Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Springfield receives allocations of funding from the U.S. Department of Housing Urban Development (HUD) every year to assist with economic and community development, develop and preserve affordable housing, and address issues of homelessness. The City receives an allocation of the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME) grant and the Emergency Solutions Grant (ESG) grant. The HUD funds must be used to benefit low and moderate-income (low-mod) residents and areas. Springfield's annual allocation is based on a formula that uses a number of community development factors, including population, poverty, overcrowding, pre-1904's housing stock, and population growth. The City may spend the CDBG, HOME and ESG funds in throughout Springfield, within the designated boundaries.

The City completes a Consolidated Plan every five years to guide its use of the federal fund allocations. The Consolidated Plan includes an assessment of housing, homelessness and community development needs in the community and outlines a strategy to address those needs. The City incorporates input from community residents and stakeholders as it develops goals and strategies for the five-year plan. The Consolidated Plan outlines the ways the City will allocate CDBG, HOME and ESG funding to address the identified needs.

Annually, the City updates the Consolidated Plan by writing an Action Plan. The Action Plan outlines the projects and the one-year funding allocation towards meeting the goals of the Consolidated Plan. At the conclusion of each program year, the City of Springfield provides a final report, called the Consolidated Annual Performance and Evaluation Report (CAPER), which reports the accomplishments of the prior year and the City's progress towards the Consolidated Plan goals.

This document is the Annual Action Plan for program year (PY) 2026. Springfield's program year begins July 1st and ends June 30th. The 2026-2027 Annual Action Plan covers the period from July 1, 2026, to June 30, 2027.

2. Summarize the objectives and outcomes identified in the Plan

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This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Using input from the community and stakeholders, along with data analysis, the City of Springfield has set the following priorities and goals for 2025-2029. All projects funded with any of the formula grants in the next five years will meet one of the priorities or goals.

Priority: Expand Affordable Housing Options

- **Goal A:** Create affordable rental housing units through new construction and adaptive reuse
- **Goal B**: Create affordable homeownership opportunities through new construction
- **Goal C**: Provide down payment assistance or buyer subsidy to increase affordability

Priority: Improve the Quality of Springfield's Housing

- **Goal A**: Rehabilitate existing rental housing
- **Goal B**: Provide support to assist homeowners to rehabilitate their housing
- **Goal C**: Provide financial assistance to repair/replace home heating systems

Priority: Prevent and Reduce Homelessness

- **Goal A**: Create Permanent Supportive Housing (PSH) units for disabled homeless households
- **Goal B:** Provide tenant-based rental assistance (TBRA) combined with services to disabled homeless households
- **Goal C:** Provide rapid rehousing/navigation services to help homeless households move into housing
- **Goal D:** Homelessness Prevention; provide assistance to help low-income households avoid becoming homeless
- **Goal E:** Provide assistance to unsheltered homeless individuals through street outreach
- **Goal F:** Provide overnight shelter for homeless households

Priority: Strengthen Neighborhoods

- **Goal A:** Public Facilities/Improvements- Improve the physical environment through renovation, repair and rehabilitation of streets, parks, sidewalks, biking infrastructure, tree planting and open space
- **Goal B:** Public Facilities/Improvements – Fund capital improvements to Non-Profit and/or public facilities
- **Goal C**: Support public services for low to moderate income families

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- **Goal D**: Perform clean-up of sites and structures
- **Goal E**: Fund efforts around public art, placemaking and beautification to foster elimination of blight and enhance neighborhood revitalization efforts
- **Goal F**: Work with neighborhood councils to build two-way communication capacity between low/mod residents and local government and connect residents with public programming and services
- **Goal G**: Historic Preservation –Rehabilitate historic buildings to promote historic preservation, reduce blight and revitalize surrounding neighborhood
- **Goal H**: Fund housing inspectors and staff to conduct pro-active street sweeps of local housing minimum standard requirements

Priority: Economic Development

- **Goal A:** Provide financial assistance to small businesses operating in low moderate areas including operating costs/facade improvements
- **Goal B:** Repayment of HUD 108

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Springfield set twenty two goals in its 2025-2029 Consolidated Plan. Goals that addressed code enforcement, supported a public service or provided housing for the homeless were exceeded by large margins. The current year is the second year of the five year Consolidated Plan, 2025-2029 and the data for this year is not included.

- Create affordable rental units through new construction
- Created affordable homeownership opportunited through new construction
- Assist households with income at or below 80% AMI to become homeowners – provided down payment or closing cost assistance to income eligible homeowner
- Improve the city's housing stock Funded repair/ replacement of home heating systems
- Support public services for low-mod families
- Clean-up of unsafe sites and structures cleaned up graffiti
- Work with neighborhood councils and stakeholder groups to advance neighborhood planning and design work for future improvement projects and to build capacity throughout the neighborhoods – supported 10 neighborhood councils
- Provide rental assistance with services to disabled homeless households
- Prevent homelessness and rapidly rehouse people experiencing homelessness
- Provided assistance to unsheltered homelss individuals through outreach

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- Public Facilities/Improvements - work to improve the physical environment through enhancement of streets, parks, streetscapes, bikeways, and open space
- Provided housing assistance to persons and their families that are HIV positvie through supportive services, homeless prevention and TBRA/ Rapid Rehousing
- Capital improvements to non profits
- Clean up of sites and stucture
- Efforts around public art, placemaking and beautification to foster elimination of slum and blight and enhance neighborhood revitalization efforts
- Pro active street sweeps in targeted neighborhoods specifically the NRSA
- Provided financial assistance to businesses operating low moderate areas

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan process consists of: public notice published in the *Republican and LaVoz* newspapers; posting of public hearing dates, request for comments and draft plan on the City's website, and two public hearings. This year the public hearings were held on January 15, 2026 at Brightwood Library and January 29, 2026 at Square One. Interested parties were invited to submit written comments concerning the Action Plan process to lsibilia@springfieldcityhall.com by 4:00 PM January 30, 2026.

The Annual Action Plan DRAFT was available for public review and 30 day comment period from April 10, 2026 through May 9, 2026. A public hearing was held on April 30, 2026 at Brightwood Library. The DRAFT Plan was available for public review on line at https//www.springfield-ma.gov/comm-dev. Interested parties could also call 413-750-2241 to request a copy.

Interested parties were also invited to submit written comments concerning the DRAFT Action Plan document by 4:00 PM on May 9, 2026. Questions or comments could be directed to Lori Santaniello, Office of Community Development,1600 East Columbus Ave, Springfield, MA 01103 or to lsibilia@springfieldcityhall.com.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Citizen participation comments received are made part of this document; AD-26

6. Summary of comments or views not accepted and the reasons for not accepting them

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The City accepted all comments from the public hearings and public comment periods during the planning process.

7. Summary

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PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SPRINGFIELD	
CDBG Administrator	SPRINGFIELD	Office of Community Development
HOPWA Administrator		
HOME Administrator	SPRINGFIELD	Office of Housing
ESG Administrator	SPRINGFIELD	Office of Housing

Table 1 – Responsible Agencies

Narrative (optional)

The City of Springfield Development Services Division is the lead agency, responsible for administering the programs covered by the Consolidated Plan, Annual Action Plan and any other HUD related documents. This Division is made up of the following departments: Community Development (OCD), Planning and Economic Development (OPED), Office of Housing, Inspectional Services and Hampden County Continuum of Care, administered through the Office of Housing. The Division administers funds provided to other City Departments to carry out the plan, including Parks, Public Works/DPW, Elder Affairs, and Health and Human Services. The Division also contracts and oversees grant funding to various agencies and nonprofit organizations.

Consolidated Plan Public Contact Information

Tina Quagliato Sullivan

Deputy Development Officer for Housing, Community Services and Sustainability

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Springfield collaborates and coordinates efforts among agencies from multiple sectors, including public and private sector partners, housing providers, health and service provider agencies, and the business community. The City engages with community members through community meetings, citizen participation in boards and initiatives, and opportunities to provide input and feedback on City plans.

For the five year Consolidated Plan 2025-2029, the City consulted with local and regional institutions, the Continuum of Care, and other organizations, including businesses, developers, nonprofit organizations, philanthropic organizations, community-based organizations, and faith-based organizations. The City invited the participation of the City's low- and moderate-income residents, residents of public and assisted housing developments located within the City, and residents of the targeted Neighborhood Revitalization Strategy Area (NRSA) in which funded programs and projects are located.

The City hosted two ipublic meetings for interested parties to attend during the Action Plan planning process. These meetings were held in NRSA neighborhoods. Notification of the meetings included mailings, notice published in the Republican and LaVoz. The meetings focused on how residents would lije to see the Entitlement funding spent for 2026-2027. Anyone who could not attend either of these hearings was asked to submit written comments.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City leads or participates in multiple collaborative initiatives that improve coordination and planning for community improvements. These include:

- ***Springfield-Hampden County Continuum of Care***: The City is the lead for the CoC, a local partnership across sectors, which includes affordable housing developers, regional communities, business leaders, health agencies, mental health agencies, public housing agencies, social service agencies, and people with lived experience of homelessness working to address the needs of homeless individuals and families.
- ***LiveWell Springfield:***Â A coalition of over 30 organizations working together to build and sustain a culture of health in Springfield that includes the broadest definition of health, including resilience, healthy eating, active living, the built environment, economic opportunity, housing, and education
- ***The Healthy Homes Collaborative***: A coordinated effort of the City and multiple nonprofit organizations to address health hazards in homes, including asthma triggers, lead-based paint

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hazards, and trip/fall threats, while also addressing the home's weatherproofing and energy-efficiency.

- ***Neighborhood C3 Meetings:*** Springfield has pioneered a means of police-community engagement called the Counter Criminal Continuum (C3) model. The core of the model is regular community meetings in which neighborhood problems are identified and the community identifies strategies to respond to the issues. The regular cadence of meetings provides an accountability loop where people responsible for taking action are expected to report back on progress at the next meeting. There are four regular C3 neighborhood meetings: North End, Mason Square, South End, and Forest Park.
- ***Transformative Development Initiative (TDI)***: Springfield's TDI, supported by technical assistance from MassDevelopment, is an economic development initiative focused on Mason Square. The initiative brings together community stakeholders to create and implement plans to attract investment.
- ***Neighborhood Hub:*** The MassHousing Neighborhood Hub is a technical assistance program that supports neighborhood revitalization in Gateway Cities; Springfieldâ¿¿s Neighborhood Hub Initiative brings together stakeholders in the Mason Square neighborhood to address neighborhood housing development needs.
- ***Western Mass Anchor Collaborative:*** The Anchor CollaborativeÂ provides comprehensive and locally led solutions to regional businesses and workforce challenges.
- ***Springfield Food Policy Council:*** The SFPC works to develop a vibrant local food system with urban agriculture at its center.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Springfield Office of Housing is the Collaborate Applicant/Unified Funding Agency for the Springfield-Hampden County CoC. The CoC is a network of municipalities, organizations, community residents, and businesses that coordinate initiatives with the primary goal of ending homelessness in Hampden County by making homelessness rare, brief, and non-recurring. As the CoC lead, the City convenes regular meetings with public and private organizations that address housing, health and social services, employment and education needs of homeless and at-risk people, including chronically homeless individuals, veterans, youth and young adults, and families.

The City and the CoC have taken an active role with community housing providers, meeting with them to develop plans for new projects, educating them on the need for permanent supportive housing, and providing technical assistance to assist them in advancing development projects. The City has prioritized its HOME American Rescue Plan (HOME ARP) funding for people experiencing homelessness, including chronically homeless households, and has supported local housing providers to advance three new housing developments to serve this population.

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Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

As the CoC lead, the City undertakes coordinated planning for the CoC and ESG programs, ensuring that the two funding sources support a single coordinated response to homelessness. In addition to ongoing planning activities, the City held a Consolidated Plan stakeholder session on homelessness, which was attended by the CoC and its participating organizations. The CoC solicited input on unmet needs at the CoC's January 2025 Annual Meeting. The City also relied on findings from a survey and focus groups that the CoC conducted in fall 2024 to solicit information about community needs from people experiencing homelessness.

The City used information from its consultation with the CoC and from the information-gathering of people experiencing homelessness to determine its priorities for ESG funding.

The CoC includes a Data and Performance Committee, which has set performance standards for ESG and CoC funded programs. The standards are reviewed regularly and adjusted when warranted.

Performance results are used as part of the RFP process of deciding which programs will receive funding.

The City's Office of Housing is the CoC's Homeless Management Information System (HMIS) Lead. The CoC has an HMIS Governance Agreement which identifies the City as the lead and determines roles and responsibilities of the HMIS lead. The CoC, working with the CoC HMIS Committee, created HMIS Policies and Procedures, which have been reviewed and voted on by the CoC Board of Directors.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Springfield Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information for the needs analysis and market analysis for publicly funded housing
2	Agency/Group/Organization	Revitalize CDC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Met with staff throughout the Action Plan process
3	Agency/Group/Organization	Wayfinders
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the public meetings

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4	**Agency/Group/Organization**	CITY OF SPRINGFIELD
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended both of the public meetings in January and provided information for narrative writing.
5	**Agency/Group/Organization**	Michael J Dias Foundation
	Agency/Group/Organization Type	Substance Abuse Services
	What section of the Plan was addressed by Consultation?	Non Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the public meetings
6	**Agency/Group/Organization**	Hampden County Sheriff's Department- Office of All Inclusive Support Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Worked with staff during the planning process- submitted RFP for public service programming

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7	**Agency/Group/Organization**	South End Community Center
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Worked with staff during planning process; submitted public service RFP
8	**Agency/Group/Organization**	New North Citizens Council
	Agency/Group/Organization Type	Services - Housing Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the meetings in January
9	**Agency/Group/Organization**	MassHire Hampden County Workforce
	Agency/Group/Organization Type	Services-Education Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended one of the meetings

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10	**Agency/Group/Organization**	Springfield Works
	Agency/Group/Organization Type	Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Works with Economic Development

Identify any Agency Types not consulted and provide rationale for not consulting

Springfield did not leave out any agency types in its consultation process. The City sent notices of hearings to over 100 organizations and offered two public hearings during the planning process to obtain citizen input on how they would like to see the Entitlement funds spent for 2026-2027. Organizations or residents that could not attend any meetings were also able to submit written comments. All comments received are made part of this document; AD-26.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Springfield	The Consolidated Plan is utilizing goals directly from the Continuum of Care.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

The City hosted two public hearings in the evening to get input from the public. The first public hearing took place at Brightwood Library and the second public hearing took place at Square One. The City advertised these meetings as opportunities to provide community input as to how they would like to see the funding spent for FY 2026-2027. Legal notices are published in the Springfield Republican and LaVoz Spanish newspaper. Notices are mailed out to the Community Development's extensive mailing list for all meetings and RFP's that are available.

Input at the public hearings and any comments received during the Action Plan planning process are included in this document. All comments were accepted. The draft form of this Action Plan 2026-2027 was available for a 30 day public comment period from April 10, 2026, to May 9, 2026. The plan was made available for public review on the City's website. Interested parties could also call the Office of Community Development at 413-750-2241 to request a paper copy of the Plan. All comments received from the 30-day DRAFT period and comments received during the January 2026 comment period are made part of this document; AD-26

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	January 15, 2026, at 5:00 PM providing citizen input on how they would like to see the funding allocated for 2026-2027. There were 13 in attendance at this hearing.	City staff opened the floor to all citizens to receive their input. All comments received during the comment period are included in AD-26	All comments have been accepted	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	January 29, 2026, at 5:00 PM providing citizen input on how they would like to see the funding allocated for 2026-2027. There were 22 in attendance at this hearing.	City staff opened the floor to all citizens to receive their input. All comments received during the comment period are included in AD-26	All comments have been accepted	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Mailing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public comments starting January 15-January 30, 2026.	All comments from this comment period have been included in AD-26	All comments have been accepted.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	April 30, 2026; providing comments on the DRAFT Action Plan 2026-2027. There were ------ people in attendance.	City staff opened the floor to all citizens to receive their input. All comments received during the comment period are included in AD-26	All comments have been accepted	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Mailing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public comments starting April 10, 2026-May 9, 2026.	All comments from this period have been included in AD-26	All comments have been accepted	

Table 4 – Citizen Participation Outreach

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Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

In 2026, the City of Springfield will receive $3,681,050.00 of CDBG funding, $1,461,823.34 of HOME funding and $322,650 of ESG funding.

Additional resources the City expects to receive on an annual basis, depending on annual appropriations from Congress or the Massachusetts legislature, include:

- U.S. Dept. of HUD, Continuum of Care -$9,380,533: Housing and coordination of access to services for persons experiencing homelessness)
- U.S Dept of Health and Human Services, Health Care for the Homeless - $2,024,885: health services for persons experiencing homelessness)
- Massachusetts, Heating System Repair and Replacement Program (HEARTWAP) - $869,582
- Massachusetts, Chapter 90 Funds - $3,588,375: funding for roads/sidewalks
- Massachusetts, Homeless Youth Program - $920,000: coordinated access, emergency shelter and housing programs for youth aged 18-24 experiencing homelessness

Springfield also anticipates using the following multi-year grants to address needs identified in this plan, subject to appropriation:

- U.S. Dept. of Justice, Comprehensive Opioid, Stimulant, and Substance Use Program (COSSUP), 2025-2028, $1,300,000: multi-disciplinary outreach and pre-arraignment court intervention for homeless persons, focused on connection to services
- Lead Hazard Abatement Grant-$5,123,276.05
- U.S HUD/Passthrough HOPWA award to City of Springfield $825,958.

Springfield and its nonprofit and development partners regularly apply for the following sources of funds which will also be used to meet needs identified in this plan:

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- U.S. Dept. of EPA, Brownfields Program
- Federal and State Low Income Housing Tax Credits (LIHTC)
- Federal and State Historic Tax Credits
- Massachusetts housing program funds, including Affordable Housing Trust, Housing Innovation Fund, Housing Stabilization Fund, and Facilities Consolidation Fund
- Massachusetts Housing Choice Program
- MassWorks Program

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,681,050.00	250,000.00	0.00	3,931,050.00	7,832,226.00	Funds will be used for public services, infrastructure development, affordable housing, removal of unsafe structures, and administration/ planning

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,461,823.34	2,000.00	1,224,603.92	2,688,427.26	3,008,036.78	Funds will be used to support affordable housing activities, including development of affordable housing, rehabilitation of housing, first-time homebuyer assistance, and rental assistance.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	0.00	0.00	0.00	0.00	0.00	The City of Springfield no longer receives HOPWA funding. The HOPWA Program will be administered through the State. All programs for HOPWA will continue running through the State.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	322,650.00	0.00	0.00	322,650.00	663,579.00	Funds will support housing navigation services, rapid re-housing, homeless prevention services and overnight shelter.

Table 5 - Expected Resources – Priority Table

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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Springfield regularly seeks additional resources to address community needs. The City applies for competitive funds and seeks available state funds. In making awards to subrecipients, the City prioritizes projects and programs that have additional funding and sustainability. In the next five years of the Consolidated Plan, Springfield expects to leverage $19,100,000 of other funding from the following sources:

- Emergency Solutions Grant (ESG) match- $1.6 million
- City bonds- $1.5 million
- State grants- $4 million
- Chapter 90 funds (Streets/Sidewalks) - $10 million
- Lead Hazard Abatement Grant-$5,123,276.05
- Community Preservation Act (CPA) funding - $1 million

The City requires ESG projects to meet match requirements as part of project application, reimbursement request and reporting process. Springfield is exempt from the requirement to provide matching funds for the HOME program.

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If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Springfield owns land and buildings that it no longer needs, and it has become the owner of vacant lots and buildings through foreclosure for nonpayment of property taxes. The City regularly makes these properties available for affordable housing development and other public uses. In many cases, the City simultaneously makes property and funding available through a Request for Proposals, in order to simplify the process of development.

The City has identified the following properties that it expects to make available to address needs identified in this plan:

- Former Alden Street School (WS Eastern Ave. 04325-0063) – City will be releasing an RFP to seek developers to convert the building into affordable housingFormer Brightwood Elementary School (471 Plainfield St.) – City has awarded preferred developer status for project that will develop 57 units of affordable housingInfill residential parcels taken through tax foreclosure – City has awarded preferred developer status to several developers for multiple projects to develop single-family, affordable homeownership opportunities and construction is anticipated to be underway; expected to award additional parcels during the Consolidated Plan period58 Itendale Street – City awarded preferred developer status for this single-family home to be converted into an affordable homeownership opportunity; construction is underway and it is anticipated the property will be sold to an income-qualified homebuyer

The City will continue throughout the 5-year plan period to work to identify City-owned land that may be used to meet the needs identified in this plan.

Discussion

Springfield will invest multiple resources in projects to maximize the impact of the federal funds in the community. The City's planning for federal HUD funds takes into consideration other available funding sources. Springfield's Consolidated Plan uses all available resources in a coordinated and leveraged way to meet the City's needs.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create Affordable Rental Housing	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: $637,414.00	Rental units constructed: 11 Household Housing Unit
2	Affordable Housing Production - Homeownership	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: $547,032.30	Homeowner Housing Added: 5 Household Housing Unit
3	Down Payment Assistance	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	CDBG: $90,000.00 HOME: $400,000.00	Direct Financial Assistance to Homebuyers: 30 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Affordable Housing - Homeownership Preservation	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve the Quality of Springfield's Housing	CDBG: $430,000.00	Homeowner Housing Rehabilitated: 30 Household Housing Unit
5	Homeowner repair/replace heating systems	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve the Quality of Springfield's Housing	CDBG: $263,840.00	Homeowner Housing Rehabilitated: 300 Household Housing Unit
6	TBRA with Services	2025	2029	Homeless	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	HOME: $451,208.00	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
7	Housing Navigation Services	2025	2029	Homeless	Local Target Area	Prevent and Reduce Homelessness	ESG: $151,290.00	Tenant-based rental assistance / Rapid Rehousing: 180 Households Assisted
10	Overnight Shelter	2025	2029	Homeless	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	CDBG: $20,000.00 ESG: $147,162.00	Homeless Person Overnight Shelter: 900 Persons Assisted

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OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Improve Physical Environment in Neighborhoods	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $1,080,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
12	Public/Non-Profit Facilities	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $200,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
13	Public Services	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $668,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
14	Site/Structure Clean-Up	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $98,000.00	Buildings Demolished: 1 Buildings Other: 150 Other
15	Public Art/Placemaking	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $50,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Neighborhood Councils Support-Capacity Building	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $50,000.00	Other: 10 Other
17	Housing Inspections - Pro Active Street Sweeps	2025	2029	Non-Housing Community Development	NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $35,000.00	Housing Code Enforcement/Foreclosed Property Care: 700 Household Housing Unit
18	Financial Assistance to Small Businesses	2025	2029	Non-Housing Community Development	NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $80,000.00	Businesses assisted: 3 Businesses Assisted
19	HUD 108 Payments	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: $80,000.00	Businesses assisted: 2 Businesses Assisted
20	Rehab Existing Rental Housing-Rental Rehab	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: $506,590.62	Rental units rehabilitated: 4 Household Housing Unit

Table 6 – Goals Summary

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Goal Descriptions

OMB Control No: 2506-0117 (exp. 09/30/2021)

1	**Goal Name**	Create Affordable Rental Housing
	Goal Description	Create affordable rental housing units through new construction, adaptive reuse
2	**Goal Name**	Affordable Housing Production - Homeownership
	Goal Description	Create affordable homeownership opportunities through new construction-adding affordable housing; includes CHDO
3	**Goal Name**	Down Payment Assistance
	Goal Description	Provide downpayment assistance or buyer subsidy to increase affordability.
4	**Goal Name**	Affordable Housing - Homeownership Preservation
	Goal Description	Provide support to assist homewoners to rehabilitate their housing- homeowner housing rehabilitated
5	**Goal Name**	Homeowner repair/replace heating systems
	Goal Description	Direct financial assistance to homeowners for repair/replace heating systems
6	**Goal Name**	TBRA with Services
	Goal Description	Provide TBRA/Rapid Rehousing with services to disabled homeless households
7	**Goal Name**	Housing Navigation Services
	Goal Description	Provide rapid rehousing to households to move into housing through navigation services
10	**Goal Name**	Overnight Shelter
	Goal Description	Provide overnight shelter for homeless households-homless person overnight shelter; program is supported with ESG and CDBG funds

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11	**Goal Name**	Improve Physical Environment in Neighborhoods
	Goal Description	Improve the physical environment through enhancement of streets, sidewalks, parks, streetscapes, bikeways and open space.
12	**Goal Name**	Public/Non-Profit Facilities
	Goal Description	Capital improvements to Nonprofit and/public facilities
13	**Goal Name**	Public Services
	Goal Description	Support public services for low to moderate income persons
14	**Goal Name**	Site/Structure Clean-Up
	Goal Description	Buildings Demolished and Grafitti removal
15	**Goal Name**	Public Art/Placemaking
	Goal Description	Fund efforts around public art, placemaking and beautifications to foster elimination of blight and enhance neighborhood revitalization efforts.
16	**Goal Name**	Neighborhood Councils Support- Capacity Building
	Goal Description	Work with neighborhood councils to build two way communication capacity between low/mod residents and local government and comment residents with public programming and services.
17	**Goal Name**	Housing Inspections - Pro Active Street Sweeps
	Goal Description	Fund housing inspectors and staff to conduct pro active street sweeps of local housing minimum standard requirements
18	**Goal Name**	Financial Assistance to Small Businesses
	Goal Description	Provide financial assistance to small businesses operating in low/moderate areas including operating costs/facade improvements.

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19	**Goal Name**	HUD 108 Payments
	Goal Description	Funds allocated to support repayment of the City's HUD Section 108 loan
20	**Goal Name**	Rehab Existing Rental Housing-Rental Rehab
	Goal Description	Rehabilitate existing rental housing

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Projects

AP-35 Projects – 91.220(d)

Introduction

In 2026, the City of Springfield will receive $3,681,050.00 of CDBG funding, $1,461,823.34 of HOME funding and $322,650.00 of ESG funding. The amounts listed in this section do not include any allocations the City will receive as a part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act or the American Rescue Plan Act (ARPA).

The City of Springfield no longer receives HOPWA funding. The HOPWA Program will be administered through the State. All programs for HOPWA will continue running through the State.

This section and the next section (Project Summary) are a listing of projects the City of Springfield will undertake with this funding. Projects can begin July 1, 2026 and are scheduled to end on June 30, 2027.

Projects

#	Project Name
1	CDBG Planning & Administration
2	Public Service-Exempt
3	Public Service-Non Exempt
4	Homeowner Rehab-Emergency Repair Program and Program Delivery
5	HEARTWAP
6	Downpayment Program
7	Revitalize Community Development
8	Clearance and Demo Program Delivery
9	Capacity Building-Neighborhood Councils
10	Cultural Art program
11	Code Enforcement-Street Sweeps
12	Public Infrastructure/Sidewalks
13	Park Restoration
14	Graffiti
15	Rehab of Non Profit Organizations
16	Small Business Program
17	HUD 108 Repayment
18	Overnight Shelter Program
19	Public Improvements Housing Project
20	HOME Planning & Administration

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#	Project Name
21	Create Affordable Rental Units-Rental Units Constructed
22	Affordable Homeownership-Homeowner Units Constructed
23	Tenant Based Rental Assistance/TBRA
24	ESG26 City of Springfield
25	Rental Units Rehabbed

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Springfield's investment of CDBG funds is based on whether the activity falls within a City funding priority, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity.

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

Emergency Solutions Grant (ESG) funding is dedicated to meet the needs of homeless or at-risk households, wherever they are located. Shelter operation funds go to the geographic location of the eligible shelters. After the CoC and the City determine priorities, specific funding allocations are made through a request for proposal process (RFP).

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AP-38 Project Summary

Project Summary Information

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OMB Control No: 2506-0117 (exp. 09/30/2021)

1	**Project Name**	CDBG Planning & Administration
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Create Affordable Rental Housing
	Needs Addressed	Expand Affordable Housing Options Improve the Quality of Springfield's Housing Prevent and Reduce Homelessness Strengthen Neighborhoods Economic Development Initiatives
	Funding	CDBG: $786,210.00
	Description	Funding for planning & execution of the CDBG Program; including general management and oversight, fiscal and compliance; includes funding $63,600 for Neighborhood Councils
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
2	**Project Name**	Public Service-Exempt
	Target Area	NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Public Services
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $110,000.00
	Description	CDBG funds will be used to provide homeless services, recovery support, youth services, ESOL, job training and other public service activities to low moderate-income persons. Funding will be awarded to agencies that are exempt from the public service cap.
	Target Date	6/30/2027

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	Estimate the number and type of families that will benefit from the proposed activities	1000 low moderate income persons
	Location Description	NRSA-2025 neighborhood
	Planned Activities	
3	**Project Name**	Public Service-Non Exempt
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Public Services
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $558,000.00
	Description	CDBG funds will be used to provide services to low and moderate income persons. Services include job training, employment training, education programs, youth services, substance abuse, childcare, disability services, veteran services, homeless services and other public service activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10,000 low income persons
	Location Description	CDBG eligible neighborods and NRSA
	Planned Activities	youth services; including after school and summer programs, employment training and education programs, elderly services, adult learning, disability services, veteran services, child care and other eliigible public service activites.
4	**Project Name**	Homeowner Rehab-Emergency Repair Program and Program Delivery
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Affordable Housing - Homeownership Preservation
	Needs Addressed	Improve the Quality of Springfield's Housing
	Funding	CDBG: $345,000.00

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	Description	The Office of Housing will offer a 0% deferred interest forgivable loan to income eligible homeowners to complete emergency repairs or modifications to accommodate mobility limitations to homeowners. Funding includes rehabilitation loans and program costs associated with the housing rehabilitation program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	26 housing rehabbed; program will serve income qualified homeowners.
	Location Description	CDBG target area and NRSA
	Planned Activities	housing rehab
5	**Project Name**	HEARTWAP
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Homeowner repair/replace heating systems
	Needs Addressed	Improve the Quality of Springfield's Housing
	Funding	CDBG: $263,840.00
	Description	Direct financial assistance for repair/replace heating systems. The Office of Housing will staff to operate a state funded heating system repair and replacement program for income eligible households. Some of the funding will be set aside to pay direct costs that exceed the programmatic limits for system repair and replacement.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	300 income eligible households
	Location Description	Citywide-Springfield MA
	Planned Activities	Direct financial assistance to homeowners for repair/replace heating systems
6	**Project Name**	Downpayment Program

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	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Down Payment Assistance
	Needs Addressed	Expand Affordable Housing Options
	Funding	CDBG: $90,000.00 HOME: $400,000.00
	Description	The Downpayment Assistance Program funds eligible households with down payment and/closing costs on a sliding scale based on household income. Assistance will range from $10,000-$20,000 per household in the form of a forgivable loan. The program is administered through the Office of Housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	30 income eligible households
	Location Description	Income eligible households
	Planned Activities	Individual homebuyer assistance and program costs related to the program
7	**Project Name**	Revitalize Community Development
	Target Area	NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Affordable Housing - Homeownership Preservation
	Needs Addressed	Improve the Quality of Springfield's Housing
	Funding	CDBG: $35,000.00
	Description	Revitalize will target homes in the NRSA neighborhoods. Homes will be repaired, modified or rehabilitated after a comprehensive home assessment is completed. This program also works to increase the overall curb appeal of the properties as well as the entire neighborhood.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	4 eligible household units

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	Location Description	NRSA Neighboods
	Planned Activities	Provide support to assist homeowners to rehabilitate their homes. Repairs that will increase homes energy efficiency, health and safety.
8	**Project Name**	Clearance and Demo Program Delivery
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Site/Structure Clean-Up
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $10,000.00
	Description	Clearance & Demo Program will fund program costs associated with clearance & demolition of blighted properties. The program is administered through the Office of Housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 Building
	Location Description	CDBG and NRSA neighborhoods
	Planned Activities	Clearance & Demo of blighted properties
9	**Project Name**	Capacity Building-Neighborhood Councils
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Neighborhood Councils Support- Capacity Building
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $50,000.00

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	Description	Funds will used to support staffing costs necessary to build capacity within existing nonprofit neighborhood councils to carry out CDBG eligible neighborhood revitalization and/economic development activities. Support will include providing technical assistance on meeting reporting requirements, financial management, ensuring activities comply with local, state and federal laws and regulations, procurement assistance, effective community engagement and public/social service programming information, assistance with supplemental grant applications, review of invoices, promoting information/best practices sharing between councils, etc.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 neighborhood organizations
	Location Description	NRSA and CDBG eligible target areas
	Planned Activities	Work with neighborhood councils to build two way communication capacity between low/moderate residents and local government and connect residents with public programming and services.
10	**Project Name**	Cultural Art program
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Public Art/Placemaking
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $50,000.00
	Description	The Office of Planning & Economic Development will procure public art pieces for public display in CDBG eligible areas. The program will seek to purchase art from local artists to display in public areas.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1000 low and moderate income persons
	Location Description	CDBG eligible neighborhoods

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	Planned Activities	Fund efforts around public art, placemeking and beautification to foster elimination of blight and enhance neighborhood revitalization efforts. There will be an RFP process; artists will be selected based on their RFP and installation of art work.
11	**Project Name**	Code Enforcement-Street Sweeps
	Target Area	NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Housing Inspections - Pro Active Street Sweeps
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $35,000.00
	Description	Funds will be used to pay overtime staffing costs for targeted proactive weekend enforcement sweeps by code enforcement inspectors to address exterior deterioration of the aging housing stock and blighted conditions within the NRSA. The program will be supported by leveraged funding that will include investments in a new code enforcement software to streamline efficiency for enforcement activities. Targeted code enforcement activities will occur in conjunction with public service programming targeted to the NRSA to improve access to economic opportunity, as well as strategic investments in housing improvements, reduction of blight/cleanup of vacant properties, construction of new infill housing and public infrastructure improvements with HUD funding and non-HUD leveraged funding.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	700 household units
	Location Description	NRSA neighborhoods
	Planned Activities	Saturday Street Sweeps
12	**Project Name**	Public Infrastructure/Sidewalks
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Improve Physical Environment in Neighborhoods
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $400,000.00

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	Description	Funding will be used to improve pedestrian and bicycle circulation and safety, bike share and wayfinding infrastructure; lighting, physical repairs and the reconstruction of sidewalks and streets that will improve the infrastructure system within the CDBG eligible neighborhoods. These infrastructure improvements will be targeted to compliment other projects funded with HUD grants and planning initiatives.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2,500 low and moderate income persons
	Location Description	CDBG eligible neighborhoods and NRSA
	Planned Activities	Physical repairs and reconstruction of sidewalks; design for improvements of major corridor for vehicular and pedestrian circulation
13	**Project Name**	Park Restoration
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Improve Physical Environment in Neighborhoods
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $680,000.00
	Description	CDBG funds will be allocated to provide upgrades and improvements to the parks, splash pads and pools in CDBG target and NRSA neighborhoods. The Office of Community Development will work with the Park Department and Capital Assets Department to complete park projects.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2500 low and moderate income persons
	Location Description	Parks TBD
	Planned Activities	Upgrades to parks and splashpad improvements
14	**Project Name**	Graffiti

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	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Site/Structure Clean-Up
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $88,000.00
	Description	Program costs associated with the removal of graffiti from privately owned buildings. The program will be administered through the Office of Housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	150 Buildings
	Location Description	CDBG target areas and NRSA
	Planned Activities	Removal of graffiti to privately owned buildings
15	**Project Name**	Rehab of Non Profit Organizations
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Public/Non-Profit Facilities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $200,000.00
	Description	The City will fund nonprofit organizations for capital improvements to their facilities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Fund up to 8 nonprofit organizations- 1000 low an dmoderate income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Nonprofit organizations throughout the City of Springfield that serve low and moderate income residents of Springfield
16	**Project Name**	Small Business Program

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	Target Area	NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Financial Assistance to Small Businesses
	Needs Addressed	Economic Development Initiatives
	Funding	CDBG: $80,000.00
	Description	The Office of Economic Development will implement a storefront improvement program targeting long-vacant commercial spaces in Mason Square, which is located in the City's NRSA The Mason Square storefront activation project will catalyze community economic development by reducing commercial vacancy, increasing foot traffic and creating new opportunities for local entrepreneurship. The program will support minority and women owned businesses.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3 businesses in Mason Square
	Location Description	Mason Square Neighborhood
	Planned Activities	reoccupation of vacant storefronts, launch of businesses and improved access to goods and services for residents
17	**Project Name**	HUD 108 Repayment
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	HUD 108 Payments
	Needs Addressed	Economic Development Initiatives
	Funding	CDBG: $80,000.00
	Description	Funds are allocated to support the repayment of the City's 108 loan
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 business assisted
	Location Description	CDBG eligible area or NRSA neighborhood

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	Planned Activities	Repayment of HUD loan 108
18	**Project Name**	Overnight Shelter Program
	Target Area	NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Overnight Shelter
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	CDBG: $20,000.00
	Description	Provide overnight shelter for homeless families and individuals. ESG will fund emergency shelter activities, which are supported with CDBG funds.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	800 persons assisted
	Location Description	Friends of the Homeless overnight shelter
	Planned Activities	Provide overnight shelter for homeless families and individuals
19	**Project Name**	Public Improvements Housing Project
	Target Area	Local Target Area
	Goals Supported	Public/Non-Profit Facilities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: $50,000.00
	Description	CDBG funds will be used to install utility lines on public property in support of housing. The mobile park is owned by a nonprofit entity. Installing sewer lines qualifies as a public improvement or utility installation under 24CFR 570.201 (c). The project benefits where at least 51% are low and moderate income households.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	51% low and moderate income households
	Location Description	1153-1163 Boston Road

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	Planned Activities	installation of utility lines at mobile home park
20	**Project Name**	HOME Planning & Administration
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Create Affordable Rental Housing Affordable Housing Production - Homeownership Down Payment Assistance TBRA with Services
	Needs Addressed	Expand Affordable Housing Options Prevent and Reduce Homelessness
	Funding	HOME: $146,182.33
	Description	The Office of Housing will use HOME funds for the planning & execution of the HOME Program including the general management and oversight of the program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
21	**Project Name**	Create Affordable Rental Units-Rental Units Constructed
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Create Affordable Rental Housing
	Needs Addressed	Expand Affordable Housing Options
	Funding	HOME: $637,414.00
	Description	Affordable rental housing units through new construction, adaptive reuse. The program is administered through the Office of Housing.
	Target Date	6/30/2027

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	Estimate the number and type of families that will benefit from the proposed activities	11 rental units constructed
	Location Description	CDBG eligible neighborhoods and NRSA neighborhooods
	Planned Activities	Support the development and preservation of affordable housing in Springfield.
22	**Project Name**	Affordable Homeownership-Homeowner Units Constructed
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Affordable Housing Production - Homeownership
	Needs Addressed	Expand Affordable Housing Options
	Funding	HOME: $547,032.30
	Description	Create affordable homeowner opportunities through new construction. The program is administered through the Office of Housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 Homeowner units constructed; 1 CHDO
	Location Description	CDBG target areas and NRSA neighborhodds
	Planned Activities	Support the development and preservation of affordable housing in Springfield through new construction and acquisiton; adding affordable housing.
23	**Project Name**	Tenant Based Rental Assistance/TBRA
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	TBRA with Services
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	HOME: $451,208.00

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	Description	Provide tenant based rental assistance-TBRA combined with services to support disabled homeless households to access and retail rental housing. The program is administered through the Office of Housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	40 households
	Location Description	City of Springfield
	Planned Activities	Provide assistance to reduce first time homelessness and make homelessness short and non reoccuring throgh tentant based rental assistance and other supportive services.
24	**Project Name**	ESG26 City of Springfield
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Housing Navigation Services Overnight Shelter
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	ESG: $322,650.00
	Description	The Office of Housing will use these funds for the general planning & execution of the ESG program, including the general management and oversight. Services will be provided to subrecipients to prevent homelessness, provide street outreach and housing relocation services to assist homeless to exit homelessness. This program will fund emergency shelter activities such as overnight shelter which are also supported with CDBG funds. Overnight Shelter will be funded $61,177.00 -Project #24 admin cap is 7.5%-$24,655 will be allocated towards admin.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	280 persons- housing navigation services and overnight shelter services
	Location Description	Springfield, MA

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	Planned Activities	Planning & Administration, homleessness outreach, homeless prevention, rapid rehousing and overnight shelter services
25	**Project Name**	Rental Units Rehabbed
	Target Area	Local Target Area NRSA - 2025 Consolidated Plan Renewal
	Goals Supported	Rehab Existing Rental Housing-Rental Rehab
	Needs Addressed	Improve the Quality of Springfield's Housing
	Funding	HOME: $506,590.62
	Description	Rehabilitate existing rental housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	4 Rental units rehabbed
	Location Description	CDBG target areas and NRSA neighborhood
	Planned Activities	rehab existing rental for income eligible

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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Springfield will focus efforts in the newly expanded Neighborhood Revitalization Strategy Area (NRSA). The new area meets the requirements set by HUD, being predominantly Low-Moderate Income residents, having contiguous census tracts and 70% of the households earn incomes less than 80% AMI and have a higher level of distress than the City as a whole.

The City will also target funding to the Local Target Area which includes census tracts and block groups that have a higher percentage of low- and moderate-income residents than the city as whole, with each census tract having 50% or greater of the households earning incomes less than 80% AMI.

Geographic Distribution

Target Area	Percentage of Funds
Local Target Area	60
NRSA - 2025 Consolidated Plan Renewal	40

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's NRSA is made up of the neighborhoods in which there are concentrations of housing problems and households with housing problems. In this area, 54.7% of the population are living below the federal poverty level and 79% is earning less than 80% of the area median income. The areas included within the NRSA also have some of the lowest labor market participation rates and lowest levels of educational attainment. Of the 33,515 residents over the age of 25, 28% do not have a high school diploma or equivalent. Another 35% of the population has a high school diploma or equivalent but no further education, compared to 24% of statewide residents and 26% of U.S. residents.

Due to the high level of need in the NRSA, the City will concentrate resources in this area. The City will work with existing CBDO in the North End to offer workforce development public services. The City also intends to work with existing community-based organizations within the Mason Square neighborhood to meet the requirements of the CBDO to extend those benefits to more residents within the NRSA target area. The NRSA designation enables the City to fund these CBDOs outside of the public services spending cap. The City will also benefit NRSA neighborhoods by providing business assistance and storefront improvements in this area.

The local target area covers a larger portion of the City. The City has designated its local target area as the area that is CDBG-eligible. City targets CDBG resource allocations to maximize benefits within low and moderate-income Census tracts. The City has identified significant needs for public infrastructure

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and services throughout the entire CDBG-eligible area, so it is extending eligibility throughout the area to address the need. City analysis' completed by DPW and Parks, Facilities and Recreation Management indicate that the public facilities and infrastructure within the local target area have high needs due to aged infrastructure, limited tax base and lack of private investment. The City will target funding to these areas to improve public facilities, make park upgrades (for example, renovate ballfields and basketball courts, update playscapes and splash pads) and improve pedestrian safety (such as sidewalk upgrades and roadway improvements)

Discussion

The data provided by HUD, alongside Census and other data, are one part of determining the City's priority needs. The City Development Services Division also relied on the following to assist in determining areas of economic, community, neighborhood and housing development.

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Springfield will provide affordable housing to 420 households in this program year through the following:

1. Rental Assistance

- HOME Tenant-Based Rental Assistance - 40 units

2. Production of New Units

- Development of Affordable Rental Housing - 11 units
- Development of Affordable Homeowner Housing - 4 units
- Development of Affordable Homeowner Housing by a Community Housing Development Organization (CHDO) - 1 unit

3. Rehabilitation of Existing Units

- Emergency Repair Program - 26 units
- Subrecipient Homeowner Repair Program - 4 units
- Heating System Repair and Replacement (HEARTWAP) - 300 units
- Rehabilitation of existing rental units- 4 units

4. Acquisition

- First-Time Homebuyer/Downpayment Assistance-30 units

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	380
Special-Needs	0
Total	420

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	16
Rehab of Existing Units	334
Acquisition of Existing Units	30
Total	420

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Springfield will implement the following projects:

Rental Assistance

- *Tenant-Based Rental Assistance:* The City provides funds to the subrecipient Mental Health Association to operate a Tenant-Based Rental Assistance (TBRA) program which enables 40 people with disabilities to exit homelessness. The program combines rental assistance with wrap-around supportive services. Individuals who are homeless in Springfield are referred to the program by the Springfield-Hampden County Continuum of Care's coordinated access system.

Production of New Units

- *Affordable Rental Housing:* The City's Office of Housing will issue a Request for Proposal (RFP) making funds available to support the development of affordable rental units. The RFP will seek to provide local funds to enable one or more developers to leverage Low Income Housing Tax Credits (LIHTC) and state funds to develop multifamily affordable rental units. The City expects to fund 11 units.
- *Affordable Homeownership Housing:* The City's Office of Housing will issue a Request for Proposal (RFP) making funds available to support the development of infill units for affordable homeownership. The City expects to fund 5 units, one of which will be developed by a Community Housing Development Organization.

Rehabilitation of Existing Units

- *Emergency Repair Program:* The City's Office of Housing operates the Emergency Repair Program, which provides funds for emergency home repairs to households with income at or below 80% of area median income on a first-come, first-served basis. The City's Rehabilitation Supervisor writes the specifications for work to be completed and bids the job. Information about the program is posted on the City's website and is available at the City's Office of Housing. Applications may be submitted online, by mail, or in person. The City expects to fund 26 units.
- *Revitolize CDC GreenNFit Neighborhood Rebuild Program:* Revitalize CDC holds an annual event

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in which it targets a particular street in a high-need area, and—following a comprehensive home inspection/assessment--repairs, modifies, and rehabilitates homes on that street. The City's grant to this project supports homeowners with income at or below 80% of median area income who apply for the program. The City's funding will support development of 4 units.

- *Heating System Replacement and Repair:* The City's Office of Housing operates the Heating System Repair and Replacement Program which provides funds to homeowners with income at or below 60% of the area median income to repair or replace their heating systems. Applicants must be income-approved by Valley Opportunity Council's Fuel Assistance Program and are assisted by the City on a first-come, first-served basis, often as emergency needs when heating systems fail. Information about the program and how to get assistance is posted on the City's website. The City expects to assist 300 households with this program.

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AP-60 Public Housing – 91.220(h)

Introduction

The Springfield Housing Authority (SHA) reports that, due to the age of its housing stock, its greatest need is funds for rehabilitation of its properties. SHA is evaluating whether any of its projects are suitable for the Rental Assistance Demonstration (RAD) program, which provides a way to invest funds into redevelopment of public housing authority properties.

Actions planned during the next year to address the needs to public housing

The City has provided $1,800,000 in American Rescue Plan Act (ARPA) funds to SHA for the Gentile Apartments Elevator Modernization and Window Replacement project. This rehabilitation project is ongoing during 2025-2026. The project is performing critical upgrades to a high-rise elderly apartment complex which was built in 1977.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

SHA will advance the following goals and objectives:

Goal: Maintain the active participation of existing Tenant Councils and increase the number of new Tenant Councils

Objectives:

1. Provide assistance and support to SHA Tenant Councils
2. Educate residents on the importance of having Tenant Councils
3. Designate and train a SHA staff person to support and develop Tenant Councils

Goal: 100% of tenants responsible to participate in community service requirements meet their responsibility and gain new skills

Objectives:

1. Educate residents on the importance of complying with the Community Service requirements
2. Track tenant participation in community service and hold tenants accountable for non-participation
3. Develop relationships with outside organizations to develop a wide range of options from which tenants choose to meet community service requirements

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4. Develop a range of educational and self-sufficiency workshops that meet the criteria for community service so that residents receive optimal benefits from community service, develop work-related skills, and may be introduced to possible employment opportunities
5. Train staff in each Property Management District on community service-related matters

Goal: SHA continues efforts on promoting self-sufficiency

Objectives:

1. Provide training and professional development opportunities to Resident Services staff and train Resident Services staff and Rental Assistance staff on promoting self-sufficiency initiatives
2. Apply for grants promoting economic and educational opportunities for residents, including CDBG, FSS and ROSS grants
3. Identify and implement new technology and tools to increase outreach to the residents
4. Establish partnership with community organizations
5. Increase efforts on Section 3 hires

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

SHA is not designated as troubled.

Discussion

SHA is a key partner to the City in meeting the housing needs of Springfield's lowest-income households and in providing support to its residents to address their basic needs and to meet personal goals for increasing education and household income.

At the federal level, there has been a shift in strategy which has led to a reduction over time in housing authority capital budgets, which has left SHA in a position where it struggles to fully address its capital needs. The City has been able to assist by providing ARPA funds to address a critical need.

The City is supportive of SHA's efforts to explore HUD's Rental Assistance Demonstration (RAD) program, which could enable SHA to recapitalize its properties.

SHA was designated as troubled in 2023. Since then, HUD completed a compliance Monitoring Review, which required a corrective action. HUD has determined that SHA is not longer designated as troubled.

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AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The homelessness response system in Springfield is operated by multiple organizations and funded by many sources, including federal, state, and local funds. The City administers the Springfield-Hampden County Continuum of Care (CoC), which coordinates the system throughout Hampden County.

Springfield uses ESG and CDBG funds to fill in the largest gaps in the system. Through planning and consultation, the City has determined that the biggest gaps are in outreach to unsheltered people, operating the emergency shelter system, and providing support to help people who are homeless access housing. The state of Massachusetts provides both a comprehensive prevention system (the Residential Assistance to Families in Transition (RAFT) program) and a continuum of services for families at risk of and experiencing homelessness. Therefore, the City has focused its resources on responding to the needs of individuals without children to address the gap in services.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City will use ESG funds to support a street outreach team that will serve 100 people during the grant term. The street outreach team will engage people who are unsheltered and assist them in obtaining necessary documents (such as identification) and accessing health care, services, and housing. The program is expected to exit at least 25% of participants to permanent housing and 25% of participants to exit to a temporary placement, which may include: emergency shelter, transitional housing, Safe Havens, medical respite, a behavioral health residential treatment program, or staying with friends or family.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will use CDBG funds to support the operation of an emergency shelter for homeless individuals. The shelter is expected to serve 1000 people during the one-year grant term.

The City will use ESG funds to support operation of a winter overflow shelter during the 2026-2027 winter months. The shelter will serve up to 50 people a night, and a total of 100 individuals during the grant period.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

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individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Springfield will use ESG funds to support staff to provide housing navigation services to people in emergency shelter. This rapid rehousing project will assist people experiencing homelessness to apply for and move into permanent housing. The project will serve a minimum of 180 people, with the expectation that at least 30% will exit to permanent housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City and the CoC prevent homelessness by coordinating with multiple systems of care—including hospitals, behavioral health facilities, correctional facilities, and the foster care system—to enhance coordination that will prevent people from leaving these systems directly into homelessness. The City's DOJ COSSUP grant funds the presence of a social worker in the Springfield District Court who helps people with housing instability, substance use disorder, and low-level criminal offenses (such as shoplifting or trespass) to access substance use treatment while also receiving a referral to assist with housing upon completion of a residential treatment program. The City uses HOME funds to provide time-limited tenant-based rental assistance (TBRA) to previously homeless individuals ready from discharge form the Mental Health Association's medical respite program. The ESG-funded street outreach team coordinates with hospitals and behavioral health facilities to identify housing options for people leaving those systems who would otherwise be homeless. The CoC's homeless youth response system partners with the state Department of Children and Families (DCF) and the Springfield Housing Authority (SHA) to provide housing vouchers to young adults aging out of foster care through the Foster Youth to Independence (FYI) program.

The Commonwealth of Massachusetts provides a homelessness prevention program, Residential Assistance to Families in Transition (RAFT), which is administered in Springfield by Way Finders, Inc. RAFT provides short-term emergency funding to help you with eviction, foreclosure, loss of utilities, and other housing emergencies. In 2026, the benefit is up to $7,000 per 12-month period and is available to households with incomes up to 50% of the area median income (AMI), or 60% of AMI for those who are at risk of domestic violence. Staff from Way Finders are available at the Western Division Housing Court to expedite assistance when needed to prevent eviction.

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The City's response to homelessness is made up of number of components in addition to the funds described in this annual plan. Other critical parts include:

- The multidisciplinary outreach team made up of Behavioral Health Network and the Springfield Police Department, funded by the City with a Department of Justice (DOJ) Comprehensive Opioid, Stimulant, and Substance Use Program (COSSUP) grant.
- The City's use of ARPA funds to assist homeless households to access birth certificates and identification documents.
- A City-funded staff person in the City's Office of Housing who manages the CoC's coordinated access system.
- The Health Care for the Homeless program administered by the City's Department of Health and Human Services and funded by the US Department of Health and Human Services (HHS).
- The specialized mental health outreach team funded by the HHS Projects for Assistance in Transition from Homelessness (PATH) program, and outreach to veterans by the Veterans Administration and the Supportive Services for Veteran families (SSVF) program.
- The continuum of services provided by the state of Massachusetts for homeless families, and state support for emergency shelter for homeless individuals.
- The Massachusetts RAFT program, which provides income-eligible households with up to $7,000 per 12-month period to help with eviction, foreclosure, loss of utilities, and other housing emergencies.
- CoC resources which fund rapid rehousing and permanent supportive housing for households exiting homelessness.

In its role as the lead for the CoC, and with technical assistance from the US Department of Housing and Urban Development (HUD), the City is facilitating a planning process in 2025-2026 to improve access to services for people at risk of and experiencing homelessness. The City expects that the design will lead to improved coordination of services.

The City is also using federal resources to support permanent housing for people exiting homelessness. In 2025-2027, the City is using HOME ARP funds to provide rapid rehousing to 20 individuals who have been unsheltered. The City has committed HOME ARP fund to two projects that are developing 40 units of permanent supportive housing for chronically homeless individuals.

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AP-70 HOPWA Goals– 91.220 (l)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

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AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The following have been identified by City staff and stakeholders as existing obstacles:

- City Council Special Permit: All new developments of 10 or more units and all redevelopment projects of 26 or more units require a City Council Special Permit. The City Council must determine that the site is suitable for the proposed use, the application satisfies any specific zoning requirements, and the proposed use is in harmony with the general purpose and intent of the Zoning Ordinance and will not have a material adverse impact on the City or the neighborhood.
- Parking: The City has a presumptive minimum parking requirement for all multifamily housing, requiring 1 space per studio/one-bedroom unit and 1.5 spaces per unit for 2-bedroom or larger units. While these requirements may be reduced through Site Plan or Special Permit review, the need for review adds uncertainty.
- Non-Conforming Lots: Dated and difficult-to-understand rules for seeking a variance to be able to develop housing on a non-conforming lot.
- Limited availability of Zoning Board of Appeals (ZBA) review: The ZBA meets monthly for 11 months of the year and will only hear three matters per meeting. ZBA Review is required when a developer needs a variance from existing zoning requirements.
- Demolition Delay Ordinance: No building 75 years or older may be issued a building permit for a period of nine months from when the application for a demolition permit is provided to the Historic Commission, unless the Commission determines that the building is exempt.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City will take the following actions:

- Create a comprehensive housing plan. The City has engaged a consultant to guide the city in creating a comprehensive housing paln in 2026. The planning process is expected to include a review of City permitting, zoning, and other requirements to identify improvements to improve the housing development process.

Discussion:

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Challenges that limit or increase the cost of housing development include land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

Springfield's existing regulatory environment supports housing development in a number of ways, including providing zones where multifamily housing and mixed-use housing/commercial are allowed by right, use of the Stretch Code, consolidating permitting offices into a single location, and allowing comprehensive permitting for affordable housing projects under Massachusetts Ch. 40B (referred to as a "friendly 40B").

The City expects its work to create a comprehensive housing plan in 2026 to identify steps it can take to improve the housing devlopment process.

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AP-85 Other Actions – 91.220(k)

Introduction:

Approximately 60% of Springfield's population is made up of low-moderate income households and 25% live below the poverty level. The City strives to maximize resources to meet these needs through its federal entitlement grants and local revenue, but limited resources and limited tax base challenges the City's ability to fully address community needs. The City has made use of American Rescue Plan Act (ARPA) to meet resident needs and regularly seeks competitive sources of funds to augment federal entitlement funds.

To better meet community needs, the City works to continuously improve its own programs and also help expand the capacity of the City's nonprofit partners to meet community needs. The City has recently made improvements to its own institutional structure to better support the work of responding to community needs.

The high level of poverty in Springfield drives the City's prioritization of education and workforce programs, as well as programs to meet residents' basic needs.

Actions planned to address obstacles to meeting underserved needs

In order to more fully serve populations with the greatest need, the City has expanded the NRSA to include additional low-income areas of Springfield. The City's goal is to more strategically target funding, particularly public service funding, to the areas with most need.

The City used ARPA funds to supplement HUD funding for the purposes of addressing these critical needs, including funding the following complimentary activities:

- Housing repair and rehabilitation
- Development of affordable housing
- Neighborhood improvements
- Small business assistance
- New business assistance
- Emergency winter shelter
- Homeless co-response program
- Assistance to non-profit organizations

The City will continue to apply for and use other grant funding to address the highest needs throughout the community, with special focus on the NRSA. The City of Springfield was awarded a $5,123,276.05 Lead Hazard Abatement Grant from HUD in 2025. The Lead Hazard Reduction Program will fund lead hazard control and healthy home activities throughout the City of Springfield and educate the public about the dangers of lead based paint in homes.

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Limited non-profit capacity and resources create a challenge to meeting needs. The City used ARPA funding to assist non-profit organizations with their specific COVID-19 pandemic related recovery needs, which also included assisting them in meeting increased demand for services by City residents. Some of the expanded programming includes homelessness and rental assistance, age-in-place programming for elderly homeowners, digital literacy, expansion of community health facilities and services and assistance to upgrade multiple community recreation and public service facilities. This funding allowed many non-profit organizations that would have otherwise closed their doors during the COVID-19 pandemic to survive and continue meeting increased needs.

Actions planned to foster and maintain affordable housing

Springfield has a significant stock of affordable housing, with 22.2% of units subject to an affordability restriction. The City's experience has been that owners of restricted units in Springfield do not convert to market rate housing at the end of the affordability period. Instead, the common practice is to recapitalize the housing with additional public funds and tax credit financing, thereby extending the affordability period.

With a tightening rental market, Springfield may begin to be at risk of losing affordable units in the future. The City will monitor the situation.

Massachusetts law Chapter 40T is designed to preserve affordable housing that is at risk of loss due to expiring affordability restrictions, and to protect tenants in these developments from displacement. Chapter 40T applies to housing assisted under specific federal and state programs identified in the statute. It includes three key components: 1) Required notices when affordability restrictions terminate; 2) Tenant protection provisions; and 3) An opportunity for the state to make and/or match a purchase offer when a Chapter 40T-covered property is offered for sale. The notices required by 40T are also sent to the municipality, so that the municipality can also take action to preserve units at risk of loss.

Actions planned to reduce lead-based paint hazards

Springfield will take the following actions to evaluate and reduce lead-paint hazards:

- Use of the City's Code Enforcement inspectors to evaluate potential hazards and to enforce remediation in compliance with Massachusetts lead laws. Federal and local funds are used to conduct inspections, which all include lead hazard evaluation.
- Evaluation by Office of Housing staff inspectors of every property for lead-based paint hazards during the application/underwriting process for any housing assistance program.
- Mandatory pre-rehabilitation lead testing for all HOME-funded project-based homeownership and multi-family production programs.

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- Public education about the risks of lead-based paint and the danger of disturbing lead-based paint during home renovation projects.
- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects.
- Operation of a HUD-funded Lead Hazard Reduction Program.

Actions planned to reduce the number of poverty-level families

The City's goals, programs, and policies work to create an economy for families trying to increase their income and opportunity. The City has identified the need to provide employment training and to address the "cliff effect" to enable families to make the transition from receiving public assistance to becoming self-sufficient.

Actions the City will undertake to reduce the number of Poverty-Level Families include:

- Funding supportive services that assist low and moderate-income households seeking employment or training.
- The City will work with the Hampden County Honorary Sheriff's Charitable Foundation providing vocational opportunities to unemployed, justice involved individuals focusing on achieving self-sufficiency through permanent full time employment.
- The City will work with Non-Profit organizations and CBDO's serving the NRSA to provide necessary funding to transitional workforce programs like Mano a la Obra, which provide assistance to unemployed and/or underemployed low-income residents in finding and applying for positions that are a good match for their skill set, while linking participants to a wide range of supportive educational assistance or assistance with finding employment.
- Support small businesses through financial and technical assistance that result in the development and expansion of small businesses, particularly those owned by low-income business owners or that serve low-income communities that will make increased goods and services available to residents.
- The City has recently expanded the Office of Technical Assistance and Compliance for the purpose of fostering increased coordination and access to Section 3 opportunities for local residents and small businesses.
- The City has executed an MOU to work with the MassHire Hampden County Workforce Board (MHHCWB) and the MassHire Springfield Career Center to ensure contractors hired for publicly funded projects advertise all open positions through the MassHire Springfield Career Center and the MassHire Springfield Career Center will take all steps practicable to target job postings to low-income residents within Springfield.
- The City will work with the MassHire Springfield Career Center to hold regular job fairs within the City of Springfield that are specifically targeted to low-income unemployed and underemployed Springfield residents.
- The City is utilizing American Rescue Plan Act (ARPA) funding to address the digital skills and

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access gaps by supporting the Tech Hub Program run by Tech Foundry. The program provides digital literacy training to those looking to enter the workforce, or to expand their technical skills to advance within the workforce.

- Massachusetts has recently begun offering free community college to all residents regardless of age and income. Springfield Technical Community College is one of the eligible public community college institutions offering this benefit. The City will play an active role increasing community awareness of this opportunity and encouraging low-income residents to take advantage of this benefit.

Actions planned to develop institutional structure

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

Springfield will use networks of private industry, non-profit organizations (including CBDOs and CHDOs), the Springfield Redevelopment Authority, the Springfield Housing Authority, and City departments to implement its consolidated plan strategy. The utilization of a broad base of organizations will assist the City in addressing its community development, housing, homeless and special needs objectives. While the number and abilities of the organizations and departments involved are an institutional strength, the City will constantly work to coordinate the projects and programs.

In the aftermath of the COVID-19 pandemic the City used state Municipal Vulnerability Preparedness funding to develop a communication strategy focused on reaching the City's high risk residents and hard to reach populations. The City will continue to implement recommendations within the plan to fill gaps within our public communication and outreach infrastructure.

Neighborhood Councils are the City's primary method of two-way communication between residents and local government. The City utilized ARPA funding to significantly build out the capacity of neighborhood councils throughout Springfield. The City will provide additional CDBG funding to neighborhood councils that serve residents in low- and moderate-income census tracts for the purposes of improving the reach of public services and programming to residents, providing low-moderate income residents a direct way to impact local government decision-making.

Actions planned to enhance coordination between public and private housing and social service agencies

The utilization of a broad base of organizations to implement this Action Plan enables the City to address

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its community development, economic development, housing, homeless and special needs objectives. The City works to enhance coordination between public and private housing, health, and social service agencies through multi-disciplinary/multi-agency teams that focus on issues or neighborhoods. Some of these teams that will be active during FY2026 are:

- LiveWell Springfield
- Healthy Homes Collaborative
- Springfield Police Department's C3 neighborhood initiatives and Project Hope Homeless Co-Response
- Springfield-Hampden County Continuum of Care
- Multiple youth providers working collaboratively as part of the CoC's Youth Homelessness Demonstration Project
- The Western Mass Anchor Collaborative

The City will continue its partnership in implementation of 413Cares, an innovative online portal that links community members to the broad range of resources available in the community.

The City's Office of Planning & Economic Development (OPED) serves as the connecting point in city government to private industry of all levels. OPED manages a host of financial programs including small business loans, grants, and tax incentives including the Tax Increment Financing (TIF) Program and the Housing Development Incentive Program (HDIP). The department also is responsible neighborhood planning activities and city zoning, and is currently in the midst of completing new neighborhood investment plans for several neighborhoods – having completed 12 of the 17 neighborhoods in recent years. These plans have been completed in partnership with the city's Neighborhoods division and the Pioneer Valley Planning Commission (PVPC). The department also manages major grant funded projects such as the EPA Brownfields Program and the CityStart financial empowerment program.

OPED participates with businesses on a number of levels including through regular networking and in serving on boards and committees throughout the city. Some of the entities that OPED coordinates with are the Springfield Business Improvement District (BID), SpringfieldWORKS, DevelopSpringfield, Mason Square Transformative Development Initiative (TDI), Springfield Central Cultural District, Western Mass. Economic Development Partners, and the MassHire Career Center. OPED founded a city developer conference that grew into a larger regional developer conference that it now partners with the Western Mass. Economic Development Council in executing on a biennial basis at MGM Springfield. That event attracts hundreds of businesses from the city and beyond. OPED also administers, staffs, and advances the work of a number of boards and commissions, including the Springfield Redevelopment Authority (SRA), the Conservation Commission, the Historical Commission, and the Planning Board.

Discussion:

Springfield has undertaken a needs assessment, examined market conditions and available resources, and undertaken a robust community planning process to create a Consolidated Five-Year Plan to guide

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its use of federal entitlement dollars and coordination of these funds with other plans and investments within the City. This document identifies the actions the City will take in Year 2 on the consolidated plan.

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Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

In 2026, the City of Springfield will receive $3,681,050.00 of CDBG funding, $1,461,823.34 of HOME funding and $322,650.00 of ESG funding. This section refers to program specific requirements that HUD requires all cities receiving CDBG, HOME and ESG to report.

The City of Springfield no longer receives HOPWA funding because the number of eligible people in our eligible metropolitant statistical area (EMSA) has dropped below the minimum threshold to receive a direct award of HOPWA funds. The HOPWA Program will be administered through the State.

Springfield selects projects for funding through an open competitive process. Individuals seeking assistance through one of the programs can contact a service provider directly. Each agency serves households and/or individuals on a first come first service basis, although many of the service providers listed have waiting lists for most services offered.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	250,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**250,000**

Other CDBG Requirements

1. The amount of urgent need activities	0

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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The City of Springfield's HOME program funds two types of homebuyer activities:

   1. Down Payment Assistance
   2. Project-Based Homeownership Homeowner Subsidy

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General Rule: Recapture

The City generally applies a Recapture Restriction for both programs, with one exception (detailed below). The City's Recapture provision requires:

- If the original HOME-assisted owner continues to own the property but fails to maintain it as the principal place of residence for the term of the Affordability Period, the entire amount of HOME assistance funds shall be due and payable.

- The original HOME-assisted owner may sell the unit at any time during the period of affordability, to any willing buyer, and at the price the market will bear. If the unit is sold during the period of affordability, the HOME-assisted owner must repay all, or a portion of, the direct HOME assistance provided. The amount to be repaid is forgiven over time during the term of the Affordability Period, with an equal amount being forgiven for each full year of the term and the assistance is fully forgiven at the end of the term. (For example, over a 5-year Affordability Period, 20% of the loaned assistance is forgiven each year.) The amount of the loan which has not been forgiven is due and payable at the time of sale.

- Direct HOME assistance includes funds that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs, or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance.

- Recapture amounts are capped at the amount of the available net proceeds from the sale of the home.

- For Down Payment Assistance, loans are secured by a second mortgage on the property.

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- For Project-Based Homeownership, a deed rider, running with the land, is used as the mechanism to impose the recapture requirements.

Exception: Units Developed by Greater Springfield Habitat for Humanity (GSHFH)

In recognition of GSHFH's unique development model and program, the City's recapture restriction is as follows for units developed by GSHFH:

- The City, in accordance with the 2013 Final Rule Revision of §92.254(a)(5)(ii), will permit a subsequent income-qualified purchaser (income up to 80% AMI) to assume the existing HOME loan and recapture obligation entered into by the original buyer. No additional HOME assistance will be provided to the subsequent homebuyer.

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3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   The City of Springfield Resale / Recapture Policies have been included in this document-AD-26. All subrecipients, grantees and CHDO's must follow the approved City policies regarding Resale / Recapture.

   The City of Springfield requires all housing developed to be modest housing, as described in 24 CFR Part 92.254 (a). The City of Springfield utilizes the HUD affordable Homeownership Sales Price Limits

for new construction and existing housing. All CHDOs, recipients and subrecipients must follow these same limits for the sale of affordable housing units.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   The City does not use HOME funds for refinancing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   The City's HOME TBRA assistance program uses a preference for people who meet the definition of chronically homeless. As defined at 24 CFR 578.3, a chronically homeless person is someone who is currently homeless, has a disabling condition, and has been homeless or a year or longer or 4 or more times in the last three years, adding up to 12 months of homelessness.

   Referrals to the ongoing program are made by the Continuum of Care, which maintains an ongoing list of people who are chronically homeless and seeking housing, which is compiled and maintained by the CoC's consolidated entry process.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   In its HOME TBRA program, the City does not provide a preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   Not applicable.

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Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

   The City of Springfield has included the written standards for providing ESG Assistance-AD-26.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   The CoC has established a coordinated assessment system for homeless standardized assessment and referral, as well as a ranking of people eligible for permanent supportive housing (PSH) which prioritizes those who have the highest service need and longest lengths of stay in homelessness.

   The assessment tools used as part of the coordinated system are: Vulnerability Index-Service Prioritization Decision Assistance Tool (VISPDAT), Transition-Age-Youth (TAY) VISPDAT and Family VISPDAT, used to prioritize among people eligible for permanent supportive housing (PSH).

   The tools provide guidance to appropriate standard referrals. Information from the VISPDAT is entered into the online secure assessment tool, which is used at multi-agency case conferencing meetings to fill vacancies in PSH based on length of homelessness and level of service needs, and to refer people for RRH. Vacancies in CoC PSH units are filled solely through referral from the coordinated entry system.

   There are two specialized parts of the coordinated entry system. The first is a Youth (age 18-24) System, which includes a 24/7 hotline and connection with housing navigators who are specifically trained to work with young adults. The second part is coordinated entry specifically for survivors of domestic violence; the DV CE system is operated by the two DV agencies in Hampden County, the YWCA and Alianza DV Services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

   The City's 2026-2027 allocation is $322,650.00; the City will retain $24,198.00 of that amount for administrative costs. The balance of $304,087.27 is allocated to the agencies selected for multiyear awards in 2025 using a Request for Proposals (RFP) process led by the Springfield Office of Housing. The RFP was advertised in the local newspaper, posted on the City's Office of Housing website, and sent by email to the members of the Continuum of Care.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions

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regarding facilities and services funded under ESG.

The City of Springfield is unable to directly meet the requirement that it have a homeless or formerly homeless individual on its policy-making Board of Directors, because City policy is made by elected officials. The City meets its requirement to include homeless or formerly homeless individuals in considering and making policies and decisions regarding ESG-funded facilities, services, or other assistance through extensive participation in and consultation with the Springfield Continuum of Care, an entity that includes formerly homeless individuals as members of the Board of Directors. The City also requires each subrecipient to meet the ESG homeless participation requirements.

5. Describe performance standards for evaluating ESG.

ESG performance standards vary by type of program as follows:

- Prevention - Utilization: 100%; Exit Data Captured: 90%; Remain in housing or more to other permanent housing: 95%; Missing data elements: no more than 3%.
- Emergency Shelter - Average length of stay: decrease by 5%; Exit data captured: 30%; Exits to PH: 20%; Missing data elements: no more than 5%.
- Rapid Rehousing - Utilization: 100%; Literally homeless at entry: 100%; Exit data captured: 90%; Received non-cash benefits: at least 90%; missing data elements: no more than 5%.
- Project performance is considered during evaluation of project proposals for renewal.

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