 (93%)	1,309 (74%)	128
Upper Hill	1,975 (94%)	1,024 (49%)	131
Six Corners	2,106 (89%)	974 (40%)	241
Liberty Heights	5,972 (94%)	3,051 (48%)	245
Memorial Square	1,953 (84%)	925 (39%)	306
Brightwood	1,366 (90%)	250 (16.5%)	78
Forest Park	10,625 (95%)	7,475 (68%)	329
South End	1,800 (95%)	1,080 (57%)	192

The Lead Hazards section of Environmental Defense "Scorecard", which is co-sponsored by the Alliance to End Childhood Lead Poisoning, ranks census tracts by the potential lead hazards. "Scorecard's" summary of Lead Hazards clearly documents the unmet need. The following chart summarizes the lead hazards that are present in Springfield.

SUMMARY OF LEAD HAZARDS – CITY OF SPRINGFIELD

Census Tract	Neighborhood	# Of Units at High Risk	Units Built Pre 1950	Units With Low Income	Children Under 5 Living In Poverty	State Rank out of 50	County Rank out of 92
801601	16 Acres	10	180	92	21		82
801602	16 Acres	23	180	230	120		68
801603	16 Acres	94	180	89	15		87
801604	16 Acres	67	150	68	38		89
801605	16 Acres	22	160	230	150		70
801900	6 Corners	730	1800	1200	590	1	1
801401	Bay	240	700	450	200		16
800700	Brightwood	150	350	610	260		31
801503	Brightwood	44	300	230	32		62
802400	East Forest Park	18	680	40	8		74
802500	East Forest Park	67	950	200	55		47
800201	East Springfield	160	1300	300	160		29
802100	Forest Park	440	1900	610	230	15	2
802200	Forest Park	230	730	330	97		17
802300	Forest Park	370	1700	490	320	31	5
802601	Forest Park	220	1700	320	100		18
802602	Forest Park	22	300	78	24		71
800100	Indian Orchard	300	1600	600	230		10
800202	Indian Orchard	14	170	43	19		79
800300	Liberty Heights	86	820	190	41		43
800400	Liberty Heights	210	1600	290	150		19
800500	Liberty Heights	79	700	130	62		44
800900	Liberty Heights	200	460	740	310		22
801300	McKnight	380	1100	550	200	24	3
800600	Memorial Square	210	330	541	280		20
800800	Memorial Square	91	210	370	130		41

801101	Metro Center	180	460	440	100		25
801200	Metro Center	350	870	480	100	37	7
801800	Old Hill	320	910	510	300		9
801402	Pine Point	47	300	130	62		57
801501	Pine Point	100	800	220	150		39
801502	Pine Point	88	380	300	220		42
801102	South End	100	470	150	51		38
802000	South End	370	790	590	290	28	4
801700	Upper Hill	260	1500	330	270		15

According to this chart shows and accompanying research conducted on the “Scoreboard” website, Census Tract 801900, which located within the Six Corners/Maple High neighborhood in Springfield:

- Has the highest percentage of high-risk units in Massachusetts
- Is the in the top fifty high risk census tracts nationwide.

Further, Springfield has six of the top fifty high-risk census tracts state-wide and nine of top ten county-wide.

Nationwide, Massachusetts ranks 7th with the 100,000 high-risk units. Of these, Springfield is home to over 4,000 units, giving Springfield 5% of the entire state’s high-risk units. The average number of high-risk units per city state wide is 400, Springfield has more than ten times this amount.

These numbers demonstrate an alarming reality that Springfield, with its poverty level and aging housing stock, needs to dedicate all available resources to combatting the level of lead poisoning and the possible incidence of lead poisoning.

In addition to evaluating lead based paint hazards, the City administers a state-funded lead abatement program, operates a federal program funded through HUD’s Office of Healthy Home and Lead Hazard Control, and insures compliance with Title X on all federal funded rehabilitation projects.

Lead abatement activities were completed on 26 propertied under the state lead abatement financing program, and all project-based and multi-family units funded the HOME funds.

7. Ensure Compliance with Program and Comprehensive Planning Requirements

The City strives to improve its compliance and sub-recipient management systems to achieve efficient administration of our federal programs.

In FY04-05, the City implemented the following changes to its CDBG compliance program:

- Improved CDBG contract; now includes user friendly language describing elements required by regulation. Attached to each contract are required forms and instructions to provide our sub-recipients with a comprehensive understanding of requirements.
- Increased level of detail provided in scope of services and budgets that will help the city measure its success with goals and outcomes for the performance measurement system being implemented.
- Required national objective documentation prior to entering into a contract
- (i.e., service area boundaries, job agreements).
- Created a central contract file that serves as a repository for RFP, contract, and monitoring and fiscal files.
- Required multiple sign-off prior to funding commitments and invoice reimbursement.
- Developed a process for certifying organizations as Community Based Development Organizations.
- Developed a master contract list that tracks projects through closeout.

In FY04-05, CDBG subrecipients generally performed their work in accordance with their scope of service and achieved a national objective. For organizations that required additional guidance, program monitors provided technical assistance and, in some cases, withheld funds until said objectives were met.

With HUD's technical assistance, the City is working diligently to improve internal controls and ensure proper classification and documentation for each activity.

The City of Springfield's Office of Community Development (OCD) reengineered its monitoring system for contract oversight of programs funded through CDBG.

OCD has implemented a coordinated project monitoring process, including coordinated fiscal and program on-site monitoring visits per CPD's previous recommendation. In addition, commencing with fiscal year 2004-2005 contracts, all CDBG related monitoring will be performed within the OCD office, at 36 Court Street, Room 313, including programs funded through OCD (i.e. all program files will be maintained within OCD's central file system, but the programs will be managed by program delivery staff within their respective departments). Monitoring responsibilities will, therefore, be divided into two components:

Non-CDBG

The Office of Housing and Neighborhood Services (OHNS) will continue to programmatically monitor HOME, HOPWA, ESG, and McKinney (the non-CDBG) programs. The programmatic monitoring will be coordinated with fiscal monitoring by OCD.

CDBG

In acknowledgement of CPD's recommendation that monitoring functions be consolidated in one location, the Director of Administration and Finance and the Senior Project Manager will share primary responsibility for long-term compliance with program and comprehensive planning

requirements. In addition, OCD staff will oversee the monitoring of all activities funded through CDBG.

OCD also ensured an MBWE outreach program was incorporated into its funding and contracting processes. During the FY04 period, OCD utilized local, minority-owned or operated media sources and worked to encourage subrecipients to solicit contracting opportunities with minority or women owned vendors when possible. During FY05, for example, 21 of the 47 vendors contracted to provide professional services to business through the Chamber of Commerce's Technical Assistance program were minority or women-owned firms.

8. Reduce Number of Persons Living Below the Poverty Level

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 (Census 2000). 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. In addition 87% of students in the City's Public Schools are classified as low income.

During FY04-05, the City worked to reduce the number of families living in poverty. Specific actions to provide housing opportunities, economic development opportunities, adult basic education, and job training programs, financial education and financial literacy programs, life skills counseling, transportation, day-care, health and other support services included:

- Operating a financial literacy program to help public housing residents become better informed about the process of obtaining financing for a home and the importance of credit.
- Operating programs to support those at risk of losing their homes due to high costs associated with rehabilitation or special needs persons in the household.
- Funding numerous human service programs that delivered programs for at-risk youth and adults that provided self-sufficiency training and employment services.
- Funding economic development projects that resulted in employment opportunities for low and moderate income persons.
- Operating a lead hazard education and abatement program that provided education and certification to low income persons, many of whom obtained employment in the lead abatement industry.

The Offices of Community Development, Housing and Neighborhood Services, Health and Human Services and Economic Development, make a concerted and focused effort to independently address poverty issues during this program year. Further, the City continued to place strong emphasis on development partnerships with neighborhood organizations, private corporations, state and federal social service agencies and economic development agencies, non profit service providers and impacted parties who are residents of Springfield.

The City also incorporates the services and programs provided through the Hampden County

Employment and Training Consortium (HCETC) and the Massachusetts Career Development Institute (MCDI) in its anti-poverty strategy. The HCETC administers state and federally funded job training, adult basic education, on the job training related programs for incumbent workers, the unemployed, the underemployed, welfare recipients, dislocated workers, at-risk youth, and the homeless. As one of only two major skills centers in the county, MCDI continues to play an important role in the City's economic development and anti-poverty strategy.

9. Leveraging Resources

During the 04-05 Action Plan period, the City of Springfield attracted and utilized significant non-entitlement funds. The sources of these funds include federal grants, local and state bonds, Low-Income Housing Tax Credits, State Affordable housing funds, resources from numerous State agencies, private foundation grants, and private financing. The City and its development and service provider vendors have diligently researched, applied for, and received in excess of \$31,760,000. A summary which details the source, dollar value and use of funds is included in the table on pages 136 below.

10. Citizen Comments/Citizen Participation

FY04-05 Action Plan

During the development of the Annual Action Plan the City held four (4) public hearings at various locations in low and moderate income areas to obtain input from residents and prioritize needs. Each of the hearings focused on one of the four areas addressed in the Consolidated Plan: Affordable Housing, Homelessness, Special Needs Populations and Community and Economic Development. The City advertised the public hearings in the Springfield Republican newspaper and sent notices to the OCD mailing list, which includes all existing sub-recipients, the business community, residents of CDBG eligible areas and other interested parties. The City also utilized its neighborhood councils and Community Development Corporations to provide information at their monthly meetings. A summary of comments received during these hearings was included as part of the final Annual Action Plan submitted to HUD in June 2004.

The DRAFT Annual Action Plan was available for public review between April 14th and May 14th, 2004. A public hearing to overview the plan and obtain comments on the DRAFT Annual Action plan was scheduled for Tuesday, April 17th at 6PM in Room 200 at 36 Court Street. A flyer was mailed to the OCD mailing list of 270 interested parties on Thursday, March 25th, and a legal notice advertising the availability of the DRAFT Annual Action Plan and public hearing was scheduled to be published in the Springfield Republican on Friday, March 26th. The flyer was mailed and distributed far in advance of the regulatory 15-day timeframe. However, due to a newspaper error the legal notice did not run until April 1st and 2nd, which means the notice was published 14 days prior to the availability of the draft and 16 days prior to the scheduled public input hearing. OCD maintains a written apology from the newspaper for this error. In addition, OCD has made a concerted effort since this time to enhance its community input process, including providing advance notice about public feedback opportunities that far exceeds the regulatory timeframe requirements.

Due to severe rain and flooding that kept potential participants from attending the public hearing

held on April 17th, the City held another opportunity for public input on Wednesday, April 22nd at 10AM. A flyer to notify the public about the rescheduled was sent to all parties included on the OCD mailing list described above. A summary of comments received at the hearing was included in the final Annual Action Plan submitted to HUD in June 2004.

Consolidated Annual Performance Evaluation and Review (CAPER)

An executive summary of the FY04-05 CAPER was available for public review from September 15th to September 30th, 2005. An announcement about the availability of the executive summary was published in English and Spanish in the Springfield Republican newspaper on August 30 and 31, 2005.

A hearing to receive public comment about the executive summary was held at 6PM on Tuesday, September 20th in room 220 at 36 Court Street. A flyer about the hearing and the availability of the report was mailed to the Office of Community Development's mailing list. Three people attended the hearing. Other than a request for a table of contents in the final version, no comments about the CAPER were received at the hearing.

Written comments were received from the Housing Discrimination Project (HDP) regarding the DRAFT Analysis of Impediments to Fair Housing (AI) that was incorporated into the Executive Summary of the CAPER. A copy of the letter received from HDP is included as an appendix to this document. In order to ensure the AI is as comprehensive as possible, the City has set up a series of working meetings to determine specific actions that may be incorporated into the document to ensure the gaps in the AI that were identified by HDP are filled. It is anticipated that this report will be completed by mid year.

The commentary period was closed on September 30, 2005 at 4:30 PM. Copies of the final CAPER are available at the Office of Community Development, the Office of Housing and Neighborhood Services, the Department of Health and Human Services, the Main Branch of the Public Library on State Street, the neighborhood councils, and on the City's website.

11. Self Evaluation and Performance Measurement

In addition to meeting and often exceeding the ambitious goals established in the Action Plan at the start of the fiscal year. During the FY04-05, the City of Springfield undertook a thorough self evaluation process as part of its planning process for the FY06-10 Consolidated Plan. The City also allocated time and resources for gathering and analyzing data and community input to assist with the identification of five year and annual priorities, goals and objectives for the Consolidated Plan and for problem solving and technical assistance to subrecipients.

As indicated in the "Overcome Gaps in Institutional Structures and Enhance Coordination" section above, during this 04-05 program year the City conducted an analysis of the Consolidated Plan delivery system and took measurable steps toward eliminating or reducing the gaps identified, including:

- implementing a citywide performance based budget that put the City in a good position to implement the requisite performance based budget for the new Consolidated Plan. The

- establishing a tight timeline for the implementation of a strategy that pertains to the elimination of chronic homelessness by 2012.
- providing a significant amount of technical assistance to subrecipients that have experienced significant change in leadership as a result of the ongoing federal corruption probe being conducted in Springfield. Affected organizations include: Massachusetts Career Development Institute (MCDI), Hampden County Employment Training Consortium (HCETC), Springfield Housing Authority (SHA), and Friends of the Homeless, Inc.
- building capacity at Springfield’s community based organizations is needed in order to effect the kind of improvements and implement the programs articulated in the Plan.
- reorganizing the community development departments into a “cabinet” that includes OCD, OHNS, OED, Planning and Buildings, means that the City’s effort to rebuild the affected organizations will be coordinated, efficient and thorough.
- improving data collection and reporting structures including work to cleanup errors from previous years in HUD reporting system, the Integrated Disbursement and Information System (IDIS) program, continuing to work with HUD and the Auditor to resolve issues with FY03-04 economic development contracts, and working with subrecipients to ensure more thorough reporting of subrecipient accomplishments in IDIS and the CAPER.

Performance Measurement System

The City of Springfield identified and, in most cases, exceeded its goals, inputs and outputs (expected units) during the FY04-05 program year as detailed in the table below. While the City is confident that it will continue to find success meeting established goals for program “outputs”, the City is committed to the fact that the ongoing success of the City’s strategy will be conducted through a performance measurement system that is being implemented during as part of the 2006-2010 Consolidated Plan. The performance measurement system will be utilized to determine each initiative productivity and impact.

During this program year the City implemented a city-wide performance-based budget as the result of a directive from the Financial Control Board. This budget puts the City in a good position to implement the requisite performance measurement system for the Consolidated Plan. It includes goals, objectives, and key performance indicators, including indicators for the departments responsible for implementing this strategic plan.

The City anticipates that the performance measurement system will be fully implemented (i.e. cover all funded activities) in the FY07 Action Plan; subsequent Action Plans and CAPERS will further define the implementation activities. For FY06, the first year of the Consolidated Plan period, the City implemented its performance measurement system as a pilot initiative that will cover sub-recipients funded under ESG, HOPWA, and Public Service-NRSA. Each subrecipient will be required to create a Program Outcome tool, modeled in HUD’s logic model format.

The achievement of proposed activities and an assessment of the results will be contractually obligated. It is anticipated that the proposed outcomes will include:

1. HOPWA: increasing the percentage of HOPWA program participants who are able to maintain housing stability, avoid homelessness, and access care.

2. ESG: increase the percentage of assisted households who obtain permanent housing.
3. The Public Service/NRSA sub-recipients will adhere to the performance indicators identified within the LOGIC model submitted as part of the NRSA application. The performance indicators will be submitted annually.

In addition to meeting the requisite components of the CPPI, the structure of this performance measurement system will also line up citywide performance-based budget that is being put in place for FY06 that will--under the directive of the Commonwealth's Financial Control Board--include goals, objectives, and key performance indicators.

Sources of Funds

The City of Springfield (the “City”) expects to receive amounts allocated under HUD Formula grant programs and through program income during the year to address the priority needs and objectives identified in the City’s strategic plan.

MCKINNEY MATCH	\$ 562,687.85
CDBG	\$5,007,000.00
ESG	\$ 806,315.90
HOME	\$1,864,171.00
HOPWA	\$ 375,249.12
ADDI	\$ 87,665.00
Subtotal	\$8,703,088.87
Total estimated program income for fiscal year 2004-2005:	\$ 250,000
Program income preceding program year not been included In a statement or plan:	\$ 0
Section 108 loan guarantee proceeds:	\$ 0
Surplus funds from urban renewal settlements for Community development and housing activities:	\$ 0
Grant funds from previous years for which the planned Use has not been included in a prior statement or plan	\$1,131,281(CDBG)
	\$ 83,245(ESG)
	\$ 417,980(HOPWA)
	\$ 74,290(ADDI)
TOTAL ENTITLEMENT FUNDING SOURCES	\$9,562,528

Federal funds from non-entitlement sources were used for toward programs and projects underway in Springfield during the fiscal year. *(NOTE: Many of the following sources of funds are intended to be utilized over a period of several years.)*

- Heartwap
 - \$434,136 Department of Energy funds used to operate a program that provides home heating repairs to fuel assistance clients.

- Lead Paint Hazard Abatement Grant
 - \$522,884 HUD funds for lead abatement activities in 100 units, including comprehensive Lead Hazard Control, hazardous waste disposal, inspection fees, outreach, education, and relocation.

- McKinney
 - \$52,233 Friends of the Homeless: Day Center will operate a day shelter to service the homeless population.
 - \$76,407 MCDI-Esteem Machine will provide adult basic education, English as a second language, GED preparation and counseling to homeless men and women.
 - \$90,935 Children’s Study Home/MLK: Project Permanency I will provide transitional housing services to homeless families to move families toward independent living.
 - \$70,292 Children’s Study Home/MLK: Project Permanency II will provide transitional housing services to homeless families to help them move toward independent living.
 - \$119,489 Children’s Study Home/MLK: Project Permanency III will provide transitional housing services to homeless families.
 - \$147,413 MCDI: Family First will provide transitional housing to homeless families.
 - \$132,326 Mental Health Association: Multi-Disciplinary Outreach Team will conduct street outreach and assessment to homeless.
 - \$180,943 MCDI: Annie’s House will operate a transitional facility for homeless women.
 - \$85,802 Mental Health Associates: Safe Havens will provide low demand housing

for the homeless population diagnosed as Severely Mentally ill or Mentally ill with a substance abuse addiction.

\$122,762 Human Resources Unlimited-Next Step Project will provide permanent housing for seven individuals who are homeless and seriously mentally ill.

\$321,424 MCDI: HETP will provide occupational and educational skill and training, support services/case management & housing services to homeless men and women.

- Shelter Plus Care Grant

\$136,125 Mental Health Associates will provide sponsor based rental assistance to mentally ill homeless individuals.

- Public Market

\$179,928 EDI Grant for design work related to the development of a public market.

- Planning (Environmental/Brownfields-related activities)

\$43,281 USEPA Grant for environmental assessments of commercial/industrial sites to determine economic development opportunities.

- Memorial Industrial Park

\$782,515 Brownfields Economic Development Initiative (BEDI) To be used in conjunction with a \$2 million dollars Section 108 Loan for the Memorial Industrial Park II redevelopment project.

The federal funds listed above leverage resources from private and non-federal public sources, including:

- \$2,317,612 Lead Abatement Funds
- \$2,250,000 State HOME Funds
- \$100,000 State Stabilization Funds
- \$3,789,737 First Mortgages
- \$813,388 Owner Equity
- \$2,317,932 Housing Trust Funds

- \$70,000 ITAG Grant
- \$15,215,586 LIHTC
- Convention Center/Court Square Hotel
 - \$46,124 Court Square Urban Renewal Bond to assist with the construction of a Convention Center and Hotel in downtown Springfield-Total Project Cost-\$80 million dollars
 - \$500,000 CDAG funding for the façade
- Technical High School/Federal Courthouse
 - \$124,570 Technical High School Demolition Bond for the future construction of the New Federal Courthouse and redevelopment of Technical High School.
- Riverfront
 - \$29,840 Private funding for the Basketball Hall of Fame project to assist with the construction of the new Naismith Basketball Hall of Fame in the Riverfront Development Project.
 - \$160,512 Riverfront Urban Renewal Plan Implementation-City Bond for the acquisition, demolition and relocation activities in the Riverfront Development Project.
 - \$9,292 State Bond to assist with the construction of the new Naismith Basketball Hall of Fame in the Riverfront Development Project.
 - \$ 23,226 State Highway Funds to assist with the construction of the Connecticut Riverwalk and Bikeway.
 - \$68,441 State Transportation Bond for transportation and related improvements in the RiverfrontDevelopment Project.
- Planning
 - \$47,505 MASS Development; Develop and remediate sites located at 357-401 Liberty Street
- Memorial Industrial Park
 - \$377,644 Section 108 Loan, in place Memorial Industrial Park

Springfield utilizes state-funded rental assistance to meet HOME matching requirements.

The HOME matching requirements are met through the expenditure of state-funded rental assistance within the City. The Commonwealth's Department of Housing and Community Development (DCHD) resources for the Mass Rental Voucher program are used for these matching funds.

HOME funds traditionally leverage significant private and public sources. These sources range from first mortgage loan proceeds, commercial real estate loans, housing bond funds from the Commonwealth of Massachusetts, and Low-Income Housing Tax Credits.

As part of the application process, all sources to a project must be identified and prior to closing, firmly committed. The City is therefore able to underwrite to ensure each project has maximized leveraged resources.

Vendors and service providers provide the required ESG match.

As a component of their applications and monthly reports, each provider must detail their matching funds. A variety of resources are used:

- Department of Social Services
- Department of Transitional Assistance
- Mass Bar Foundation
- Department of Mental Health
- Department of Transitional Assistance
- SMOC/CSBG
- HRSA

Additional matching funds of more than \$4,228,000 were cited in selected vendor responses to the CDBG Public Service and Neighborhood and Economic Development Requests for Proposals ("RFP") cited matching funds. Actual match funding committed will be reported in the FY2004-2005 Consolidated Annual Performance Review (CAPER)

The City also anticipates it will use publicly owned land to further its objectives.

City-owned properties will be used to further affordable housing, citizen participation and economic development objectives. Specifically:

-Affordable Housing Creation:

The City, through its Tax Title foreclosure process, strives to create as much affordable housing as is feasible either through public auction or via a Request for Proposals process. The City is currently devising a city-wide, neighborhood-specific housing strategy geared towards maximizing homeownership.

1. Low Mod Calculation

LOW/MOD CALCULATION-FY05-FEDERAL 2004

Total Expenditures		\$ 6,163,062.00
Less:		
Planning and Administration		<u>\$ (1,031,021.00)</u>
Activities catagorized as Slum & Blight		\$ 5,132,041.00
Activity	HUD#	
Smith & Wesson-Section 108 loan	n/a	\$ (377,643.87)
Demolition Bond-Loan Payment	2089	<u>\$ (603,945.51)</u>
		\$ (981,589.38)
		<u>\$ (981,589.38)</u>
		\$
Total Expenditures qualifying as Low/Mod		4,150,451.62
Percentage Benefit		80.87%

LOW/MOD MULTI-YEAR CALCULATION

FY03	\$ 11,198,594.00
FY04	\$ 9,041,332.00
FY05	\$ 5,132,041.00
TOTAL	\$ 25,371,967.00
FY03	\$ 9,369,566.00
FY04	\$ 8,403,337.03
FY05	4150451.62
TOTAL	\$ 21,923,354.65
Percentage Benefit	86.41%

2. Annual Performance Report Reconciliation

FEDERAL YEAR 2004-FISCAL YEAR 2005

Annual Performance Report Reconciliation

Beginning Balance(Prior Yr Report)		65,990.09
Amount Received:		
Bank of Boston-Comm Dev	355.24	
Comm Dev-Program Income	<u>161,954.98</u>	162,310.22
Amount Expended:		
HOME Expn.		<u>(174,902.63)</u>
Balance on Hand		53,397.68

Detail:

Balance on Hand		
Bank of Boston Balance	46,597.09	
Program Income	<u>6,800.59</u>	
	53,397.68	

Detail:

Home Expn(draws)		
Program Income FY04	19,748.24	
Program Income FY05	<u>155,154.39</u>	
	174,902.63	

Home Match Report

Part II: Fiscal Summary

1. Excess Match from prior federal fiscal year		1,054,567.30
2. Match contributed during current federal fiscal year		288,975.63
3. Total match available for current federal fiscal year		1,343,542.93
4. Match liability for current fiscal year		288,975.63
5. Excess match carried over to next federal fiscal year		1,054,567.30

3. Home Activities Total

Home Activities Total

HOME ACTIVITIES TOTALS-FY2005-FEDERAL YEAR 2004

1. Homebuyer Assistance		
Direct Assistance	\$	-
PBHO-CHDO	\$	288,026.00
PBHO-NON-CHDO	\$	279,782.16
	Total	\$ 567,808.16
2. Multi-Family Production		
PBHO-CHDO	\$	-
PBHO-NON-CHDO		<u>\$1,673,736.70</u>
	Total	\$1,673,736.70
3. Existing Owner Rehab		
	Total	\$ 190,961.00
4. Tenant Based Rental Assistance (TBRA)		
	Total	\$ 10,546.50
5. Administration		
	Total	\$ 201,527.94
HOME TOTAL		<u>\$2,644,580.30</u>

Home Administration Cap

Entitlement	\$1,864,171.00
Program Income	<u>\$ 161,954.98</u>
Total	\$2,026,125.98
Amount Expended	\$ 201,527.94
Percentage	9.95%

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2806-0171
(exp. 05/31/2007)

Public reporting burden for this collection of information is estimated to average 2.6 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 461 7th Street, S.W., Washington D.C. 20410	Starting 07/01/04	Ending 06/30/05	

Part I Participant Identification

1. Participant Number M-04-MC-25-0209	2. Participant Name City of Springfield		
3. Name of Person completing this report Kathleen Lingenberg		4. Phone Number (include Area Code) 413-787-6500	
5. Address 1600 East Columbus Avenue	6. City Springfield	7. State MA	8. Zip Code 01103

Part II Program Income

Enter the following program income amounts for the reporting period: In block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based Rental Assistance.

1. Balance on hand at Beginning of Reporting Period \$65,990.09	2. Amount received during Reporting Period \$162,310.22	3. Total amount expended during Reporting Period \$174,902.63	4. Amount expended for Tenant-Based Rental Assistance \$0.00	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 \$53,397.68
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Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	14				4
2. Dollar Amount	\$181,007				\$48,700
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	o. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amount					

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
1. Number					
2. Dollar Amount					

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired		
2. Businesses Displaced		
3. Nonprofit Organizations Displaced		
4. Households Temporarily Relocated, not Displaced		

Households Displaced	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
5. Households Displaced - Number					
6. Households Displaced - Cost					

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained for the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

Instructions for the HOME Match Report

Applicability:

The HOME Match Report is part of the HOME APR and must be filled out by every participating jurisdiction that incurred a match liability. Match liability occurs when FY 1993 funds (or subsequent year funds) are drawn down from the U.S. Treasury for HOME projects. A Participating Jurisdiction (PJ) may start counting match contributions as of the beginning of Federal Fiscal Year 1993 (October 1, 1992). A jurisdiction not required to submit this report, either because it did not incur any match or because it had a full match reduction, may submit a HOME Match Report if it wishes. The match would count as excess match that is carried over to subsequent years. The match reported on this form must have been contributed during the reporting period (between October 1 and September 30).

Timing:

This form is to be submitted as part of the HOME APR on or before December 31. The original is sent to the HUD Field Office. One copy is sent to the

Office of Affordable Housing Programs, CGHF
Room 7176, HUD, 451 7th Street, S.W.
Washington, D.C. 20410.

The participating jurisdiction also keeps a copy.

Instructions for Part II:

1. **Excess match from prior Federal fiscal year:** Excess match carried over from prior Federal fiscal year.
2. **Match contributed during current Federal fiscal year:** The total amount of match contributions for all projects listed under Part III in column 9 for the Federal fiscal year.

3. **Total match available for current Federal fiscal year:** The sum of excess match carried over from the prior Federal fiscal year (Part II, line 1) and the total match contribution for the current Federal fiscal year (Part II, line 2). This sum is the total match available for the Federal fiscal year.

4. **Match liability for current Federal fiscal year:** The amount of match liability is available from HUD and is provided periodically to PJs. The match must be provided in the current year. The amount of match that must be provided is based on the amount of HOME funds drawn from the U.S. Treasury for HOME projects. The amount of match required equals 25% of the amount drawn down for HOME projects during the Federal fiscal year. Excess match may be carried over and used to meet match liability for subsequent years (see Part II line 5). Funds drawn down for administrative costs, CHDO operating expenses, and CHDO capacity building do not have to be matched. Funds drawn down for CHDO seed money and/or technical assistance loans do not have to be matched if the project does not go forward. A jurisdiction is allowed to get a partial reduction (50%) of match if it meets one of two statutory distress criteria, indicating "fiscal distress," or else a full reduction (100%) of match if it meets both criteria, indicating "severe fiscal distress." The two criteria are poverty rate (must be equal to or greater than 125% of the average national family poverty rate to qualify for a reduction) and per capita income (must be less than 75% of the national average per capita income to qualify for a reduction). In addition, a jurisdiction can get a full reduction if it is declared a disaster area under the Robert T. Stafford Disaster Relief and Emergency Act.

5. **Excess match carried over to next Federal fiscal year:** The total match available for the current Federal fiscal year (Part II, line 3) minus the match liability for the current Federal fiscal year (Part II, line 4). Excess match may be carried over and applied to future HOME project match liability.

Instructions for Part III:

1. **Project No. or Other ID:** "Project number" is assigned by the CMI System when the PJ makes a project setup call. These projects involve at least some Treasury funds. If the HOME project does not involve Treasury funds, it must be identified with "other ID" as follows: the fiscal year (last two digits only), followed by a number (starting from "01" for the first non-Treasury-funded project of the fiscal year), and then at least one of the following abbreviations: "SF" for project using shortfall funds, "PJ" for projects using program income, and "NON" for non-HOME-assisted affordable housing. Example: 93.01.SF, 93.02.PJ, 93.03.NON, etc.

Shortfall funds are non-HOME funds used to make up the difference between the participation threshold and the amount of HOME funds allocated to the PJ; the participation threshold requirement applies only in the PJ's first year of eligibility. [§92.102]

Program income (also called "repayment income") is any return on the investment of HOME funds. This income must be deposited in the jurisdiction's HOME account to be used for HOME projects. [§92.503(b)]

Non-HOME-assisted affordable housing is investment in housing not assisted by HOME funds that would qualify as "affordable housing" under the HOME Program definitions. "NON" funds must be contributed to a specific project; it is not sufficient to make a contribution to an entity engaged in developing affordable housing. [§92.219(b)]

2. **Date of Contribution:** Enter the date of contribution. Multiple entries may be made on a single line as long as the contributions were made during the current fiscal year. In such cases, if the contributions were made at different dates during the year, enter the date of the last contribution.

3. **Cash:** Cash contributions from non-Federal resources. This means the funds are contributed permanently to the HOME Program regardless of the form of investment the jurisdiction provides to a project. Therefore all repayment, interest, or other return on investment of the contribution must be deposited in the PJ's HOME account to be used for HOME projects. The PJ, non-Federal public entities (State/local governments), private entities, and individuals can make contributions. The grant equivalent of a below-market interest rate loan to the project is eligible when the loan is not repayable to the PJ's HOME account. [§92.220(a)(1)] In addition, a cash contribution can count as match if it is used for eligible costs defined under §92.206 (except administrative costs and CHDO operating expenses) or under §92.209, or for the following non-eligible costs: the value of non-Federal funds used to remove and relocate ECHO units to accommodate eligible tenants, a project reserve account for re-placements, a project reserve account for unanticipated increases in operating costs, operating subsidies, or costs relating to the portion of a mixed-income or mixed-use project not related to the affordable housing units. [§92.219(c)]

4. **Foregone Taxes, Fees, Charges:** Taxes, fees, and charges that are normally and customarily charged but have been waived, foregone, or deferred in a manner that achieves affordability of the HOME-assisted housing. This includes State tax credits for low-income housing development. The amount of real estate taxes may be based on the

post-improvement property value. For those taxes, fees, or charges given for future years, the value is the present discounted cash value. [§92.220(a)(2)]

5. **Appraised Land/Real Property:** The appraised value, before the HOME assistance is provided and minus any debt burden, lien, or other encumbrance, of land or other real property, not acquired with Federal resources. The appraisal must be made by an independent, certified appraiser. [§92.220(a)(3)]

6. **Required Infrastructure:** The cost of investment, not made with Federal resources, in on-site and off-site infrastructure directly required for HOME-assisted affordable housing. The infrastructure must have been completed no earlier than 12 months before HOME funds were committed. [§92.220(a)(4)]

7. **Site preparation, Construction materials, Donated labor:** The reasonable value of any site-preparation and construction materials, not acquired with Federal resources, and any donated or voluntary labor (see §92.354(b)) in connection with the site-preparation for, or construction or rehabilitation of, affordable housing. The value of site-preparation and construction materials is determined in accordance with the PJ's cost estimate procedures. The value of donated or voluntary labor is determined by a single rate ("labor rate") to be published annually in the Notice Of Funding Availability (NOFA) for the HOME Program. [§92.220(6)]

8. **Bond Financing:** Multifamily and single-family project bond financing must be validly issued by a State or local government (or an agency, instrumentality, or political subdivision thereof). 50% of a loan from bond proceeds made to a multifamily affordable housing project owner can count as match. 25% of a loan from bond proceeds made to a single-family affordable housing project owner can count as match. Loans from all bond proceeds, including excess bond match from prior years, may not exceed 25% of a PJ's total annual match contribution. [§92.220(a)(5)] The amount in excess of the 25% cap for bonds may carry over, and the excess will count as part of the statutory limit of up to 25% per year. Requirements regarding

bond financing as an eligible source of match will be available upon publication of the implementing regulation early in FY 1994.

9. **Total Match:** Total of items 3 through 8. This is the total match contribution for each project identified in item 1.

Ineligible forms of match include:

1. Contributions made with or derived from Federal resources e.g. CDBG funds [§92.220(b)(1)]

2. Interest rate subsidy attributable to the Federal tax-exemption on financing or the value attributable to Federal tax credits [§92.220(b)(2)]

3. Contributions from builders, contractors or investors, including owner equity, involved with HOME-assisted projects. [§92.220(b)(3)]

4. Sweat equity [§92.220(b)(4)]

5. Contributions from applicants/recipients of HOME assistance [§92.220(b)(5)]

6. Fees/charges that are associated with the HOME Program only, rather than normally and customarily charged on all transactions or projects [§92.220(a)(2)]

7. Administrative costs

Financial Summary
Grantee Performance Report

Community Development Block Grant Program

U. S. Department of
Housing
and Urban Development

Office of Community Planning
and Development

OMB Approval No. 2506-0077 (Exp. 5/31/97)

1. Name of Grantee	2. Grant Number	3. Reporting Period	
City of Springfield	B-04-MC-25-0023	From 7/1/04 to 6/30/05	
Part I: Summary of CDBG Resources			
1. Unexpended CDBG funds at end of previous reporting period (Balance from prior program years)			\$3,664,984
2. Entitlement Grant from Form HUD-7082			\$5,007,000
3. Surplus Urban Renewal Funds			\$-
4. Section 108 Guaranteed Loan Funds (Principal Amount)			\$ 420,000
5. Program Income received by:			
a. Revolving Funds			Grantee (Column A) Subrecipient (Column B) \$ - \$ -
b. Other (identify below, if more space is needed use an attachment)			
Program income			\$ 342,675
c. Total Program Income (sum of columns a and b)			\$ 342,675
6. Prior Period Adjustments (if column is a negative amount, enclose in brackets)			\$-
7. Total CDBG Funds available for use during this reporting period (sum of lines 1 through 5)			\$9,434,659
Part II: Summary of CDBG Expenditures			
8. Total expenditures reported on Activity Summary, forms HUD-4949.2 & 4949.2A			\$6,163,062
9. Total expended for Planning & Administration (form HUD-4949.2)			\$ 1,031,021
10. Amount subject to Low/Mod Benefit Calculation (line 8 minus line 9)			\$ 5,132,041
11. CDBG funds used for Section 108 principal & interest payments			\$-
12. Total expenditure (line 8 plus line 11)			\$6,163,062
13. Unexpended balance (line 7 minus line 12)			\$3,271,597
Part III: Low/Mod Benefit This Reporting Period			
14. Total Low/Mod credit for multi-unit housing expenditures from form HUD-4949.2A			\$-
15. Total from all other activities qualifying as low/mod expenditures from forms HUD-4949.2 and 4949.2A			\$4,150,452
16. Total (line 14 plus line 15)			\$4,150,452
17. Low/Mod Benefit percentage			80.87%

Part IV: Low/Mod Benefit for Multi-Year Certifications (Complete only if certification period includes prior years)

Program years (PY) covered in certification PY
 03 PY 04 PY 05

18. Cumulative net expenditures subject to program benefit calculation	\$25,371,967
19. Cumulative expenditures benefitting low/mod persons	\$21,923,355
20. Percent benefit to low/mod persons (line 19 divided by line 18)	86.41%

Part V: For Public Service (PS) Activities Only: Public Service Cap Calculation

21. Total PS expenditures from column h, form HUD-4949.2A	\$ -
22. Total PS unliquidated obligations from column i, form HUD-4949.2A	\$ -
23. Sum of line 21 and line 22	SEE
24. Total PS unliquidated reported at the end of the previous reporting period	ATTACHED
25. Net obligations for public services (line 23 minus line 24)	\$ -
26. Amount of Program Income received in the preceding year	\$ -
27. Entitlement Grant Amount (from line 2)	\$ -
28. Sum of line 26 and 27	\$ -
29. Percent funds obligated for Public Service Activities (line 25 divided by line 28)	%

Part VI: Planning and Program Administration Cap Calculation

30. Amount subject to planning and administrative cap (grant amount from line 2 plus line 5c)	\$ 5,349,675
31. Amount expended for Planning & Administration (from line 9 above)	\$ 1,031,021
32. Percent funds expended (line 31 divided by line 30)	19.27%

**PUBLIC SERVICE CAP 15%
CALCULATION**

		TOTAL EXPN	CBDO EXEMPT	ADJUSTED TOTAL
21	Total Public Service Expenditures	1,502,413.61	(661,256.38)	841,157.23
22	Total PS unliquidated obligations	174,511.35	(112,310.54)	62,200.81
23	Sum of line 21 and 22	1,676,924.96	(773,566.92)	903,358.04
24	Total PS unliquidated obligation reported at end of previous reporting period	(298,266.21)	167,501.67	(130,764.54)
25	Net Obligation for PS (line 23-line 24)	1,378,658.75	(606,065.25)	755,593.50
26	Amount of Program Income received in the preceding program year	360,720.00		360,720.00
27	Entitlement Grant Amount	5,007,000.00		5,007,000.00
28	Sum of Lines 26 and 27	5,367,720.00		5,367,720.00
29	Percent of Funds Obligated for PS (line 25 divided by line 28)	25.68%		14.08%

	Contract	Community Development	Original	Amended	Prior Years	Expenditures	Total		CBDO
	Number	Activity	Budget	Budget	Expenditures	FY05	Expenditures	Balance	Status
		Public Service							
C	8895	5A	9,000.00	9,000.00	0.00	0.00	0.00	9,000.00	no
C	8855	Blackmen of Greater Spfld	7,500.00	7,500.00	0.00	3,454.99	3,454.99	4,045.01	yes
C	cancel	BDC	15,000.00	0.00	0.00	0.00	0.00	0.00	n/a
C	9012	Council of Churches	15,000.00	15,000.00	0.00	15,000.00	15,000.00	0.00	yes
C	8542	H&HS-AIDS outreach	36,857.00	29,755.59	0.00	29,755.59	29,755.59	0.00	no
C	8550	H&HS-MOCD	78,491.00	62,386.70	0.00	62,386.70	62,386.70	0.00	no
C	8538	H&HS-Homeless Services	51,548.00	50,570.00	0.00	50,570.00	50,570.00	0.00	no
C	8539	H&HS-Mediation	32,761.00	36,362.08	0.00	36,362.08	36,362.08	0.00	no
C	8541	H&HS-Fair Housing	48,222.00	48,390.68	0.00	48,390.68	48,390.68	0.00	no
C	8540	H&HS-Infant Mortality	15,000.00	2,000.00	0.00	438.95	438.95	1,561.05	no
C		Homeless Service Organizations	70,000.00	0.00	0.00	0.00	0.00	0.00	n/a
C	9007	Open Panty	0.00	70,000.00	0.00	58,500.49	58,500.49	11,499.51	yes
C	9027	Housing Discrimination	10,000.00	10,000.00	0.00	0.00	0.00	10,000.00	no
C	8821	Hungry Hill	5,000.00	5,000.00	0.00	4,425.87	4,425.87	574.13	yes
C	8822	Italian CC	4,500.00	4,500.00	0.00	1,631.92	1,631.92	2,868.08	yes
C	9010	MLK	20,000.00	20,000.00	0.00	0.00	0.00	20,000.00	no
C	8856	MCDI	90,000.00	90,000.00	0.00	84,645.00	84,645.00	5,355.00	yes
C	8866	MCDI	30,400.00	30,400.00	0.00	0.00	0.00	30,400.00	yes
C	8852	NNCC	17,000.00	17,000.00	0.00	13,486.98	13,486.98	3,513.02	yes
C	8853	NNCC	20,000.00	20,000.00	0.00	16,568.17	16,568.17	3,431.83	yes
C	8824	North End CC	5,443.00	5,443.00	0.00	2,249.00	2,249.00	3,194.00	no
C	8537	Office of Elder Affairs	113,485.00	96,488.00	0.00	96,488.00	96,488.00	0.00	no
C	9009	Open Panty	20,000.00	20,000.00	0.00	20,000.00	20,000.00	0.00	yes
C	9087	Parents & Friends of Star Inc	110,000.00	103,908.22	0.00	103,908.22	103,908.22	0.00	yes
C	8582	Park Dept-NE Supervisor	40,000.00	37,922.88	0.00	37,922.88	37,922.88	0.00	no
C	8553	Park Dept-Pools	200,000.00	173,692.32	0.00	173,692.32	173,692.32	0.00	no
C	9087	Parents & Friends of Star Inc	35,000.00	32,350.00	0.00	32,350.00	32,350.00	0.00	yes
C	8804	Pine Point CC	9,000.00	10,381.00	0.00	9,903.08	9,903.08	477.92	yes

C	8549	Police-Domestic Violence Coord.	29,180.00	27,261.11	0.00	27,261.11	27,261.11	0.00	no
C	9008	PRCC	22,010.00	22,010.00	0.00	15,278.74	15,278.74	6,731.26	yes
C	9006	PRCC	22,610.00	22,610.00	0.00	15,956.66	15,956.66	6,653.34	yes
C	9005	PRCC	35,000.00	35,000.00	0.00	24,326.28	24,326.28	10,673.72	yes
C	8867	Salvation Army	8,500.00	8,500.00	0.00	6,100.00	6,100.00	2,400.00	yes
C	9002	Solid Rock	5,000.00	5,000.00	0.00	3,770.00	3,770.00	1,230.00	yes
C	8585	South End CC	25,000.00	25,000.00	0.00	25,000.00	25,000.00	0.00	yes
C	8896	Spfld Boys & Girls Club	10,000.00	10,000.00	0.00	10,000.00	10,000.00	0.00	no
C	8897	Spfld Boys & Girls Club	10,000.00	10,000.00	0.00	6,639.83	6,639.83	3,360.17	no
C	9028	SBID	87,500.00	87,500.00	0.00	87,500.00	87,500.00	0.00	no
C	9011	Mass Association for the Blind	5,000.00	5,000.00	0.00	4,583.26	4,583.26	416.74	yes
C	8825	Springfield Day Nursery	8,000.00	8,000.00	0.00	4,477.39	4,477.39	3,522.61	no
C	9013	Spfld Southwest CC	20,000.00	20,000.00	0.00	7,375.67	7,375.67	12,624.33	yes
C	8854	Urban League	15,000.00	15,000.00	0.00	11,112.40	11,112.40	3,887.60	no
C	8868	VACA	15,000.00	15,000.00	0.00	7,184.48	7,184.48	7,815.52	yes
C	8869	YMCA	9,500.00	9,500.00	0.00	7,898.87	7,898.87	1,601.13	yes
C	9004	YWCA	15,000.00	15,000.00	0.00	11,596.33	11,596.33	3,403.67	no
C	9003	YWCA	20,000.00	20,000.00	0.00	15,728.29	15,728.29	4,271.71	no
C	7903	H&HS - Fair Housing	43,299.00	41,607.17	40,798.74	808.43	41,607.17	0.00	no
C	7905	H&HS - MOCD	56,488.00	39,135.96	38,035.02	1,100.94	39,135.96	0.00	no
C	7906	H&HS - Homeless Outreach	51,618.00	41,708.76	40,942.32	766.44	41,708.76	0.00	no
C	8359	H&HS - Infant Mortality	25,000.00	9,939.22	0.00	9,939.22	9,939.22	0.00	no
C	7930	H&HS - Elder Ctr Directors	89,000.00	73,786.78	71,074.56	2,712.22	73,786.78	0.00	no
C	8085	Gray House	2,000.00	2,000.00	367.60	1,632.40	2,000.00	0.00	no
C	8094	Spfld Southwest Comm Hlth Ctr	13,600.00	13,547.77	5,701.57	7,846.20	13,547.77	0.00	yes
C	8209	Hungry Hill Neighborhd Council	5,000.00	4,985.84	4,924.79	61.05	4,985.84	0.00	yes
C	8213	Spanish Amer Union	8,500.00	8,417.32	6,741.49	1,675.83	8,417.32	0.00	yes
C	8216	Willie Ross	5,000.00	5,000.00	1,538.88	3,461.12	5,000.00	0.00	no
C	8220	BDC	19,312.00	18,379.64	0.00	18,379.64	18,379.64	0.00	yes
C	8225	Salvation Army	9,000.00	8,730.00	5,630.00	3,100.00	8,730.00	0.00	yes
C	8376	PRCC	16,000.00	15,933.27	7,434.61	8,498.66	15,933.27	0.00	yes
C	8266	Pioneer Valley Girl Scouts	6,460.00	6,439.08	0.00	6,439.08	6,439.08	0.00	no
C	8272	X Main Street	2,500.00	2,500.00	0.00	2,500.00	2,500.00	0.00	yes

C	8307	Italian Cultural Ctr	4,500.00	4,496.85	3,044.56	1,452.29	4,496.85	0.00	yes
C	8308	Spectra Mgmt	11,306.00	11,306.00	0.00	11,306.00	11,306.00	0.00	no
C	8309	SPCA	8,500.00	8,494.51	7,525.47	969.04	8,494.51	0.00	yes
C	8387	Black Men of Gtr Spfld	7,500.00	7,181.69	0.00	7,181.69	7,181.69	0.00	yes
C	8394	Delta Academy	3,000.00	2,479.84	2,780.71	(300.87)	2,479.84	0.00	no
C	8403	Dunbar Comm Ctr	9,000.00	7,945.21	0.00	7,945.21	7,945.21	0.00	no
C	8427	MLK	22,032.00	21,801.16	0.00	21,801.16	21,801.16	0.00	no
C	8407	MCDI	30,400.00	30,396.00	17,803.00	12,593.00	30,396.00	0.00	yes
C	8398	NNCC	17,000.00	16,933.60	0.00	16,933.60	16,933.60	0.00	yes
C	8397	NNCC	12,000.00	12,000.00	0.00	12,000.00	12,000.00	0.00	yes
C	8395	Housing Discrimination Project	5,000.00	5,000.00	0.00	5,000.00	5,000.00	0.00	no
C	8377	PRCC	22,610.00	22,610.00	11,622.91	10,987.09	22,610.00	0.00	yes
C	8428	Target Drum & Bugle	4,000.00	4,000.00	0.00	4,000.00	4,000.00	0.00	no
C	8396	Urban League	32,000.00	30,686.20	20,840.80	9,845.40	30,686.20	0.00	no
C	8576	VACA	10,000.00	10,000.00	0.00	10,000.00	10,000.00	0.00	no
C	8409	YWCA	12,580.00	12,580.00	10,306.67	2,273.33	12,580.00	0.00	no
C	8095	YWCA Youthbuild	20,000.00	20,000.00	0.00	20,000.00	20,000.00	0.00	no
C	8255	PRCC	42,750.00	42,526.65	19,265.20	23,261.45	42,526.65	0.00	yes
C	8084	FOH	119,000.00	118,759.90	89,159.86	29,600.04	118,759.90	0.00	yes
C	7914	Domestic Violence	44,187.00	20,271.69	19,446.81	824.88	20,271.69	0.00	no
C	8362	Northern Education	0.00	17,000.00	0.00	17,000.00	17,000.00	0.00	yes
C	8404	Springfield College	0.00	2,500.00	0.00	2,500.00	2,500.00	0.00	no
C	7985	Armoury Quad	10,000.00	10,000.00	9,102.03	897.97	10,000.00	0.00	no
C	7986	Concerned Citizens	10,000.00	10,000.00	4,367.25	5,632.75	10,000.00	0.00	no
C	7539	YMCA	12,000.00	8,251.25	2,383.13	5,868.12	8,251.25	0.00	yes
		TOTAL PUBLIC SERVICE	2,293,649.00	2,117,762.94	440,837.98	1,502,413.61	1,943,251.59	174,511.35	

HUD/IDIS Number	Contract Number	Community Development Activity	Original Budget	Amended Budget	Prior Years Expenditures	Expenditures FY05	Total Expenditures	Balance	CBDO Status
		PUBLIC SERVICE							
		NON-EXEMPT							
2019	C 8895	5A	9,000.00	9,000.00	0.00	0.00	0.00	9,000.00	no
		BDC	15,000.00	0.00	0.00	0.00	0.00	0.00	n/a
2023	C 8542	H&HS-AIDS outreach	36,857.00	29,755.59	0.00	29,755.59	29,755.59	0.00	no
2024	C 8550	H&HS-MOCD	78,491.00	62,386.70	0.00	62,386.70	62,386.70	0.00	no
2025	C 8538	H&HS-Homeless Services	51,548.00	50,570.00	0.00	50,570.00	50,570.00	0.00	no
2026	C 8539	H&HS-Mediation	32,761.00	36,362.08	0.00	36,362.08	36,362.08	0.00	no
2027	C 8541	H&HS-Fair Housing	48,222.00	48,390.68	0.00	48,390.68	48,390.68	0.00	no
2028	C 8540	H&HS-Infant Mortality	15,000.00	2,000.00	0.00	438.95	438.95	1,561.05	no
2030	C 9027	Housing Discrimination	10,000.00	10,000.00	0.00	0.00	0.00	10,000.00	no
2033	C 9010	MLK	20,000.00	20,000.00	0.00	0.00	0.00	20,000.00	no
2038	C 8824	North End CC	5,443.00	5,443.00	0.00	2,249.00	2,249.00	3,194.00	no
2040	C 8537	Office of Elder Affairs	113,485.00	96,488.00	0.00	96,488.00	96,488.00	0.00	no
2043	C 8582	Park Dept-NE Supervisor	40,000.00	37,922.88	0.00	37,922.88	37,922.88	0.00	no
2044	C 8553	Park Dept-Pools	200,000.00	173,692.32	0.00	173,692.32	173,692.32	0.00	no
2046	C 8549	Police-Domestic Violence Coord.	29,180.00	27,261.11	0.00	27,261.11	27,261.11	0.00	no
2053	C 8896	Spfld Boys & Girls Club	10,000.00	10,000.00	0.00	10,000.00	10,000.00	0.00	no
2054	C 8897	Spfld Boys & Girls Club	10,000.00	10,000.00	0.00	6,639.83	6,639.83	3,360.17	no
2055	C 9028	SBID	87,500.00	87,500.00	0.00	87,500.00	87,500.00	0.00	no
2057	C 8825	Springfield Day Nursery	8,000.00	8,000.00	0.00	4,477.39	4,477.39	3,522.61	no
2059	C 8854	Urban League	15,000.00	15,000.00	0.00	11,112.40	11,112.40	3,887.60	no
2062	C 9004	YWCA	15,000.00	15,000.00	0.00	11,596.33	11,596.33	3,403.67	no
2090	C 9003	YWCA	20,000.00	20,000.00	0.00	15,728.29	15,728.29	4,271.71	no
1904	C 7903	H&HS - Fair Housing	43,299.00	41,607.17	40,798.74	808.43	41,607.17	0.00	no
1905	C 7905	H&HS - MOCD	56,488.00	39,135.96	38,035.02	1,100.94	39,135.96	0.00	no
1906	C 7906	H&HS - Homeless Outreach	51,618.00	41,708.76	40,942.32	766.44	41,708.76	0.00	no
2100	C 8359	H&HS - Infant Mortality	25,000.00	9,939.22	0.00	9,939.22	9,939.22	0.00	no
1908	C 7930	H&HS - Elder Ctr Directors	89,000.00	73,786.78	71,074.56	2,712.22	73,786.78	0.00	no
1944	C 8085	Gray House	2,000.00	2,000.00	367.60	1,632.40	2,000.00	0.00	no
1949	C 8216	Willie Ross	5,000.00	5,000.00	1,538.88	3,461.12	5,000.00	0.00	no
2098	C 8266	Pioneer Valley Girl Scouts	6,460.00	6,439.08	0.00	6,439.08	6,439.08	0.00	no
2105	C 8308	Spectra Mgmt	11,306.00	11,306.00	0.00	11,306.00	11,306.00	0.00	no
1984	C 8394	Delta Academy	3,000.00	2,479.84	2,780.71	(300.87)	2,479.84	0.00	no
2104	C 8403	Dunbar Comm Ctr	9,000.00	7,945.21	0.00	7,945.21	7,945.21	0.00	no
2106	C 8427	MLK	22,032.00	21,801.16	0.00	21,801.16	21,801.16	0.00	no
2094	C 8395	Housing Discrimination Project	5,000.00	5,000.00	0.00	5,000.00	5,000.00	0.00	no
2107	C 8428	Target Drum & Bugle	4,000.00	4,000.00	0.00	4,000.00	4,000.00	0.00	no

1997	C	8396	Urban League	32,000.00	30,686.20	20,840.80	9,845.40	30,686.20	0.00	no
2097	C	8576	VACA	10,000.00	10,000.00	0.00	10,000.00	10,000.00	0.00	no
2002	C	8409	YWCA	12,580.00	12,580.00	10,306.67	2,273.33	12,580.00	0.00	no
2099	C	8095	YWCA Youthbuild	20,000.00	20,000.00	0.00	20,000.00	20,000.00	0.00	no
1907	C	7914	Domestic Violence	44,187.00	20,271.69	19,446.81	824.88	20,271.69	0.00	no
2091	C	8404	Springfield College	0.00	2,500.00	0.00	2,500.00	2,500.00	0.00	no
1913	C	7985	Armoury Quad	10,000.00	10,000.00	9,102.03	897.97	10,000.00	0.00	no
2012	C	7986	Concerned Citizens	10,000.00	10,000.00	4,367.25	5,632.75	10,000.00	0.00	no
			TOTAL NON-EXEMPT	1,342,457.00	1,162,959.43	259,601.39	841,157.23	1,100,758.62	62,200.81	
			EXEMPT							
2020	C	8855	Blackmen of Greater Spfld	7,500.00	7,500.00	0.00	3,454.99	3,454.99	4,045.01	yes
2022	C	9012	Council of Churches	15,000.00	15,000.00	0.00	15,000.00	15,000.00	0.00	yes
2029	C		Homeless Service Organizations	70,000.00	0.00	0.00	0.00	0.00	0.00	n/a
2160	C	9007	Open Panty	0.00	70,000.00	0.00	58,500.49	58,500.49	11,499.51	yes
2031	C	8821	Hungry Hill	5,000.00	5,000.00	0.00	4,425.87	4,425.87	574.13	yes
2032	C	8822	Italian CC	4,500.00	4,500.00	0.00	1,631.92	1,631.92	2,868.08	yes
2034	C	8856	MCDI	90,000.00	90,000.00	0.00	84,645.00	84,645.00	5,355.00	yes
2035	C	8866	MCDI	30,400.00	30,400.00	0.00	0.00	0.00	30,400.00	yes
2036	C	8852	NNCC	17,000.00	17,000.00	0.00	13,486.98	13,486.98	3,513.02	yes
2037	C	8853	NNCC	20,000.00	20,000.00	0.00	16,568.17	16,568.17	3,431.83	yes
2041	C	9009	Open Panty	20,000.00	20,000.00	0.00	20,000.00	20,000.00	0.00	yes
2042	C	9087	Parents & Friends of Star Inc.	110,000.00	103,908.22	0.00	103,908.22	103,908.22	0.00	yes
2045	C	9087	Parents & Friends of Star Inc.	35,000.00	32,350.00	0.00	32,350.00	32,350.00	0.00	yes
2039	C	8804	Pine Point CC	9,000.00	10,381.00	0.00	9,903.08	9,903.08	477.92	yes
2047	C	9008	PRCC	22,010.00	22,010.00	0.00	15,278.74	15,278.74	6,731.26	yes
2048	C	9006	PRCC	22,610.00	22,610.00	0.00	15,956.66	15,956.66	6,653.34	yes
2049	C	9005	PRCC	35,000.00	35,000.00	0.00	24,326.28	24,326.28	10,673.72	yes
2050	C	8867	Salvation Army	8,500.00	8,500.00	0.00	6,100.00	6,100.00	2,400.00	yes
2051	C	9002	Solid Rock	5,000.00	5,000.00	0.00	3,770.00	3,770.00	1,230.00	yes
2052	C	8585	South End CC	25,000.00	25,000.00	0.00	25,000.00	25,000.00	0.00	yes
2056	C	9011	Mass Association for the Blind	5,000.00	5,000.00	0.00	4,583.26	4,583.26	416.74	yes
2058	C	9013	Spfld Southwest CC	20,000.00	20,000.00	0.00	7,375.67	7,375.67	12,624.33	yes
2060	C	8868	VACA	15,000.00	15,000.00	0.00	7,184.48	7,184.48	7,815.52	yes
2061	C	8869	YMCA	9,500.00	9,500.00	0.00	7,898.87	7,898.87	1,601.13	yes
1948	C	8094	Spfld Southwest Comm Hlth Ctr	13,600.00	13,547.77	5,701.57	7,846.20	13,547.77	0.00	yes
1953	C	8209	Hungry Hill Neighborhd Council	5,000.00	4,985.84	4,924.79	61.05	4,985.84	0.00	yes
1951	C	8213	Spanish Amer Union	8,500.00	8,417.32	6,741.49	1,675.83	8,417.32	0.00	yes
2093	C	8220	BDC	19,312.00	18,379.64	0.00	18,379.64	18,379.64	0.00	yes
1950	C	8225	Salvation Army	9,000.00	8,730.00	5,630.00	3,100.00	8,730.00	0.00	yes
1994	C	8376	PRCC	16,000.00	15,933.27	7,434.61	8,498.66	15,933.27	0.00	yes

2103	C	8272	X Main Street	2,500.00	2,500.00	0.00	2,500.00	2,500.00	0.00	yes
1952	C	8307	Italian Cultural Ctr	4,500.00	4,496.85	3,044.56	1,452.29	4,496.85	0.00	yes
1988	C	8309	SPCA	8,500.00	8,494.51	7,525.47	969.04	8,494.51	0.00	yes
2092	C	8387	Black Men of Gtr Spfld	7,500.00	7,181.69	0.00	7,181.69	7,181.69	0.00	yes
1991	C	8407	MCDI	30,400.00	30,396.00	17,803.00	12,593.00	30,396.00	0.00	yes
2095	C	8398	NNCC	17,000.00	16,933.60	0.00	16,933.60	16,933.60	0.00	yes
2096	C	8397	NNCC	12,000.00	12,000.00	0.00	12,000.00	12,000.00	0.00	yes
2003	C	8377	PRCC	22,610.00	22,610.00	11,622.91	10,987.09	22,610.00	0.00	yes
1993	C	8255	PRCC	42,750.00	42,526.65	19,265.20	23,261.45	42,526.65	0.00	yes
1962	C	8084	FOH	119,000.00	118,759.90	89,159.86	29,600.04	118,759.90	0.00	yes
2177	C	8362	Northern Education	0.00	17,000.00	0.00	17,000.00	17,000.00	0.00	yes
2015	C	7539	YMCA	12,000.00	8,251.25	2,383.13	5,868.12	8,251.25	0.00	yes
			TOTAL EXEMPT	951,192.00	954,803.51	181,236.59	661,256.38	842,492.97	112,310.54	
			TOTALS	2,293,649.00	2,117,762.94	440,837.98	1,502,413.61	1,943,251.59	174,511.35	

J. Financial Summary Attachment

A. PROGRAM INCOME

		Category
Springfield Redevelopment Authority		
Colebrook Realty	74,666.62	Other
Old Hill Neighborhood Council Lease	7,125.00	Other
HeartWAP	157,509.85	Other
Operating income	<u>1,807.72</u>	Other
Total SRA	\$241,109.19	
Economic Development Loans		
Barbados American Cultural Society	3,503.89	Economic Development
Bristol Boys, LLC	1.00	Other
Brusca Realty	126.44	Economic Development
Cecilio Rivera	8,510.00	Economic Development
Commonwealth of MA	3,131.25	Other
Creative Theater Concepts	12,071.76	Economic Development
Francisco Maria	2,277.66	Economic Development
Midtown Plaza	6,486.96	Economic Development
Northern Star Development Corp.	1,374.86	Economic Development
SCS Realty	1,500.00	Economic Development
Springboard Technology	11,916.30	Economic Development
Johnnie Velez	13,512.85	Economic Development
Earl Watson	1,054.13	Economic Development
WMECO	250.00	Other
Roger Zepke	1,211.52	Economic Development
Demo lien White St & Thayer Avenue	18,476.18	Economic Development
Demo lien 127 Jefferson Street	<u>16,161.22</u>	Economic Development
Total Economic Development	\$101,566.02	

TOTAL PROGRAM INCOME	342,675.21
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PROGRAM INCOME

Economic Development	98,183.77
Other	<u>244,491.44</u>
Total Program Income	342,675.21

C. LOANS AND OTHER RECEIVABLES

1. Float Funded activities - N/A

2. Total number of outstanding loans and outstanding principal balance owed for the reporting period:

a. Total Loans:	HUD Activity #	Principal Balance 6/30/2005	
1. Creative Theater Concepts	1474- 1475	\$58,342.25	Economic Development
2. Midtown Plaza	n/a	\$7,072.82	Economic Development
3. Roger Zepke	1659	\$3,368.64	Economic Development
4. Friends of the Credit Union	1498	\$967.97	Economic Development
5. Earl Watson	1660	\$6,539.17	Economic Development
6. Barbados Amer. Cultural	1639	\$9,759.07	Economic Development
7. Francisco Maria	1673	\$7,086.07	Economic Development

b. Total Loans:	HUD Activity #	Principal Balance 6/30/2005	
1. Springboard Technology	1334	\$200,000.00	Economic Development
<p>Terms: Interest monthly in the amount of \$1,083.30 until the obligation under C1077 HUD 108 is paid in full. Payments monthly thereafter in the amount of \$20,000 until outstanding principal and all accrued interest have been paid in full.</p>			
2. SCS Realty	920	\$24,500.00	Economic Development
<p>Terms: Principal payments annually in the amount of \$1,500. At the end of ten years (June, 2008), the amount of \$20,000 will be forgiven as long as borrower has continued to maintain the conditions of the contract.</p>			
3. Frigos	1466	\$15,000.00	Economic Development
<p>Terms: At the end of five years (Nov. 1, 2006) all outstanding principal shall be forgiven as long as borrower maintains added employment level of three low-mod jobs.</p>			

3. Total number and amount of loans made with CDBG funds that have gone into

default.

Total loans: 0

4. List of parcels of property owned that have been acquired or improved using CDBG funds during the reporting period and are available for sale:

Addresses: none

5. Lump sum drawdowns - n/a

FINANCIAL STATUS REPORT		1. Submitted to:		2. Federal Grant or Other Identifying Number		Page 1 of 1	
Recipient Organization		Department of Housing and Urban Development		S-04-MC-25-0013			
City of Springfield		Employer Identification Number		6. Final Report? No		7. Basis? Cash	
Office of Community Development		04-6001415		PERIOD COVERED BY THIS REPORT			
36 Court Street		PROJECT/GRANT PERIOD		From: 7/1/2004 To: 6/30/2005			
Springfield, Massachusetts 01103		From: To:					
STATUS OF FUNDS							
PROGRAMS/FUNCTIONS/ACTIVITIES	a. Rehabilitation	b. Homeless Prevention	c. Services	d. Administration	e. Operations	f.	g. TOTAL
a. Net outlays previously reported	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
b. Total outlays this report period	2,144.84	37,857.90	28,875.00	9,294.00	38,732.05		\$ 116,903.79
c. Less: Program income credits	-	-	-	-	-		\$ -
d. Net outlays this report period (Line b minus line c)	2,144.84	37,857.90	28,875.00	9,294.00	38,732.05		\$ 116,903.79
e. Net outlays to date (Line a plus line d)	2,144.84	37,857.90	28,875.00	9,294.00	38,732.05		\$ 116,903.79
f. Less: Non-Federal share of outlays.	-	-	-	-	-		\$ -
g. Total Federal share of outlays (Line e minus line f)	2,144.84	37,857.90	28,875.00	9,294.00	38,732.05		\$ 116,903.79
h. Total unliquidated obligations	12,620.16	13,617.10	2,625.00	-	40,129.95		\$ 68,992.21
i. Less: non-Federal share of unliquidated obligations on line h	-	-	-	-	-		\$ -
j. Federal share of unliquidated obligations	12,620.16	13,617.10	2,625.00	-	40,129.95		\$ 68,992.21
k. Total Federal share of outlays and unliquidated obligations	14,765.00	51,475.00	31,500.00	9,294.00	78,862.00		\$ 185,896.00
l. Total cumulative amount of Federal funds authorized	14,765.00	51,475.00	31,500.00	9,294.00	78,862.00		\$ 185,896.00
m. Unobligated balance of Federal funds							\$ -
CERTIFICATION		SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		DATE REPORT SUBMITTED			
I certify to the best of my knowledge and belief that this report is correct and complete and that all outlays and unliquidated obligations are for the purposes set forth in the award documents.							
		PRINTED NAME AND TITLE		TELEPHONE			
		Cathy K. Buono Director of Administration and Finance		(413) 787-6082			

FINANCIAL STATUS REPORT		1. Submitted to: Department of Housing and Urban Development		2. Federal Grant or Other Identifying Number S-03-MC-25-0013		Page 1 of 1	
3. Recipient Organization City of Springfield Office of Community Development 36 Court Street Springfield, Massachusetts 01103		4. Employer Identification Number 04-6001415		6. Final Report? Yes		7. Basis ? Cash	
PROJECT/GRANT PERIOD From: To:		PROJECT/GRANT PERIOD From: 7/1/2004 To: 6/30/2005		PERIOD COVERED BY THIS REPORT			
STATUS OF FUNDS							
PROGRAMS/FUNCTIONS/ACTIVITIES	a. Rehabilitation	b. Homeless Prevention	c. Services	d. Administration	e. Operations	f.	g. TOTAL
a. Net outlays previously reported	\$ -	\$ 49,065.50	\$ 6,854.94	\$ 8,900.00	\$ 19,634.63		\$ 84,455.07
b. Total outlays this report period	-	985.73	5,000.00	-	87,559.20		\$ 93,544.93
c. Less: Program income credits	-	-	-	-	-		\$ -
d. Net outlays this report period (Line b minus line c)	-	985.73	5,000.00	-	87,559.20		\$ 93,544.93
e. Net outlays to date (Line a plus line d)	-	50,051.23	11,854.94	8,900.00	107,193.83		\$ 178,000.00
f. Less: Non-Federal share of outlays.	-	-	-	-	-		\$ -
g. Total Federal share of outlays (Line e minus line f)	-	50,051.23	11,854.94	8,900.00	107,193.83		\$ 178,000.00
h. Total unliquidated obligations	-	-	-	-	-		\$ -
i. Less: non-Federal share of unliquidated obligations on line h	-	-	-	-	-		\$ -
j. Federal share of unliquidated obligations	-	-	-	-	-		\$ -
k. Total Federal share of outlays and unliquidated obligations	-	50,051.23	11,854.94	8,900.00	107,193.83		\$ 178,000.00
l. Total cumulative amount of Federal funds authorized	-	50,051.23	11,854.94	8,900.00	107,193.83		\$ 178,000.00
m. Unobligated balance of Federal funds							\$ -
CERTIFICATION				SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		DATE REPORT SUBMITTED	
I certify to the best of my knowledge and belief that this report is correct and complete and that all outlays and unliquidated obligations are for the purposes set forth in the award documents.				<i>Cathy K. Buono</i>			
				Cathy K. Buono		TELEPHONE	
				Director of Administration and Finance		(413) 787-6082	

Part 3 Program Expenditures and Housing Provided.

Expenditures are amounts spent for eligible activities. Do not include non-HOPWA sources or in-kind items, such as the value of services or materials provided by volunteers or by other individuals or organizations.

Exhibit E – Summary of Program Expenditures – FY03; Federal 2002

This exhibit will provide information about available HOPWA funds and HOPWA expenditures for the program during the reporting period.

Include only expenditures made from a single competitively-awarded HOPWA grant. Please round dollar amounts to the nearest dollar.

HOPWA Funding Available	
1. Unexpended HOPWA funds at end of previous report period (this balance is \$0 in the first year of the program)	\$273,657.52
2. Amount of HOPWA grant received during period	-0-
3. Program income (e.g., loan repayments)	-0-
4. Total of HOPWA funds available during period (sum of lines 1 thru 4)	\$273,657.52

Also report the following aggregate totals by type of activity for the report period (totals equal all expenditures of HOPWA funds during this period):

HOPWA Expenditures (Totals by Eligible Activity)	
5. Expenditures for Housing Information Services	\$ 26,995.17
6. Expenditures for Resource Identification	-0-
7. Expenditures for Housing Assistance (equals the sum of all sites and scattered-site Housing Assistance reported in Exhibit G)	\$151,224.83
8. Expenditures for Supportive Services (equals the sum of all Exhibit H funds used)	\$ 85,459.28
9. Grantee Administrative Costs expended	-0-
10. Project Sponsor(s) Administrative Costs expended	\$ 9,978.24
11. Total of HOPWA funds expended during period (sum of lines 5 thru 10)	\$273,657.52
12. Balance of HOPWA funds at end of report period (line 4 minus line 11)	-0-

Exhibit E – Summary of Program Expenditures – FY04; Federal 2003

This exhibit will provide information about available HOPWA funds and HOPWA expenditures for the program during the reporting period.

Include only expenditures made from a single competitively-awarded HOPWA grant. Please round dollar amounts to the nearest dollar.

HOPWA Funding Available	
1. Unexpended HOPWA funds at end of previous report period (this balance is \$0 in the first year of the program)	\$430,680.00
2. Amount of HOPWA grant received during period	-0-
3. Program income (e.g., loan repayments)	-0-
4. Total of HOPWA funds available during period (sum of lines 1 thru 4)	\$430,680.00

Also report the following aggregate totals by type of activity for the report period (totals equal all expenditures of HOPWA funds during this period):

HOPWA Expenditures (Totals by Eligible Activity)	
5. Expenditures for Housing Information Services	\$ 39,935.00
6. Expenditures for Resource Identification	-0-
7. Expenditures for Housing Assistance (equals the sum of all sites and scattered-site Housing Assistance reported in Exhibit G)	\$110,903.16
8. Expenditures for Supportive Services (equals the sum of all Exhibit H funds used)	\$170,987.72
9. Grantee Administrative Costs expended	-0-
10. Project Sponsor(s) Administrative Costs expended	\$ 19,315.15
11. Total of HOPWA funds expended during period (sum of lines 5 thru 10)	\$341,141.03
12. Balance of HOPWA funds at end of report period (line 4 minus line 11)	\$ 89,538.97

Exhibit E – Summary of Program Expenditures – FY05; Federal 2004

This exhibit will provide information about available HOPWA funds and HOPWA expenditures for the program during the reporting period.

Include only expenditures made from a single competitively-awarded HOPWA grant. Please round dollar amounts to the nearest dollar.

HOPWA Funding Available	
1. Unexpended HOPWA funds at end of previous report period (this balance is \$0 in the first year of the program)	-0-
2. Amount of HOPWA grant received during period	\$461,000.00
3. Program income (e.g., loan repayments)	-0-
4. Total of HOPWA funds available during period (sum of lines 1 thru 4)	\$461,000.00

Also report the following aggregate totals by type of activity for the report period (totals equal all expenditures of HOPWA funds during this period):

HOPWA Expenditures (Totals by Eligible Activity)	
5. Expenditures for Housing Information Services	\$ 2,247.78
6. Expenditures for Resource Identification	-0-
7. Expenditures for Housing Assistance (equals the sum of all sites and scattered-site Housing Assistance reported in Exhibit G)	\$ 84,434.84
8. Expenditures for Supportive Services (equals the sum of all Exhibit H funds used)	\$ 98,204.24
9. Grantee Administrative Costs expended	\$ 13,830.00
10. Project Sponsor(s) Administrative Costs expended	\$ 13,413.38
11. Total of HOPWA funds expended during period (sum of lines 5 thru 10)	\$212,130.24
12. Balance of HOPWA funds at end of report period (line 4 minus line 11)	\$248,869.76

Appendix

A. Current DRAFT Fair Housing Plan

DRAFT

CITY OF SPRINGFIELD, MA ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

INTRODUCTION & EXECUTIVE SUMMARY

In 1968 the United States Congress passed Title VIII of the Civil Rights Act, making acts of housing discrimination based on race, sex, national origin, religion, or ethnicity illegal. In 1998, Congress amended Title VIII to include discrimination against families with children and people with mental or physical illness.

The Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) administers and enforces major legislation that ensures equal access to housing, guarantees equal opportunity in all HUD programs and prohibits, to a limited extent, discrimination in employment with respect to HUD programs.

According to HUD's Fair Housing Planning guide:

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.

Through the programs that fall under the umbrella of HUD's Community Planning and Development division, HUD aims to "expand mobility and widen a person's freedom of choice." These programs include the Community Development Block Grant (CDBG), the HOME Investment Partnership program (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

According to the Fair Housing Planning guide, "the CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that the grantees certify that they will affirmatively further fair housing." Additionally, the HOME program regulation "states the statutory requirement from the Comprehensive housing Affordability Strategy (CHAS) that the jurisdictions must affirmatively further fair housing."

The CPD Department also requires CD grantees, including entitlement communities like Springfield, to document AFFH actions in annual performance reports that are submitted to HUD. Grantees must:

- *Conduct an analysis to identify impediments to fair housing choice within the jurisdiction.*
- Take appropriate actions to overcome the effects of any impediments identified through the analysis.
- Maintain records reflecting the analysis and actions taken to eliminate impediments to fair housing choice.

Additional information about HUD’s Fair Housing Planning requirements may be found on HUD’s website at <http://www.hud.gov/groups/fairhousing.cfm>.

A. Who Conducted the AI

In 2001, the City of Springfield conducted a Fair Housing Planning process, including the Analysis of Impediments described above. In 2003, the City of Springfield’s Office of Community Development revised its Analysis of Impediments (AI) with the help of MBL Housing and Development, Inc. a consultant hired based on direction from HUD. In 2005, the City of Springfield augmented this AI with additional analysis and measurable action steps.

B. Participants

The Consultant and the City of Springfield utilized interviews and a public hearing to solicit input and feedback for this AI.

The Consultant and the City interviewed:

[INSERT LIST HERE]

Public hearing participants included:

[INSERT LIST HERE]

Feedback received included:

[INSERT NOTES HERE]

C. Methodology

The framework for this AI is the “Suggested Format for the Analysis of Impediments” that is recommended by HUD in its Fair Housing Planning Guide.

In order to complete the AI, in 2003 the consultant reviewed the most recent statistical data, reviewed City and State policies and regulations, and conducted interviews with City officials and others knowledgeable about the local housing market.

In 2005, the Office of Community Development utilized interviews and held a public hearing to solicit additional feedback to augment and update the 2003 AI. The Office of Community Development also completed a comprehensive review of policies, practices and procedures that affect the location, availability, and accessibility of housing and assessed current residential patterns and conditions.

D. How Funded

Community Development Block Grant (CDBG) funds allocated for administrative costs were used to fund the work conducted to complete this AI.

E. Conclusions

1. IMPEDIMENTS FOUND

The following impediments to fair housing in Springfield were identified through this AI.

1. Lack of extensive amounts of undeveloped land.
2. Imbalance between rental and homeownership in various neighborhoods.
3. Presence of deteriorated privately-owned properties that are vacant or not actively managed.
4. Evidence of predatory lending and redlining.
5. Existing patterns of segregation.
6. Language barriers & cultural differences.
7. The age of housing stock and the prevalence of lead-based paint hazards.

2. ACTIONS TO ADDRESS IMPEDIMENTS

The City of Springfield will undertake the following actions to address the impediments to fair housing that were identified through this AI.

1. Encourage infill new construction of units suitable for homeownership on the scattered plots of land that remain available for development, particularly in neighborhoods where the homeownership rate is low.

2. Implement balanced housing strategy; encourage homeownership throughout the city, with an emphasis on neighborhoods where homeownership rates are low.
3. Pursue strategies to address abandoned properties through demolition and redevelopment.
4. Work with local lending institutions to do outreach to minority community.
5. Work with surrounding communities to identify and overcome barriers to minority movement into those communities.
6. Offer services, particularly first-time homebuyer education, in languages other than English, primarily Spanish.
7. Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities.

JURISDICTIONAL BACKGROUND DATA

F. Demographic and Income Data

The population of the City of Springfield has remained relatively consistent over the past twenty years. Today, the City is home to a population of 152,082 residents.

	<u>1980</u>	<u>1990</u>	<u>2000</u>
Springfield Population	152,319	156,983	152,082

Source: United States Department of Commerce, Bureau of the Census.

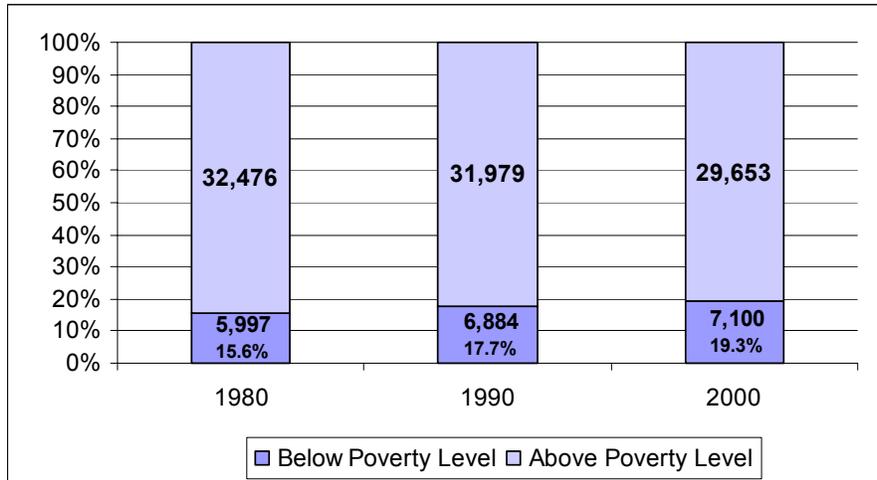
Although the number of residents has remained consistent, the profile of residents has changed significantly. One of the greatest changes to Springfield's population is the number of residents who live in poverty. While the income of residents lagged behind the balance of the Commonwealth in 1980, the gap widened in the 1980s and 1990s. In 2000, Springfield's median family income was 58.8% of that for the Commonwealth. The median income of the City has not kept pace with that of the region or the Commonwealth. This widening income gap has significant implications on every aspect of life within the city.

Median Family Income	<u>1980</u>	<u>1990</u>	<u>2000</u>
Springfield	\$ 16,607	\$ 30,824	\$ 36,285
Hampden County	\$ 19,596	\$ 31,100	\$ 49,257
Massachusetts	\$ 21,166	\$ 44,367	\$ 61,664
% of Hampden County	84.7%	99.1%	73.7%
% of Massachusetts	78.5%	69.5%	58.8%
Per Capita Income			
Springfield	\$ 5,819	\$ 11,584	\$ 15,232
Hampden County	\$ 6,731	\$ 14,029	\$ 19,541
Massachusetts	\$ 7,459	\$ 17,224	\$ 25,952
% of Hampden County	86.5%	82.6%	77.9%
% of Massachusetts	78.0%	67.3%	58.7%

Source: United States Department of Commerce, Bureau of the Census.

The number of families living below the poverty line increased significantly, as detailed in the bar graph below.

Families with Income Below Poverty Level 1980-2000



Source: Springfield Planning Department analysis of 1980, 1999 and 2000 US Census.

When depicted on a block group level (a subset of the census tracts used by the US Census department), low income and minority concentrations throughout the City are particularly evident. Called “areas of low-income concentration” and “areas of minority concentration,” the City defines these areas as block groups where the concentration of the respective income or minority group is higher than the percentage of the same demographic group in the overall city population.

The following table overviews the percentages of citywide concentration that are used as the baseline in the racial minority and ethnicity concentration maps that follow. For reference, a blank map with the boundaries of all block groups in the City and a table with the data that served as the foundation for the concentration maps mentioned above.

Low and Moderate Income and
Minority Concentrations in Springfield, MA

	POPULATION	PERCENT OF TOTAL CITY POPULATION
INCOME		
Low or Moderate Income	87,056	59.4%
RACE		
Black and African American	31,472	20.7%
American Indian and Alaska Native	590	0.4%
Asian	2,859	1.9%
Other/Multi Racial	32,191	21.2%
Total Non White (incl. Black and African American, Asian, American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander, and Other/Multi Racial)	67,204	44.2%
ETHNICITY		
Hispanic	41,359	27.2%

Source: United States Department of Commerce, Bureau of the Census.

Note: In the "Race" category the total number of Native Hawaiian and Other Pacific Islanders amounts to 98 or 0.1 percent of the Springfield population.

Within the City of Springfield minority population varies by neighborhood, but the disparities are not as great as those between Springfield and some of its neighboring communities.

Springfield is a city of 17 distinct neighborhoods, a fact that has both positive and negative impacts. Much of Springfield's minority population has deep historical roots in particular neighborhoods. Within these ethnically based neighborhoods, residents feel a strong sense of community and can access shops, services, religious and social organizations.

The City of Springfield is also the center of a Metropolitan Statistical Area that includes 27 other cities and towns. Comparative data about these communities and others in the United States indicates that the greater Springfield Metropolitan Statistical Area is ninth in the country in the dissimilarity index of white-Hispanic residential segregation and 65th for white/black segregation, out of 331 MSA's listed. The Springfield MSA includes suburban communities that are predominately white, while the area's minority population is concentrated in the urban core cities of Springfield and Holyoke. These patterns of segregation cross municipal boundaries and therefore cannot be addressed by City actions alone.

**Percentage Minority and Ethnic Population in
Springfield, MA MSA Towns and Cities**

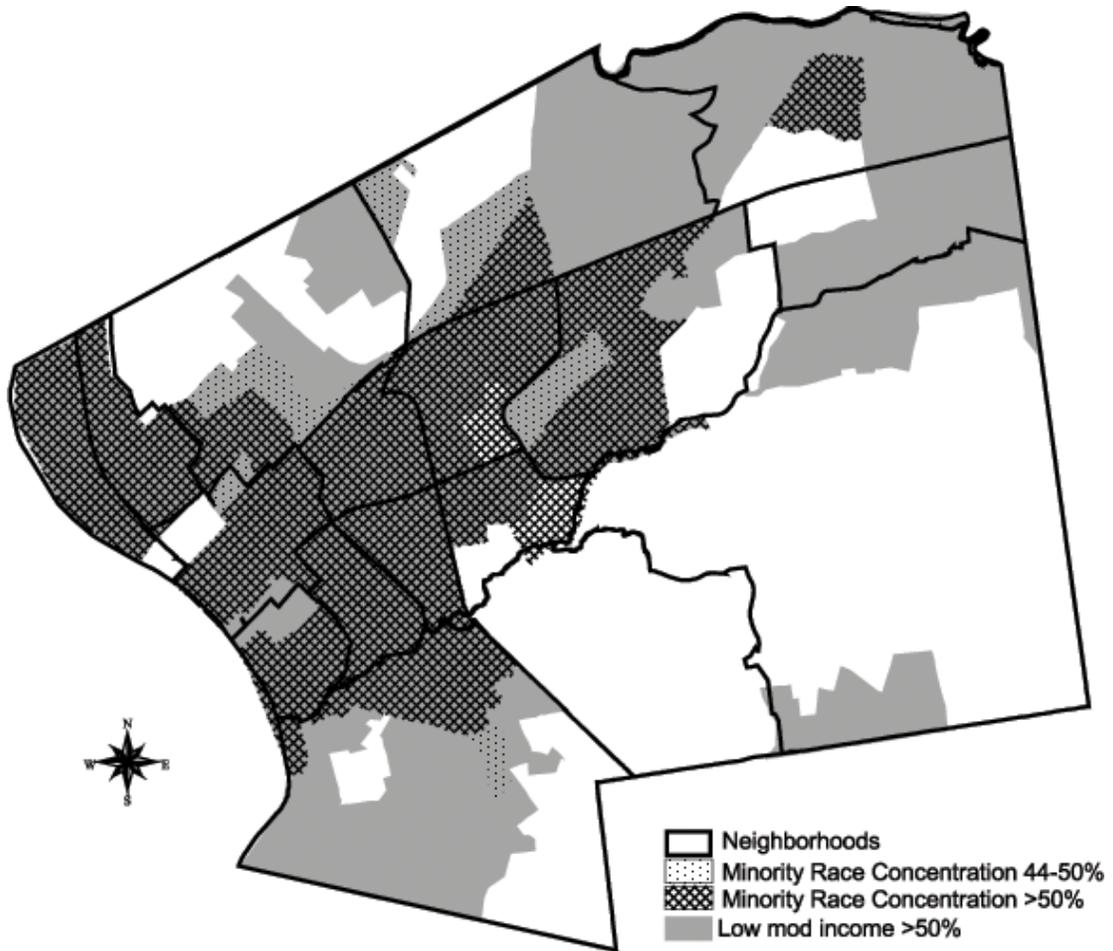
Community	Population	% Minority Race*	% Hispanic
Amherst	34,874	20.7	6.2
Belchertown	12,698	3.8	1.6
Chicopee	54,653	10.2	8.8
East Longmeadow	14,100	2.3	.9
Easthampton	15,994	4.5	2.1
Granby	6,132	3.2	1.2
Hadley	4,793	4.2	1.7
Hampden	5,171	1.7	0.6
Hatfield	3,249	2.0	1.0
Holyoke	39,838	34.2	41.4
Huntington	2,174	2.4	1.8
Longmeadow	15,633	4.7	1.1
Ludlow	21,209	4.2	6.5
Monson	8,359	2.3	1.2
Montgomery	654	2.0	0.8
Northampton	28,978	10	5.2
Palmer	12,497	3.2	1.2
Russell	1,657	2.5	1.5
South Hadley	17,196	6.0	2.4
Southampton	5,387	1.6	0.9
Southwick	8,835	2.6	1.7
Springfield	152,082	43.8	27.2
Sunderland	3,777	11.3	2.4
Ware	9,707	3.5	2.1
West Springfield	27,899	9.3	5.8
Westfield	40,072	5.3	5.0
Wilbraham	13,473	3.5	1.4
Williamsburg	2,427	2.1	0.7

Source: United States Department of Commerce, Bureau of the Census.

Note: "Minority Race" is defined as Black, Asian, American Indian, and Other/Multi Racial persons.

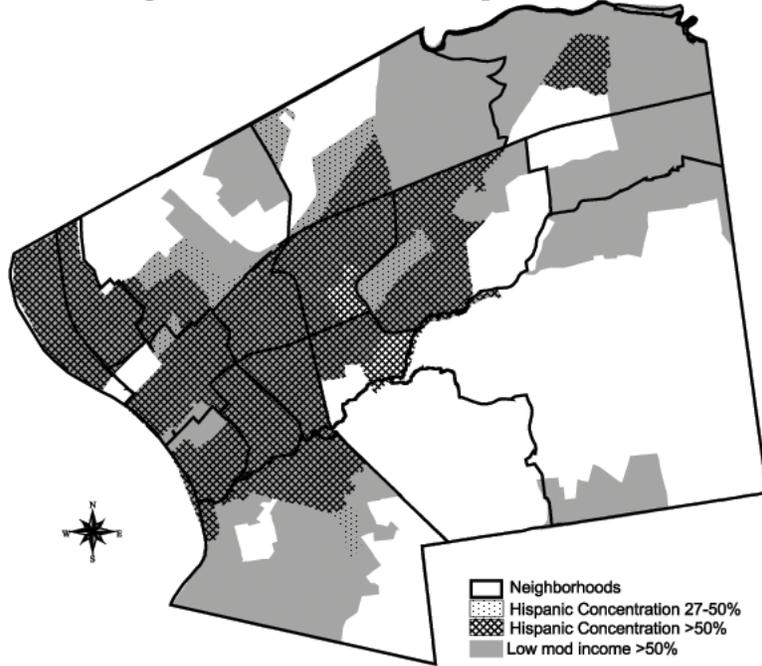
Census tract and block group data from the 2000 US Census indicates that the areas where there are high concentrations of racial and ethnic minorities and persons with disabilities overlap with the areas in the city where there is a high concentration of low and moderate income persons.

Springfield, MA Census Tracts and Block Groups with High Concentrations of Low & Moderate Income Persons and High Minority Race Concentrations

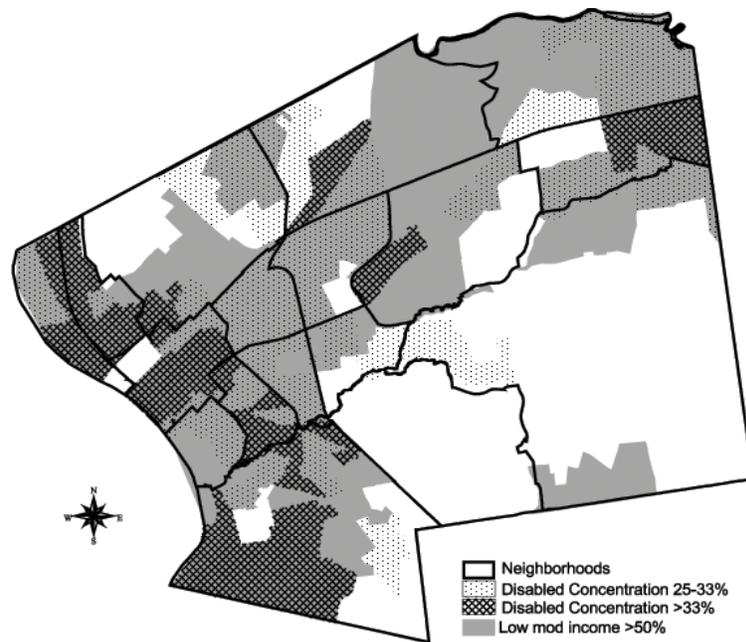


Note: "Minority Race" is defined as Black, Asian, American Indian, and Other/Multi Racial persons.

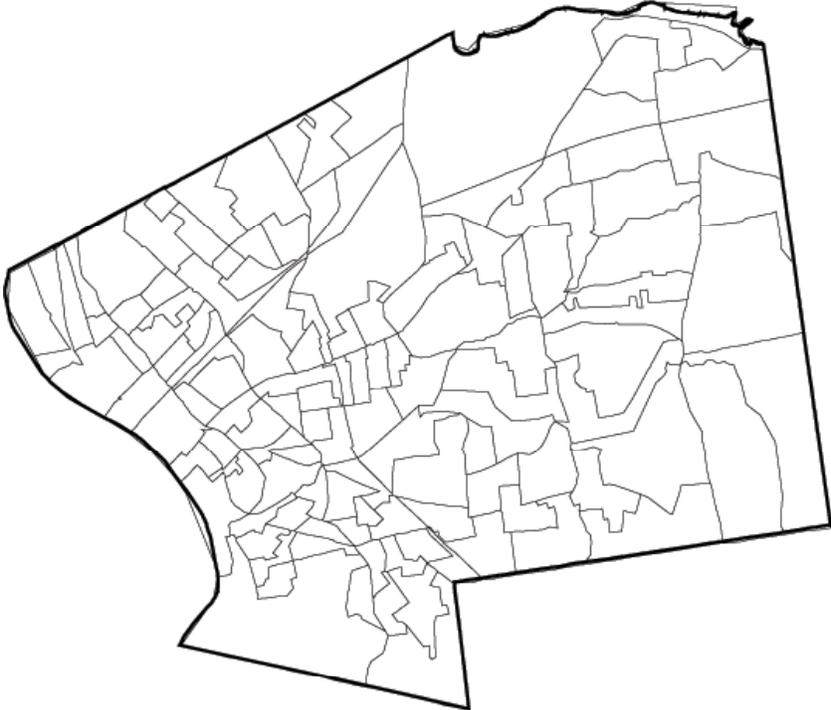
Springfield, MA Census Tracts and Block Groups with High Concentrations of Low & Moderate Income Persons and High Concentrations of Hispanic Persons



Springfield, MA Census Tracts and Block Groups with High Concentrations of Low & Moderate Income Persons and High Concentrations of Disabled Persons



Blank Map of Springfield with Boundaries of All Block Groups



G. Employment data

The Springfield economy continues to lag significantly behind that of the state and the nation.

Like other cities in the northeast, Springfield's employment centers--primarily areas that had large concentrations of manufacturing jobs--have diminished in size and relative importance. The local economy is now a service-based economy that is heavily dependent on the Trade, Transportation, Utilities and the Education and Health Services sectors, as indicated in the employment data in the table below.

Industry	Calendar Year Average			
	2001	2002	2003	2004*
Construction	2,309	2,192	1,943	1,726
Manufacturing	6,455	5,622	5,141	5,230
Trade, Transportation and Utilities	14,965	14,309	13,966	13,482
Information	2,299	2,083	2,255	2,018
Financial Activities	8,689	8,498	8,293	8,060
Professional and Business Services	7,757	7,277	6,348	6,310
Education and Health Services	24,755	25,610	26,369	26,728
Leisure and Hospitality	5,350	5,462	5,670	5,582
Other Services	3,983	4,394	4,869	5,054
Public Administration	3,363	3,308	3,047	2,877
Total Employment	79,925	78,755	77,901	77,117
Number of Establishments	4,316	4,764	5,235	5,459
Average Annual Wage	\$37,115	\$38,288	\$39,649	NA
Total Wages	\$2,966,429,396	\$3,015,400,588	\$3,088,673,412	\$1,582,442,029*

*Data for 2004 is for the first 6 months of the calendar year.

Source: Massachusetts Department of Employment and Training, Series ES 202; data is not seasonally adjusted. Data is based on place of employment not place of residence.

In addition, unemployment rates are high:

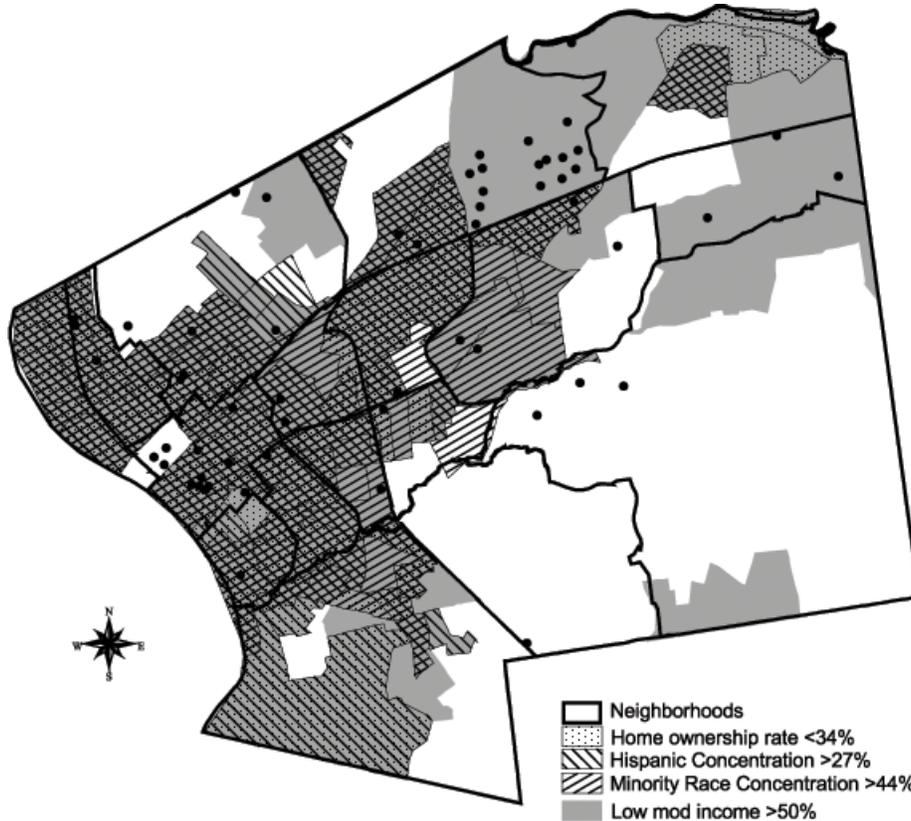
	Springfield	Massachusetts	U.S.
2004	6.5%	5.1%	5.5%
2003	8.5%	5.8%	6.0%
2002	7.4%	5.3%	5.8%
2001	5.4%	3.7%	4.8%
2000	4.4%	2.6%	4.0%
1999	5.0%	3.2%	4.2%

Source: Massachusetts Department of Labor

Job opportunities for Springfield's low and moderate income residents have decentralized to locations all over the city and the region.

The increasing fragmentation of Springfield's employment centers is indicative of the de-concentration of job opportunities in the region for Springfield residents. The following map, based on the list of Springfield's largest employers that follows, indicates that Springfield's largest employers are scattered all over the City.

Springfield's Largest Employers Plotted by Headquarters Location



Firms with more than 100 Employees in Springfield			
American International College	1000 State St	Menlo Worldwide Forwarding Inc	100 Brookdale Drive
American Medical Response of Massachusetts	595 Cottage St	Mental Health Association Inc	995 Worthington St
Amtrak	66 Lyman St	MML Investors Services, Inc., a division of MassMutual	1414 Main Street
Arrow Security Co Inc	237 Memorial Dr	New England Orthopedic Surgeons	300 Birnie Ave Ste 201
Astenjohnson Inc	40 Progress Ave	Nu Visions Manufacturing LLC	225 Carando Dr
Babson Capital Management LLC, a division of MassMutual	1500 Main Street	Parkview Specialty Hospital	1400 State Street
Banknorth National Association	1441 Main St	Performance Food Group	340 Taylor St
Bay State Gas Company	2025 Roosevelt Ave	Peter Pan Bus Lines Inc	1776 Main St Ste 1
Baystate Medical Center, Inc	759 Chestnut St	R M Sullivan Transportation	649 Cottage St
Behavioral Health Network	342 Bernie Avenue	Reeds Landing	807 Wilbraham Rd
Big Y Foods Inc	2145 Roosevelt Ave	Richco Janitor Service Inc	237 Memorial Dr
Center for Human Development/ Behavioral Network	332 Bernie Avenue	Shriners Hospital For Children	516 Carew St
Chapin Center	200 Kendall St	Sisters of Providence Health System and Mercy Medical Center	233 Carew St 271
Diocese of Springfield	65 Elliot St	Smith and Wesson	2100 Roosevelt Avenue
Disability Management Services	1350 Main St Ste 8	Smurfit Stone	320 Alden St
Durham School Services Inc	99 Arnold Ave	Solutia, Inc.	730 Worcester Street
Electro-Term-Hollingsworth, Inc.	90 Memorial Dr Ste 4	Springboard Technology	1 Federal Street
F.L. Roberts & Co. Inc.	93 West Broad Street	Springfield Anesthesia Service	908 Allen St
Falcon Hotel Corp	1 Monarch Pl Ste 25100	Springfield College	263 Alden St
Farmland Foods	20 Carando Drive	Springfield Technical Community College (STCC)	1 Armory Square
Files Department Store	1655 Boston Rd	Springfield Wire Inc	243 Cottage Street
First Student	600 Berkshire Ave	Stop & Shop Companies, Inc	470 North Main Street
Fontaine Bros Inc	510 Cottage St	The Springfield Republican	1860 Main St
Gaslite/Titeflex Industrial Products	603 Hendee St	Transit Express	2840 Main St
Goodwill Industries of the Springfield/Hartford Area, Inc.	285 Dorset St	U S Security Associates Inc	191 Chestnut St Ste 2a
Greater Springfield Senior Services	66 Industry Ave Ste 9	United Personnel Services Inc	1331 Main St
Health New England Inc.	1 Monarch Place, fl 15	United States Postal Service	1883 Main St Rm 146
JC Penney Outlet	1700 Boston Rd	Van-Pak Inc	255 Cadwell Dr
Kim Center Adult Day Care Health, Leslie Educational Alternatives	604 Cottage St	Verizon Communications Inc	365 State St
KMART Corporation	1277 Liberty St	Visiting Nurse Association	50 Maple St
Life Laboratories	299 Carew St	Wal-Mart	1105 Boston Rd
Marriott International Inc	1550 Main Street	West Street Inn, Multi Cultural Community Service Pioneer Valley	1000 Wilbraham Rd
Martin Luther King Community Center	106 Wilbraham Rd	Western Massachusetts Electric Company	300 Cadwell Dr
MassMutual Financial Group	1295 State St	Western New England College	1215 Wilbraham Rd
Meadwestvaco Corporation	2001 Roosevelt Ave	WGGB-TV	1300 Liberty St

Source: Business West Magazine and calls to individual employers.

Limited public transportation options in the city further inhibit low and moderate income workers. According to the 2000 US Census, workers living in block groups with high concentrations of both low and moderate income persons and ethnic and racial minorities are somewhat less likely to have access to their own private transportation. In lieu of their own private transport to and from work, they car pool, utilize public transportation, bicycle or walk to work. Additionally, according to the 2000 US Census patterns of travel times to work for individuals in these protected classes were not dissimilar from those of the workers residing in the balance of Springfield's neighborhoods.

Employment trends also indicate that small businesses will be the source of job opportunities in the future. A study published by the US Small Business Administration recently reported that Springfield and Hampden County had the highest average level of new business start-ups in the country from 1990 through 2001.

A comparison of private employment in Springfield during the first six months of 2003 and the same data for the same period in 2004 indicates that while total private employment decreased by 0.5 percent, the total number of private firms in Springfield increased by 12.4 percent during the same period which points to the trend that small businesses are likely to be the source of job opportunities for Springfield residents in the future.

Average Private Employment, Springfield, MA

	Average Private Employment January -June				Private Firms			
	2003	2004	% Change		2003	2004	% Change	
			% of Total 2004	2003 to 2004			% of Total 2004	2003 to 2004
Construction	1,606	1,504	2.3%	-6.4%	149	153	2.9%	2.7%
Manufacturing	5,246	5,230	8.1%	-0.3%	154	150	2.8%	-2.6%
Trade, Transportation and Utilities	11,339	10,972	17.0%	-3.2%	709	713	13.3%	0.6%
Information	2,265	1,929	3.0%	-14.8%	41	45	0.8%	9.8%
Financial Activities	8,377	8,043	12.5%	-4.0%	329	334	6.2%	1.5%
Professional and Business Services	6,343	6,310	9.8%	-0.5%	552	551	10.3%	-0.2%
Education and Health Services	19,809	20,226	31.4%	2.1%	464	464	8.7%	0.0%
Leisure and Hospitality	5,043	5,180	8.0%	2.7%	315	320	6.0%	1.6%
Other Services	4,736	5,050	7.8%	6.6%	2,053	2,626	49.0%	27.9%
TOTAL	64,763	64,443	100.0%	-0.5%	4,766	5,356	100.0%	12.4%

Source: Massachusetts Department of Employment and Training, Series: ES 202. Data is not seasonally adjusted; data is based on place of employment not place of residence.

Springfield-based, minority-owned businesses are not growing at the same rate as the overall small business community, however. Although they make up 20% of the total number of businesses in the City, Springfield-based, minority-owned businesses are seeing total receipts coming in at only \$90,626,000 or 0.5 percent of total receipts of Springfield establishments in 1997.

	Massachusetts, 1997			Springfield, 1997		
	Minority Only	Total	Percent of Total	Minority Only	Total	Percent of Total
Total Establishments						
Establishments	39,039	537,150	7.3%	1,582	7,914	20.0%
Total Sales and Receipts (\$1, 000)	6,980,154	517,291,479	1.3%	116,508	17,052,367	0.7%
Sales and Receipts per Establishment (\$000)*	\$ 179	\$ 963		\$ 74	\$ 2,155	
Establishments with Employees						
Establishments	7,641	135,309	5.6%	102	2,683	3.8%
Total Sales and Receipts (\$1, 000)*	6,133,900	498,376,149	1.2%	90,626	16,868,908	0.5%
Sales and Receipts per Establishment (\$000)*	\$ 803	\$ 3,683		\$ 888	\$ 6,287	
Employees	53,243	2,852,762	1.9%	668	75,930	0.9%

Source: US Economic Census, 1997 (note: More current data (2002 survey) will not be available until late 2005)

The paucity of developable industrial and commercial sites in Springfield also hinders the city's ability to attract and retain jobs for low and moderate income residents. In 2004, the lion share of building sales, land sales, lease activity and facility updates are taking place in suburban locations in towns along Springfield's periphery, which is largely due to the lack of developable industrial/commercial land in the city. According to CB Richard Ellis, the only additions to the inventory of industrial properties in the greater Springfield area are "build to suits." As a result, the CB Richard Ellis report says, the vacancy rate in industrial property decreased from 10 percent in 2002 to 9 percent in 2003 and continued to decline in 2004.¹

¹ CB Richard Ellis Market Report, 2004

H. Housing profile

According to the 2000 US Census, the City of Springfield, known as the City of Homes, has 61,172 units of housing.

To the issue of racial or ethnic disproportion in the overall housing market, the table below shows the proportions of all households in Springfield (owners and renters) with housing needs as identified by HUD's Comprehensive Housing Affordability Strategy (CHAS). Data is presented for various household income levels that related to the areas median household income. The final column presents the thresholds over which minority groups would be identified as having a disproportionate housing need relative to the population as a whole.

Median Family Income	Total Households	Households with Any Housing Problem	% with Any Housing Problem	Disproportionate Need Threshold
< 30% MFI	13,147	9,282	70.6%	80.6%
30.01-50% MFI	8,468	4,979	58.8%	68.8%
50.01-80% MFI	10,936	3,948	36.1%	46.1%
> 80.01% MFI	24,519	2,354	9.6%	19.6%

Source: CHAS Data; 2000 US Census

The following table presents CHAS housing need data for ethnic and racial groups in Springfield.

Median Family Income	Total Minority Households	Households with Any Housing Problem	% with Any Housing Problem	Disproportionate Need Threshold Exceeded?
BLACK NON-HISPANIC HOUSEHOLDS				
< 30% MFI	2,765	1,861	67.3%	No
30.01-50% MFI	1,850	1,265	68.4%	No
50.01-80% MFI	2,160	870	40.3%	No
> 80.01% MFI	4,030	472	11.7%	No
ASIAN NON-HISPANIC HOUSEHOLDS				
< 30% MFI	170	135	79.4%	No
30.01-50% MFI	98	79	80.6%	Yes
50.01-80% MFI	110	45	40.9%	No
> 80.01% MFI	359	60	16.7%	No
HISPANIC HOUSEHOLDS				
< 30% MFI	5,333	3,792	71.1%	No
30.01-50% MFI	2,354	1,389	59.0%	No
50.01-80% MFI	1,943	820	42.2%	No
> 80.01% MFI	2,835	570	20.1%	Yes

Source: CHAS Data; 2000 US Census

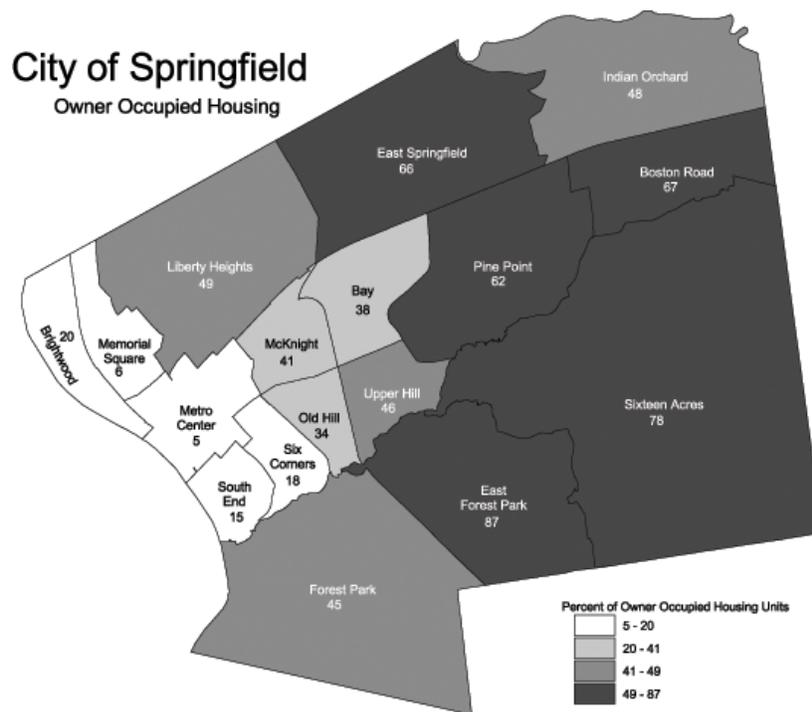
Based upon an analysis of HUD's CHAS data, two income groups of minority households were

determined to have disproportional housing needs. These two groups, as illustrated in the chart above, are Asian, non- Hispanic households with incomes between 30-50% of median and Hispanic households with incomes over 80% of median.

Further analysis of Springfield’s housing stock indicates that Springfield has two distinct housing markets.

Overall, 49% of Springfield’s housing stock is single family housing. Yet in some neighborhoods that percentage exceeds 80%; while in the older, more urban neighborhoods with high concentrations of low and moderate income persons, minorities and/or persons with disabilities that rate falls to below 20%.

Homeownership rates mirror this pattern with the older urban neighborhoods averaging 5-20% of owner-occupancy vs. 67-86 % in outlying neighborhoods. Housing values and occupancy affordability correlate directly with these factors of stock and owner-occupancy.



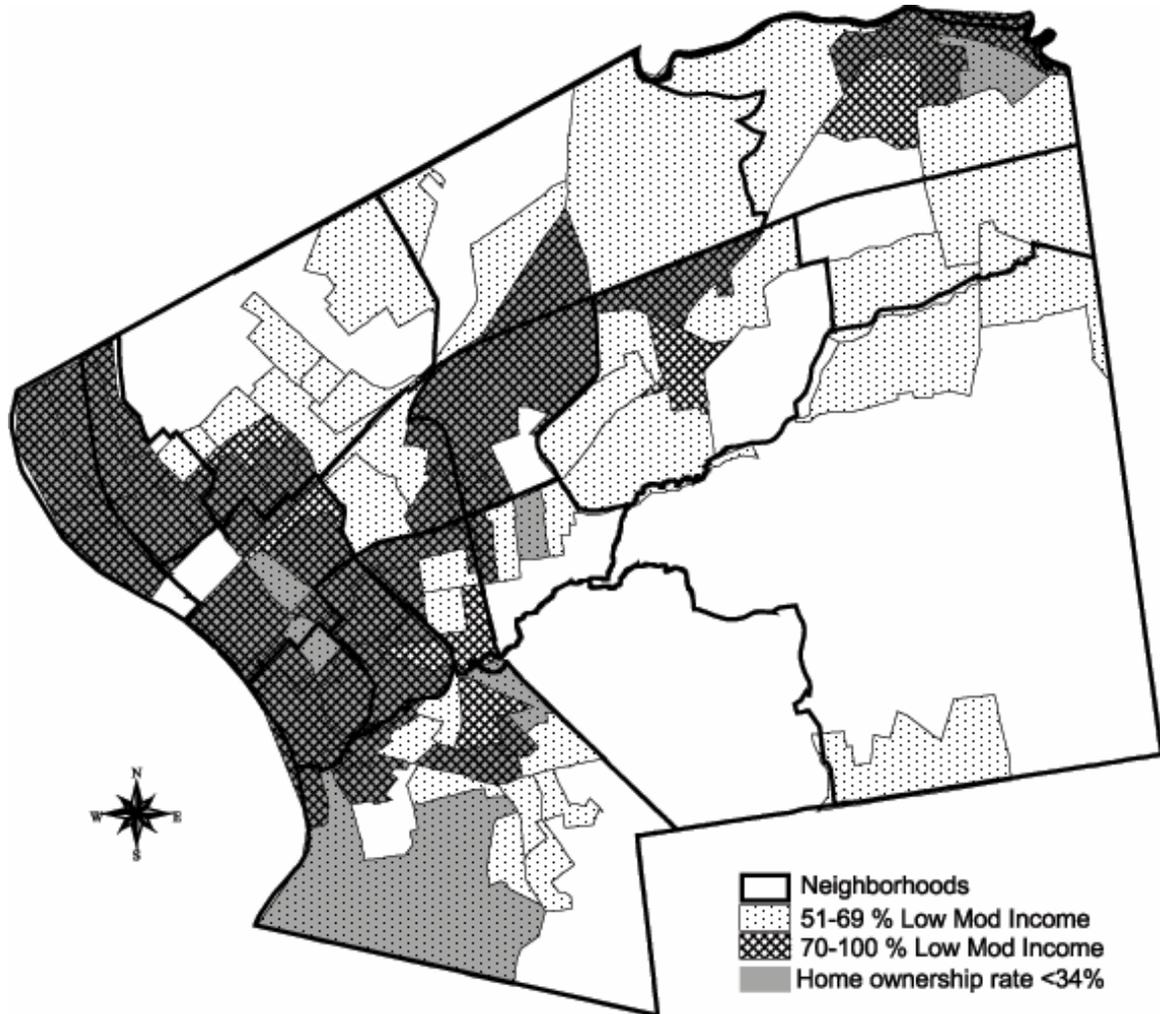
The increased demand for affordable single family homes in stable neighborhoods has also resulted in a significant rise in median sales prices.

Median Sales Price, Residential Units Springfield MA			
Calendar			
Year	1-Family	Condo	All Sales
2005*	126,500	66,000	133,000
2004	118,900	89,414	124,000
2003	105,000	78,500	105,000
2002	92,000	78,950	90,000
2001	84,900	74,113	80,500
2000	76,000	73,200	74,000
%Change 2000-2004	56.4%	22.2%	67.6%

Source: The Warren Group

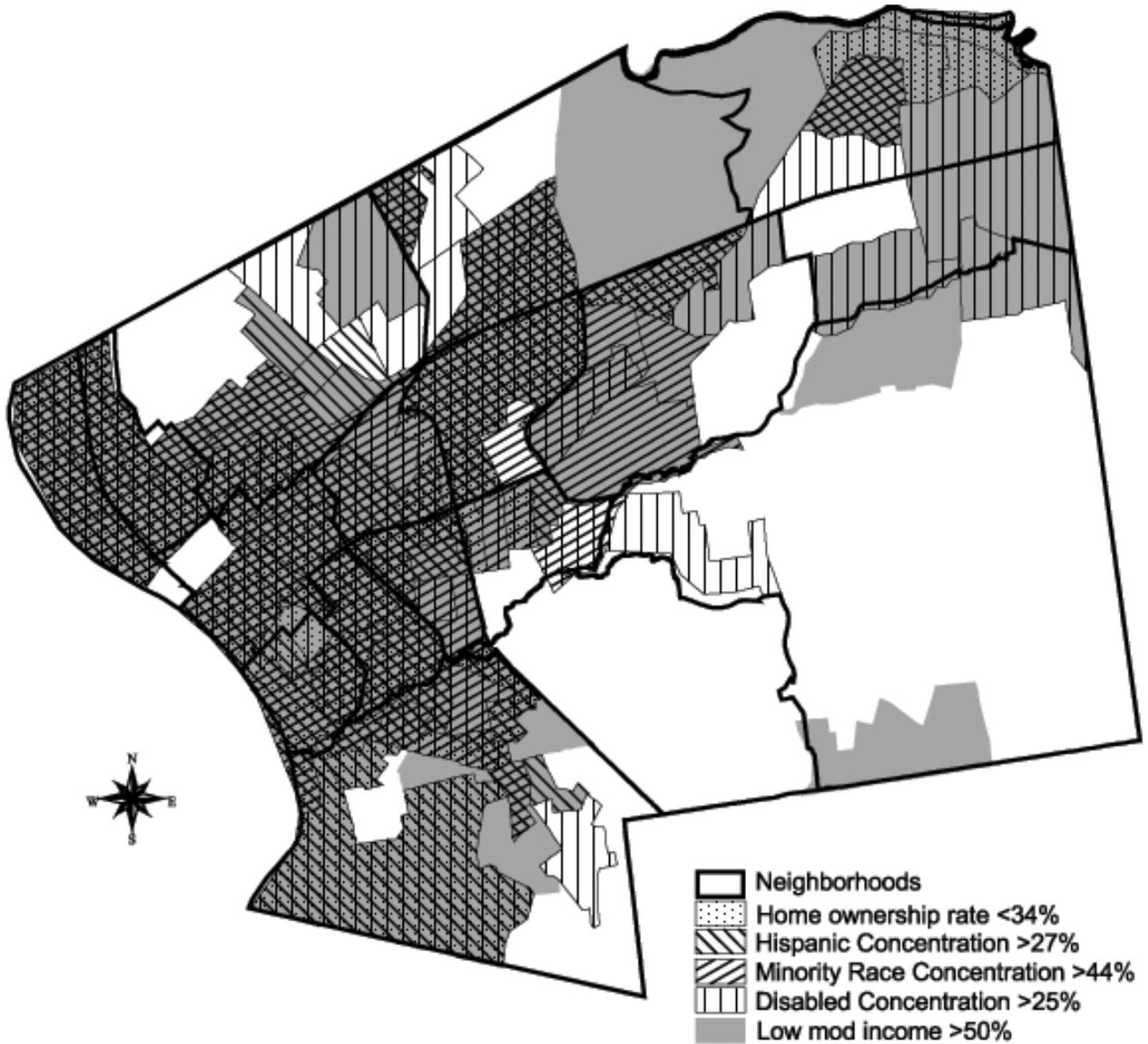
Low homeownership rates are prevalent in areas with large concentrations of low and moderate income persons and ethnic and racial minorities. The following map illustrates that the block groups that fall into the lowest percentage of homeownership are also areas of low-income concentration.

Springfield, MA Census Tracts and Block Groups with High Concentrations of Low and Moderate Income Persons and Low Homeownership Rates



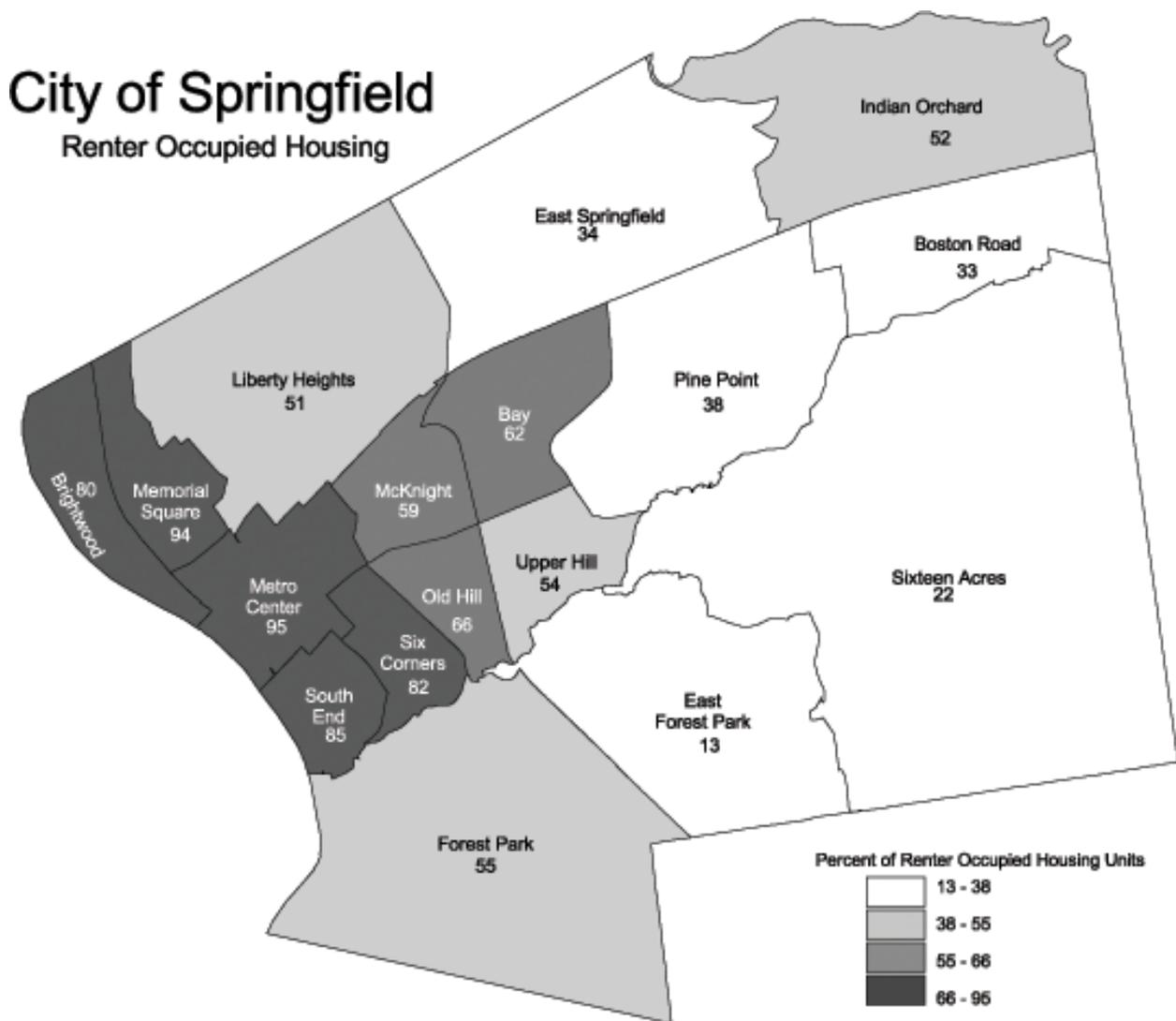
Areas where there are high concentrations of persons in protected classes also correlate to areas with low-homeownership rates but not to the same degrees as that for low-income areas.

Springfield, MA Census Tracts and Block Groups with High Concentrations of Low and Moderate Income Persons and Low Homeownership Rates



Rental stock within Springfield is primarily pre-1940 stock in larger multi-family apartment blocks. Generally these properties are in need of modernization and in some cases significant rehabilitation. This stock has limited utility as housing for persons with disabilities.

The data identifies a rent burden for the majority of lower income rental households. In some categories, nearly 80% of the households experience a cost burden. Very low income elderly household are also likely to have disproportional housing costs. To meet these needs as well as those of vulnerable populations including the needs of the persons with HIV/AIDS and persons with disabilities, the City will target its housing resources towards the development of additional affordable rental units.



While the City of Springfield has a relatively affordable housing market, the City struggles to meet the housing needs of its low and moderate income residents. Limited

household income and an aged housing stock create an enormous demand for safe, affordable housing.

The Massachusetts Department of Housing and Community Development's Chapter 40B Subsidized Housing Inventory shows that 17.2 percent or 10,522 units of the City's total housing stock are subsidized to assist low-income residents, which far exceeds the State's goal of 10 percent affordability and is only surpassed by Aquinnah at 26.5 percent, Holyoke at 21.0 percent, Boston at 18.9 percent, and Chelsea at 17.6 percent. However, the public housing and tenant-based Section 8 certificate waiting lists indicate that there is continued demand for affordable housing in the City. The SHA oversees a total of 2,387 public housing units and an additional 2,675 units under contract through rental assistance programs. An additional 169 units under contract through rental assistance programs are currently under construction or under substantial rehabilitation.

The SHA waiting list currently contains 2,602 families, approximately 89.5 percent of which are considered to be extremely low-income families. Only a small percentage (1.2 percent) of waitlist households have incomes between 50-80 percent of median. This disproportionate representation highlights the severe shortage of housing units available to households below 30 percent of median. While elderly households represent a portion of the waitlist households, the majority (94 percent) of those on the waitlist are families, 61.1 percent are Hispanic, and 33.1% are families with a disabled member.

The chart below provides a detailed breakdown of households on the SHA waitlist.

Housing Needs of Families on the Waiting List			
	# of families	% of total families	Annual Turnover
Waiting list total	2602		
Extremely low income <=30% AMI	2330	89.5	
Very low income (>30% but <=50%)	240	9.2	
Low income (>50% but <80% AMI)	32	1.2	
Families with children	1591	61.1	
Elderly families	186	7.1	
Families with Disabilities	862	33.1	
Race/ethnicity (White)	434	16	
Race/ethnicity (Black)	446	17	
Race/ethnicity (Hispanic)	1666	64	
Race/ethnicity (Other)	56	2	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	855	32	530
2 BR	1049	40	535
3 BR	597	22.9	530
4BR	91	3.4	76
5 BR	9	0.3	6
5+ BR	1	0.03	2

Source: Springfield Public Housing Authority

The Springfield Housing Authority has undertaken an assessment of its need for accessible units (Section 504 compliance). In the assessment, a number of factors including current utilization and wait list needs were considered. The SHA determined that the current stock meets the current and anticipated demand. In the Springfield, MA MSA, however, subsidized housing units are not evenly distributed among the cities and towns, as indicated in the following table.

Community	2000 Census: Housing Units	% Subsidized Units 2005
Amherst	9,020	10.7
Belchertown	5,002	6.3
Chicopee	24,337	10.4
E. Longmeadow	5,350	7.6
Easthampton	7,058	7.3
Granby	2,288	3.0
Hadley	1,943	13.4
Hampden	1,843	3.5
Hatfield	1,420	3.6
Holyoke	16,180	21.0
Huntington	847	8.0
Longmeadow	5,832	7.3
Ludlow	7,815	2.2
Monson	3,184	5.8
Montgomery	254	0.0
Northampton	12,282	11.7
Palmer	5,371	7.6
Russell	634	4.6
South Hadley	6,757	4.9
Southampton	2,003	2.4
Southwick	3,488	4.7
Springfield	61,001	17.2
Sunderland	1,658	0.6
Ware	4,285	10.2
W. Springfield	12,196	3.2
Westfield	15,362	6.9
Wilbraham	5,021	4.5
Williamsburg	1,057	6.5

Source: Massachusetts Department of Housing and Community Development (DHCD)'s Chapter 40B Subsidized Housing Inventory.

D. Maps

The City of Springfield utilizes maps throughout this AI to assist in showing housing/job/transportation relationships, areas of racial/ethnic integration and segregation and locations of housing choices are distributed throughout this document.

E. Other Relevant Data

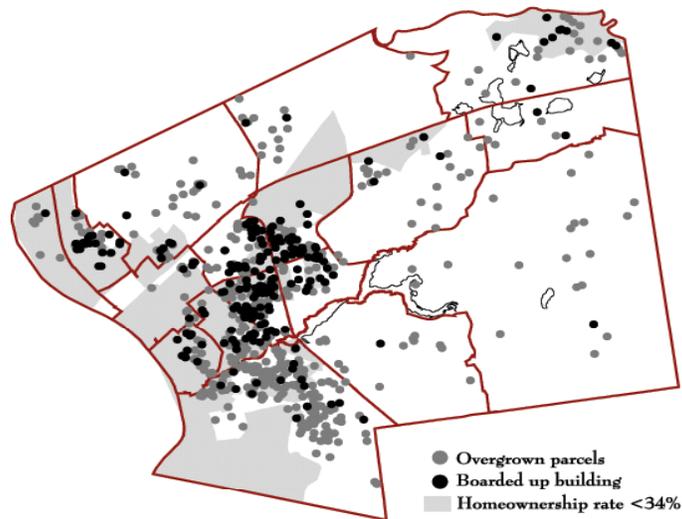
BLIGHT

A recent windshield survey of blighted properties in Springfield yielded a list of 238 “abandoned” structures. Primarily residential in nature, 89.1 percent or 212 of these sites were 1-4 family units. Of the balance of the properties, 8 were large multi family site, and 18 were commercial or industrial facilities. Just under 87 percent of the structures are privately owned.

A complaint list of requests to cleanup 589 sites with debris and/or overgrowth is another blighting influence that is concentrated in Springfield’s low and moderate income and minority neighborhoods. Of these sites, 147 are tax delinquent and 70% have multiple complaints.

The following map shows that these blighting influences are predominately located in areas where homeownership rates are low, which, as indicated in the maps above, overlap with areas were there is a large concentration of ethnic and racial minorities and low and moderate income persons.

**Springfield, MA Census Tracts and Block Groups with
Low Homeownership Rates
with Overlay of Recently Identified Boarded Up Buildings and Overgrown Parcels**



LANGUAGE BARRIERS AND CULTURAL DIFFERENCES

Language barriers and cultural differences are another potential impediment to fair housing that can be identified through analysis of basic demographic and housing data. Hispanics are the fastest growing minority group in Springfield, increasing by 55.8% according to the 2000 Census. The total number of Hispanics, 41,343, represents 27.2% of the City's population. The City and surrounding region has also seen a more recent influx of Southeast Asian and Russian immigrants. Language barriers can exacerbate discrimination in accessing rental housing, homeownership, and appropriate mortgage financing.

For Springfield's newest immigrant groups, those from Southeast Asia and the former Soviet republics, differences in how housing is accessed and financed can create barriers. For example, Southeast Asian immigrants are often not familiar with the standard American mortgage process for home ownership and prefer to work and save until they are able to buy with cash.

As is common with nearly all new immigrant groups, later arrivals tend to move into neighborhoods where others from their home country already live. This pattern creates interesting and diverse ethnic neighborhoods but also results in concentration of minority groups.

LEAD HAZARDS

Other potential impediments include the age of housing stock and the prevalence of lead-based paint hazards. 89% of Springfield's housing stock was built before 1979, and 36% was built before 1939. This is true for both renter and owner-occupied housing (87.7%

of Springfield’s rental housing and 91% of the owner-occupied was built before 1979). The age of the housing stock creates impediments to fair housing for several reasons. It means that much of the housing is in need of repair and expensive to operate, repair, and to maintain in good condition for both homeowners and rental property owners. The cost of maintaining older housing represents a barrier to homeownership for low and moderate-income buyers.

The age of the housing stock is also an impediment to fair housing for those with physical disabilities in that older housing is likely to contain physical barriers such as steep stairs, narrow passages and doorways, and small room sizes. The cost of and of making older housing accessible for those with disabilities limits the supply and availability of appropriate and affordable housing for many, especially those with limited income.

The age of the housing stock and corresponding significant presence of lead-based paint creates another impediment to fair housing. The Massachusetts Department of Public Health’s Childhood Lead Poisoning Prevention Program lists Springfield as one of the “high risk” communities for childhood lead poisoning. The cost of addressing lead-based paint hazards limits the supply and availability of appropriate and affordable housing for many, especially families with small children and those with limited income.

Springfield continues to be defined as a "high risk" community for lead poisoning by the Commonwealth's Department of Public Health. Springfield has a total of 61,172 housing units, 10.1 percent of these units were built before 1950 and are occupied by families living below the poverty level, putting them on the Lead Hazard High Risk List. Approximately 36.3% of the units in Springfield were built prior to 1940, and a full 89.9% were built pre-1979 – both indicators that the units are likely to contain lead-based products.

Springfield's population of 152,082 includes 20,083 children less than six years of age (Census, DPH). According to the 2000 U.S. Census, nearly 60% of the City's households are low or moderate income. According to U.S. Census data, there are 7,100 households living in poverty in Springfield or roughly 20% of the population.

The Lead Hazards section of Environmental Defense "Scorecard", which is co-sponsored by the Alliance to End Childhood Lead Poisoning, ranks census tracts by the potential lead hazards. When evaluated by "children under 5 living in poverty" "Scorecard's" summary of Lead Hazards documents the unmet need.

SUMMARY OF LEAD HAZARDS – CITY OF SPRINGFIELD

Neighborhood	Number Of Units at High Risk*	% of Total High Risk	Units Built Pre 1950	Units With Low Income	Children Under 5 Living In Poverty
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Bay	240	3.9%	700	450	200
Boston Road	---	---	---	---	---
Brightwood	194	3.1%	650	840	292
East Springfield	160	2.6%	1,300	300	160
East Forest Park	---	---	---	---	---
Forest Park	1,282	20.7%	6,330	1,828	771
Indian Orchard	314	5.1%	1,770	643	249
Liberty Heights	575	9.3%	3,580	1,350	563
McKnight	380	6.1%	1,100	550	200
Memorial Sq	301	4.8%	540	911	410
Metro Center	530	8.5%	1,330	920	200
Old Hill	320	5.2%	910	510	300
Pine Point	235	3.8%	1,480	650	432
Six Corners	730	11.8%	1,800	1,200	590
Sixteen Acres	216	3.5%	850	709	344
South End	470	7.6%	1,260	740	341
Upper Hill	260	4.2%	1,500	330	270
TOTAL	6,207	100.0%	25,100	11,931	5,322

Source: Scorecard/Environmental Defense (Note: Due to differences in neighborhood boundaries between data sources, Scorecard's data cannot be directly correlated to income, race, ethnicity and disabled person concentrations in Springfield.)

*This measure is the number of housing units that were built before 1950 and are occupied by families living below the poverty level.

Note: For the minority concentration data a grey box indicates that the percentage is higher than the citywide average. In the low and moderate income persons column, a grey box indicates the concentration is greater than 50.

[REVIEWERS: WHAT "OTHER RELEVANT DATA" HAVE WE MISSED?]

[REVIEWERS: SHOULD ISSUES AFFECTING ILLEGAL IMMIGRANTS BE DISCUSSED HERE? WHAT ABOUT OVERCROWDED/ILLEGAL ROOMING HOUSES?]

EVALUATION OF CITY'S CURRENT FAIR HOUSING LEGAL STATUS

I. Fair housing complaints or compliance reviews where the Secretary has issues a charge of or made a finding of discrimination.

The Massachusetts Commission Against Discrimination (MCAD) ensures equality of opportunity by enforcing the Commonwealth's anti-discrimination laws, MGL Chapters 151b and 272, through the resolution of complaints of discrimination in the areas of employment, housing, public accommodations, services, credit and education. The MCAD reports all fair housing related complaints to the Department of Housing and Urban Development as required under law. The following Table lists housing discriminations regarding property in Springfield reported to HUD between January 1, 2000, and the present.

Fair Housing Complaints or Compliance Reviews Filed with HUD
Springfield, MA
January 1, 2000 - present.

Record	Respondent	Date Filed	Basis of Alleged Discrimination	Issue Description	Closure Type
010002668	Private	02/07/00	National Origin	Discrimination in terms/conditions/privileges relating to rental	Withdrawn
010005648	Private	02/23/00	Disability	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010004978	Private	03/10/00	National Origin	Discriminatory refusal to rent	No Probable Cause
010005238	City of Springfield	05/25/00	Race, Color	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010003148	Private	06/07/00	Color, National Origin	Other discriminatory acts	No Probable Cause
010003148	Private	06/07/00	Color, National Origin	Discriminatory acts under Section 818 (coercion, etc.)	No Probable Cause
010003878	Springfield Housing Authority	06/16/00	National Origin	Discriminatory refusal to rent and negotiate for rental	No Probable Cause
010003878	Springfield Housing Authority	06/16/00	National Origin	Discriminatory terms, conditions, privileges, or services and facilities	No Probable Cause
010004058	Springfield Housing Authority	07/13/00	Disability	Discriminatory terms, conditions, privileges, or services and facilities	Settled
010006498	Private	09/17/00	Race, Harassment	Discrimination in terms/ conditions/ privileges relating to rental	No Probable Cause
010006498	Private	09/17/00	Race, Harassment	Discriminatory acts under Section 818 (coercion, etc.)	No Probable Cause
010005958	Private	09/26/00	National Origin, Family Status	Discriminatory refusal to rent	No Probable Cause
010006278	Private	09/27/00	Race, Color	Discrimination in terms/conditions/privileges relating to rental	Withdrawn
010100458	Springfield Housing Authority	10/10/00	Disability	Discrimination in terms/conditions/privileges relating to rental	Settled; probable cause finding 5/9/2001
010100458	Springfield Housing Authority	10/10/00	Disability	Failure to make reasonable accommodation	Settled; probable cause finding 5/9/2001
010100298	Private	10/23/00	National Origin	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause

Record	Respondent	Date Filed	Basis of Alleged Discrimination	Issue Description	Closure Type
010100298	Private	10/23/00	National Origin	Discriminatory acts under Section 818 (coercion, etc.)	No Probable Cause
010100888	Private	11/01/00	Retaliation	Discriminatory acts under Section 818 (coercion, etc.)	Complainant failed to cooperate
010100698	Private	11/08/00	Disability	Discriminatory acts under Section 818 (coercion, etc.)	Withdrawn
010101868	Private	01/31/01	Race, Color	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010101868	Private	01/31/01	Race, Color	Discriminatory acts under Section 818 (coercion, etc.)	No Probable Cause
010102028	Private	03/02/01	Family Status	Discriminatory refusal to rent	Probable cause finding 9/6/2001; ACTIVE
010102028	Private	03/02/01	Family Status	Discriminatory refusal to rent and negotiate for rental	Probable cause finding 9/6/2001; ACTIVE
010102218	Private	03/15/01	Disability	Failure to make reasonable accommodation	No Probable Cause
010102708	Springfield Housing Authority	05/25/01	Disability	Failure to make reasonable accommodation	Settled
010103018	City of Springfield Dept. of Code Enforcement	06/15/01	National Origin	Discrimination in the appraising of residential real property	No Probable Cause
010104008	Private	07/11/01	Race	Discriminatory terms, conditions, privileges, or services and facilities	Withdrawn
010200978	Private	01/03/02	Disability	Discriminatory terms, conditions, privileges, or services and facilities	No Probable Cause
010201238	Springfield Housing Authority	01/29/02	National Origin, Disability, Family Status	Discriminatory refusal to rent and negotiate for rental	No Probable Cause
010201478	Private	02/12/02	Disability	Discriminatory terms, conditions, privileges, or services and facilities	No Probable Cause
010202348	Private	04/30/02	Family Status	Discriminatory refusal to rent	Settled
010202358	Private	05/02/02	National Origin	Discriminatory refusal to sell	Withdrawn
010202678	Private	06/20/02	National Origin	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010203068	Private	08/06/02	Race, Color, Family Status	Discriminatory refusal to rent and negotiate for rental	No Probable Cause

Record	Respondent	Date Filed	Basis of Alleged Discrimination	Issue Description	Closure Type
010203068	Private	08/06/02	Race, Color, Family Status	False denial or representation of availability	No Probable Cause
010203068	Private	08/06/02	Race, Color, Family Status	Otherwise deny or make housing available	No Probable Cause
010203898	Springfield Housing Authority	10/02/02	Disability	Failure to make reasonable accommodation	No Probable Cause
010301168	Private	12/30/02	National Origin	Discriminatory terms, conditions, privileges, or services and facilities	No Probable Cause
010302808	Private	04/07/03	National Origin, Family Status	Discriminatory refusal to rent	No Probable Cause
010303058	Private	05/14/03	Race	Discrimination in the purchasing of loans	Settled
010303728	Private	06/30/03	Race	Discrimination in terms/conditions/privileges relating to rental	Settled
010400628	Springfield Housing Authority	12/10/03	Disability	Failure to make reasonable accommodation	Settled
010401258	Springfield Housing Authority	01/14/04	Race, Color, Disability	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010402298	Private	04/15/04	Race	Discriminatory financing (includes real estate transactions)	Settled
010402458	Private	04/27/04	Race	Discriminatory financing (includes real estate transactions)	Settled
010403198	Private	06/29/04	Race, Color, National Origin	Discrimination in the making of loans	No Probable Cause
010403198	Private	06/29/04	Race, National Origin	Redlining	No Probable Cause
010404588	Private	09/24/04	Family Status	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010500798	Private	11/19/04	Race	Discrimination in terms/conditions/privileges relating to rental	No Probable Cause
010503158	Private	04/01/05	Race, Religion	Discriminatory financing (includes real estate transactions)	No Probable Cause
010503318	Private	05/03/05	Race	Discriminatory refusal to rent	No Probable Cause
010504098	Private	06/02/05	Race, Color	Discriminatory advertising, statements and notices	Active

Record	Respondent	Date Filed	Basis of Alleged Discrimination	Issue Description	Closure Type
010504098	Private	06/02/05	Race, Color	Discriminatory terms, conditions, privileges, or services and facilities	Active
010504028	Private	06/10/05	Disability	Failure to make reasonable accommodation	Active
010503838	Private	06/14/05	National Origin	Discrimination in terms/conditions/privileges relating to rental	Active
010504468	Private	07/28/05	Race, Color	Discriminatory terms, conditions, privileges, or services and facilities	Active

J. Fair housing discrimination suit filed by the Department of Justice or private plaintiffs

-- NONE --

K. Reasons for any trends or patterns

As evidenced through the list above, no fair housing complaints or compliance reviews have been identified where the Secretary has issued a charge of or made a finding of discrimination in the last five years. Please note, however, that this complaint history represents a small portion of housing discrimination. A very small percentage of discrimination is reported as most protected classes do not know that they have been discriminated against or do not know what constitutes discrimination.

L. Discussion of other fair housing concerns or problems

[REVIEWERS: WHAT HAVE WE MISSED?]

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

A. PUBLIC SECTOR

1. ZONING AND SITE SELECTION

A review of Springfield's zoning ordinances finds that they do not adversely affect the availability of housing for minorities, families with children, and persons with disabilities. However, the City's lack of extensive amounts of undeveloped land could constitute an impediment to new housing development.

2. NEIGHBORHOOD REVITALIZATION, MUNICIPAL AND OTHER SERVICES, EMPLOYMENT-HOUSING-TRANSPORTATION LINKAGE

A review of Springfield’s public policies concerning the approval of sites for the construction of assisted or private housing indicate that they do not adversely affect the availability of housing for minorities, families with children, and persons with disabilities.

Springfield is a 300-year old city and, as is typical of many older cities, there is an imbalance between rental and homeownership in various neighborhoods, with multi-family rental housing concentrated in older neighborhoods close to the city center. Springfield has long been known as the “City of Homes,” but the concentration of multi-family housing limits homeownership opportunities in certain neighborhoods. These neighborhoods are also the neighborhoods where minority populations are concentrated, as indicated in Section II Jurisdictional Background Data above. The Balanced Housing Strategy the City is currently working on will guide development and meet neighborhood needs in a manner that affirmatively furthers fair housing.

The City’s first-time homebuyer program will be a key component of this Balanced Housing Strategy. 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.

The continued presence of privately-owned residential and commercial properties that are deteriorated, vacant and/or not actively managed, especially in neighborhoods in and around the center of the City, also has a detrimental effect on the housing market as a whole in some neighborhoods. The presence of these properties discourages responsible rental owners and potential homebuyers from investing in or improving other homes nearby. Current data about blighting influences in Springfield neighborhoods indicates that they are concentrated in the areas of the city that have low homeownership rates, and large concentrations of low and moderate income persons, minorities and, to a lesser degree, disabled persons.

Springfield is served by a regional transit authority that enables people to access housing and employment in various locations throughout the City and the region. However, the Pioneer Valley Transit Authority has reduced services over the past 6 months. The City continues to monitor these service reductions.

3. PHA AND OTHER ASSISTED/INSURED HOUSING PROVIDER TENANT SELECTION PROCEDURES; HOUSING CHOICES FOR CERTIFICATE AND VOUCHER HOLDERS

Tenant selection procedures at the Springfield Housing Authority appear to meet all fair housing requirements. The SHA maintains a community-wide waiting list with separate lists for public housing and the Section 8 Housing Choice Voucher Program and has a centralized

admissions office. For Section 8 admissions, the SHA has established preferences for victims of domestic violence, residents who live and/or work in Springfield and for “elderly persons/families, disabled persons/families and displaced persons/families over other single persons”².

In Massachusetts the Department of Housing and Community Development (DHCD) also administers a statewide Section 8 Housing Choice Voucher Program through regional subcontractors. Those Springfield residents who participate in the Section 8 program administered by HAP, Inc. can use their vouchers anywhere in Massachusetts.

From 1997 through 2002, the Springfield Housing Authority and HAP, Inc. worked together on a Regional Opportunity Counseling Program that provided mobility counseling for Section 8 program participants and did outreach to owners of rental properties outside of areas of high concentrations of poverty. Since that program is no longer available, the SHA’s new five year plan for fiscal years 2005 through 2009 states that they will provide voucher mobility counseling and that their monthly goal is to enlist one potential voucher landlord per month with a unit in a low poverty area. Unit information will be added to a database and made available to all clients. All new landlords who inquire about the Section 8 program will receive an information packet in the mail. At the time the five year plan was published, the Springfield Housing Authority’s voucher homeownership program had 7 participants and planned to expand the program to 25 participants.³

4. SALE OF SUBSIDIZED AND AFFORDABLE HOUSING AND POSSIBLE DISPLACEMENT

The City of Springfield has worked aggressively to preserve privately-owned subsidized rental housing that is at risk due to expiring use restrictions or expiring project based rental assistance contracts. The City has worked with several resident groups to facilitate the sale of subsidized housing projects to resident-controlled organizations and continues to do so. Three of Springfield’s largest subsidized family housing projects have been purchased by resident owned corporations: Allen Park (263 units) in 1994 and Spring Meadow (232 units) in 1997, and Cathedral Hill (48 units) in 2004. The City provided financial assistance which leveraged substantial investment of other state and federal funds to make these tenant buy-outs possible. Similar plans are currently being implemented to preserve Liberty Hill Cooperative Housing (88 units) through a major redevelopment plan sponsored by the existing tenant cooperative. The City also supported and provided funding for the resident purchase and infrastructure rehabilitation of the Boston Road Mobile Home Park. With 302 homes, Boston Road is the largest urban mobile home park in the state and a critical housing resource for low and moderate income households in the community.

² Springfield Housing Authority Annual Plan for Authority Fiscal Year ending 3/31/04

³ Springfield Housing Authority Strategic Plan for Fiscal Years 2005-2009

5. PROPERTY TAX POLICIES

A review of the City of Springfield's property tax policies for impediments that adversely affect fair housing choice indicates that there are no significant impediments to fair housing.

The City of Springfield has two different tax rates. Industrial/commercial property was taxed at \$33.36 per \$1,000, and residential property was taxed at \$17.51 per \$1,000. Tax revenue derived from property taxes (not including personal tax) breaks down in the following manner:

Industrial	6.6 %
Commercial	26.0 %
Residential	67.4 %

The City of Springfield's Assessor's Office also administers real estate tax exemption and abatements programs as allowed under Massachusetts law. Abatements are available through a process of appeals. In addition, exemptions to real estate taxes are governed under Massachusetts General Law Chapter 50 Sections 5. They are offered to persons who fall into one or more of the following categories: Blind, Veteran with a service connected disability, Surviving Spouse, Minor Child of Deceased Parent, Senior Citizens Age 70 or older, Hardship (as defined by legal statute and interpreted by the Massachusetts Department of Revenue).

6. PLANNING AND ZONING BOARDS

A review of the City of Springfield's Planning Board for impediments to fair housing choice indicates that there are no significant impediments to fair housing.

7. BUILDING CODES (ACCESSIBILITY)

As required by the Commonwealth of Massachusetts, the City of Springfield has adopted the Architectural Accessibility Barrier Standard, which is comprised of standards that are stricter than the requirements of the Americans with Disabilities Act. The standards apply to any new construction and any rehabilitation for which the costs exceed 30 percent of the assessed value of the property.

B. PRIVATE SECTOR

1. LENDING POLICIES AND PRACTICES

There is evidence that predatory lending and redlining are significant problems in Springfield, primarily concerning minority neighborhoods. In December 2003, the Pioneer Valley Planning Commission created a detailed analysis of the regional home lending market with an emphasis on fair lending practices and subprime lending. They examined lending market statistics for the Springfield SMSA from 1996 through 2001.⁴ In order to distinguish

⁴ Primary sources included the US Census and the Home Mortgage Disclosure Act records of the Federal Financial Institutions Examination Council.

differential lending practices based on justifiable measures of risk and ability to pay from patterns of discrimination based on race, several different methods of analysis were used. Analyzing loan outcomes by applicant demographics revealed that African-American and Latino applicants had consistently higher loan denial rates than white applicants, regardless of income level. Even high-income African-American and Latino applicants were denied home loans three times more often than white applicants. Analysis of loan approval ratios – the total number of loans approved per loan denied from 1996 to 2001 – showed that the percentage of persons of color for a particular census tract has a significant inverse relationship with the approval ratio. Even when factors such as income, age, and housing stock are controlled, the racial and ethnic characteristic of a census tract is a significant predictor of loan outcomes.

PVPC's study found significant levels of subprime lending activity, with a concentration of such lending in the urban core census tracts of Springfield, areas with larger populations of persons of color. The study concluded that, "As evidenced by the geographical concentration of subprime applications and the characteristics of these same areas, the data indicates that subprime lenders may be targeting their efforts on low-income communities of color."

The PVPC study also documented that non-local lending institutions increased their share of the region's lending market during the period from 1997 to 2001. This is unfortunate because the loan approval rate for lenders based in the region was found to be considerably higher than that for non-local lenders. Some local banks are doing active outreach to first-time homebuyers, offering good affordable mortgage products, and participating in efforts such as the Massachusetts Housing Partnership's Soft Second Loan Program.

PVPC is currently working on an update of this study. It is anticipated that it will be released in fall, 2005.

PUBLIC AND PRIVATE SECTOR

1. FAIR HOUSING ENFORCEMENT

The Housing Discrimination Project, a private, non-profit fair housing enforcement organization that cites its goals as being to ensure equal access to housing regardless of race, ethnicity, gender or other characteristics which are frequently the basis for illegal discrimination. The organization's mission is to promote fair housing practices, as a specific aspect of their broader purpose of the elimination of prejudice and discrimination generally and in the housing market especially; to improve community relations; lessen neighborhood tensions and combat community deterioration; to cooperate with other groups in attain the forgoing objectives; and to carry out programs of research, education, and dissemination to the membership and to the public in connection with any of the foregoing.

The organization reported that the top issues that generate discrimination complaints in Springfield are as follows (in order):

1. Race or national origin
2. Disability
3. Familial status
4. Section 8
5. Predatory lending

The mission of the Massachusetts Commission Against Discrimination's (MCAD's), another enforcement entity, is to enforcing the Commonwealth's anti-discrimination laws in employment, housing, public accommodations, credit, mortgage lending, and education. Established by Massachusetts General Law Chapter 151B, Section 3, the Commission enforces General Law Chapter 149, Section 105D, Chapter 151B, Chapter 151C, Chapter 272, Section 92A, Section 98 and Section 98A, and Chapter 111, Section 199A.

The Commission works to eliminate discrimination and advance the civil rights of the people of the Commonwealth of Massachusetts through law enforcement (filing of complaints, investigations, mediations and conciliations, hearings, and litigation) and outreach (training sessions, public education, and testing programs).

The Commission also reviews and advises the Governor's Cabinet Offices concerning the state's affirmative mandates in employment, housing, construction contracting, and minority and women business enterprises (Executive Order 452)

Partnerships with the US Department of Housing and Urban Development and the federal Equal Employment Opportunity Commission now account for more than half of the Commission's operating budget and partnerships with municipal human rights commissions bring MCAD services to local communities across the state.

2. INFORMATIONAL PROGRAMS

The City of Springfield, the Massachusetts Commission against Discrimination, and the Housing Discrimination Project all provide basic fair housing information to Springfield residents. (See Section V below)

3. VISITABILITY IN HOUSING

As indicated above, HOME-funded programs are subject to Federal laws governing accessibility for disabled persons. These standards are dictated by accessibility requirements that include detailed about who is protected by these standards and when these accessibility laws must be followed. HUD strongly encourages jurisdictions to incorporate "visitability" principles into their accessible design and construction projects funded with HOME funds, in addition to those that are required.

According to HUD, housing that is "visitable" has a very basic level of accessibility that enables persons with disabilities to visit friends, relatives, and neighbors in their homes within a community. Visitability can be achieved for little cost, with the use of two simple design standards: (1) providing a 32-inch clear opening in all interior and bathroom

doorways; and (2) providing at least one accessible means of egress/ingress for each unit.

At present, the City of Springfield encourages and welcomes HOME fund proposals that incorporate HUD's visitability standards into their design and construction features, but at this time the City does not make funding decisions based on whether visitability is a component of a proposed project.

D. There has been no determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973. The Secretary of HUD has not issued a charge under the Fair Housing Act regarding assisted housing in Springfield.

V. ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES

As detailed above, Springfield is served by the Massachusetts Commission Against Discrimination (MCAD) whose mission is to ensure equality of opportunity by enforcing the Commonwealth's anti-discrimination laws in employment, housing, public accommodations, credit, mortgage lending, and education. In addition to enforcement, MCAD also works to eliminate discrimination and advance civil rights through outreach (training sessions, public education, and testing programs). MCAD's only office outside of Boston is located in Springfield.

Western Massachusetts is also served by the Housing Discrimination Project, a private nonprofit that focuses exclusively on housing discrimination. HDP handles more than 200 discrimination complaints per year and conducts outreach to families at high risk of discrimination to make them aware of fair housing laws and illegal housing practices. HDP's staff visit local social service agencies to present workshops on fair housing rights; teach first-time home buyers about their rights; counsel homeowners about their mortgages; and publish and distribute informative materials in four languages. HDP also trains housing providers on the fair housing laws, to prevent discrimination before it occurs.

HAP, Inc., the region's housing partnership, was recently awarded a HUD Fair Housing Initiatives grant for a program year starting March 1, 2004. HAP will conduct fair housing education and outreach to members of protected categories, including homeless families and individuals, recent immigrants, first-time homebuyers, and those with disabilities. They will also provide fair housing education and training to rental property owners. HAP and Housing Discrimination Project work closely together and HDP will provide some services under the grant through a subcontracting arrangement.

The City maintains a Fair Housing Office which provides counseling and outreach to Springfield residents. This office has a dedicated phone that is published and made available to the public. There is a part-time staff person assigned to this office and maintain contact with the public.

VI. CONCLUSIONS AND RECOMMENDATIONS

IMPEDIMENTS FOUND

The following impediments to fair housing in Springfield were identified through this AI.

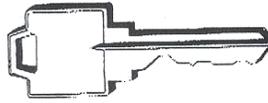
1. Lack of extensive amounts of undeveloped land.
2. Imbalance between rental and homeownership in various neighborhoods.
3. Presence of deteriorated privately-owned properties that are vacant or not actively managed.
4. Evidence of predatory lending and redlining.
5. Existing patterns of segregation.
6. Language barriers & cultural differences.
7. The age of housing stock and the prevalence of lead-based paint hazards.

2. *ACTIONS TO ADDRESS IMPEDIMENTS*

The City of Springfield will undertake the following actions to address the impediments to fair housing that were identified through this AI.

1. Encourage infill new construction of units suitable for homeownership on the scattered plots of land that remain available for development, particularly in neighborhoods where the homeownership rate is low.
2. Implement balanced housing strategy; encourage homeownership throughout the city, with an emphasis on neighborhoods where homeownership rates are low.
3. Pursue strategies to address abandoned properties through demolition and redevelopment.
4. Work with local lending institutions to do outreach to minority community.
5. Work with surrounding communities to identify and overcome barriers to minority movement into those communities.
6. Offer services, particularly first-time homebuyer education, in languages other than English, primarily Spanish.
7. Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities.

VII. SIGNATURE PAGE

**HOUSING
DISCRIMINATION
PROJECT, INC.****PROYECTO DE
DISCRIMINACION
EN LA VIVIENDA**

September 30, 2005

Juan Gerena
36 Court Street
Room 313
Springfield, MA 01103

Dear Juan:

Thank you for sending me a copy of the draft for the City of Springfield's CAPER report. Unfortunately I was unable to attend the meeting on September 22, however I do have some concerns regarding the information provided which I have outlined below.

1. The lending community that the city seeks to work with has already publicly recognized that they have had difficulty in performing outreach within the minority community as is evidenced by their loss of market share in regards to home loans.
2. The PVPC study that is referred to recognizes that there may be discriminatory practices that exist within the local lending community. While they have indeed attempted to make changes they have not sufficiently demonstrated that they have resolved their own internal processes to eliminate these practices.
3. There is no plan that specifically addresses the existing patterns of segregation that exists within the City of Springfield. The City's First Time Homebuyer program is not a sufficient tool because it does not address the lack of available affordable housing in neighborhoods that have little or no minority representation.
4. There is no specific plan that addresses the issue of predatory lending or housing repair scams that occur within the city of Springfield.
5. The Springfield Housing Authority has consistently demonstrated that they engage in discriminatory practices as is evidenced by the number of complaints and settlements. There is no plan that addresses how this issue will be resolved.
6. While the City recognizes a need to educate the public regarding their fair housing rights a part-time staff member is not an adequate solution based on the size of the city

57 Suffolk Street, Suite 302, Holyoke, MA 01040
voice/TTY 413-539-9796 or 800-675-7309
Fax 413-533-9978
e-mail: hdp@the-spa.com

405 Main Street, Worcester, MA 01608
phone 508-799-7496
TTY 508-755-3260
Fax 508-752-5918

and the scope of problems that exist. Perhaps together we can formulate a more comprehensive plan that addresses the city's needs.

7. Under informational programs there is no information.
8. The number of complaints received by HUD is not a complete representation of fair housing cases/complaints because they do not always include the cases received by HDP.

I would be glad to speak to you or one of your representatives as to how the Housing Discrimination Project can assist you in meeting the fair housing needs of the city by creating a comprehensive plan that addresses the concerns noted above as well as the ones identified in the report. I would also like to contribute some of the research that has done by the Housing Discrimination Project.

Sincerely,


Jamie R. Williamson
Executive Director

Office of Community Planning and Development
RC/EZ/EC Performance Measurement System

October 11, 2005

Springfield, Massachusetts Enterprise Community

Empowerment Zones / Enterprise Communities
Annual Report

Springfield, Massachusetts Enterprise Community (2005)

Executive Summary

Strategic Vision For Change

The Springfield Enterprise Community (EC) encompasses an area of 5.4 square miles and is home to almost 47,000 residents. Seven neighborhoods are located in the EC, which forms a ring around the central business district.

The Strategic Plan for the EC seeks to encourage investment in order to create jobs and expand the tax base; promote safer and livable neighborhoods, and offer social support to young people and families. To effect these elements of the Strategic Plan, the following goals were established:

- Create Jobs in a Stagnant Economy
- Keep Distressed Neighborhoods Vital
- Create Safe and Stable Neighborhoods
- Provide Support Services to Youth and Families

Springfield recognizes the individual characteristics, needs and institutional resources of the neighborhoods that make up the EC.

During the final 6 months of the City of Springfield's Enterprise Community Program, the City of Springfield completed a thorough review of all program files. This submission is a final report.

Community Based Partnership

The City worked with private industry and non-profit organizations to carry out the activities identified within the Enterprise Community Program. The collaboration with such a broad base of organizations has enabled the City to address its community development objectives. During the first 6 months of FY05 the City continued to help these organizations grow by providing assistance through neighborhood organization, capacity building and small business development services.

Economic Opportunity

Although there was no EC funding remaining for programming this year, as it did last year the program continued to focus on work with economic development and youth within the EC.

The Affiliated Chamber of Commerce of Greater Springfield's Technical Assistance Program (TAP) and the Puerto Rican Cultural Center's Latino Employment Assistance Program (LEAP) provided services required by the residents of the EC. Both of these programs, which deal with Economic Development within the EC, serve as the cornerstones for what the Springfield EC set out to accomplish, create more job opportunities, retain jobs, and help the small businesses in the EC become more self sufficient and stable.

Once again in FY05 the successful TAP program received a CDBG allocation, so it could continue to provide assistance to small businesses within the CDBG eligible areas of Springfield, a major portion of which is located in the EC. During this past fiscal year, the TAP program provided grants up to \$2,500 each . In FY04, 29 businesses received assistance

Governance Report

Main Governing Body

The meetings were not open to the public. The main governing body met 0 times during the year. 88 % of the members are residents of the EZ/EC.

Governance Body Subcommittees

The governing body does not operate with subcommittees. Subcommittee meetings are closed to the public. Subcommittees met a total of 0 times during the year.

Governance Members

Name	Title
Lynn Gallacher	Board Member/Resident of EC
Earl A. Little	Chairman/EC resident
Yasmin Cortes	Board Member/EC resident
Janet Denney	Board Member/EC resident
Susan Joel, Ph.D.	Board Member/Springfield College/EC resident
Tony Taylor	Board Member/EC resident
Jeff Sullivan	Board Member/EVP United Cooperative Bank
Marilyn Alexander	Board Member/EC resident

Implementation Plans

For detail about each of Springfield's Enterprise Community implementation plans please refer to the Springfield EC website at:

<http://www.hud.gov/offices/cpd/economicdevelopment/programs/rc/tour/ma/springfield/index.cfm>