CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Springfield has completed its first year of implementation of the strategic plan it created in 2025; Consolidated Plan 2025-2029. The City has met or exceeded its goals for many activities over both the program year and over the first year consolidated planning period.

During year 2025-2026, Calhoun Park; 2024 and 2025 sidewalks and seven small businesses facade improvement grants closed. These categories have exceeded its goals for year one. The park renovations included installation of accessible playground equipment, handball, basketball courts, fencing, site amenities as well as site improvements.

Actual Program Year not populating for some of the goals: Financial Assistance to Small Businesses (7); Homeless Prevention Services (15) and Rehab to Existing Rental (4).

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing - Homeownership Preservation	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homeowner Housing Rehabilitated	Household Housing Unit	150	24	16.00%	30	24	80.00%
Affordable Housing Production - Homeownership	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homeowner Housing Added	Household Housing Unit	10	8	80.00%	2	8	400.00%
Create Affordable Rental Housing	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Rental units constructed	Household Housing Unit	44	7	15.91%	8	7	87.50%

Down Payment Assistance	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homeowner Housing Added	Household Housing Unit	0			0		
Down Payment Assistance	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Direct Financial Assistance to Homebuyers	Households Assisted	150	54	36.00%	30	54	180.00%
Financial Assistance to Small Businesses	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Businesses assisted	Businesses Assisted	15	7	46.67%		7	
Historic Preservation	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Other	Other	3	0	0.00%			

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

Homelessness Prevention Services	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homelessness Prevention	Persons Assisted	30	15	50.00%		15	
Homeowner repair/replace heating systems	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homeowner Housing Rehabilitated	Household Housing Unit	1500	383	25.53%	300	383	127.67%
Housing Assistance to HIV+ Persons and Families	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	150	48	32.00%	38	48	126.32%
Housing Assistance to HIV+ Persons and Families	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homelessness Prevention	Persons Assisted	250	74	29.60%	50	74	148.00%

Housing Assistance to HIV+ Persons and Families	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Other	Other	130	201	154.62%	40	201	502.50%
Housing Inspections - Pro Active Street Sweeps	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	3500	608	17.37%	700	608	86.86%
Housing Navigation Services	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	750	121	16.13%	150	121	80.67%
HUD 108 Payments	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Other	Other	5	1	20.00%	1	1	100.00%

Improve Physical Environment in Neighborhoods	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	25000	13345	53.38%	5000	13345	266.90%
Neighborhood Councils Support-Capacity Building	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Other	Other	10	10	100.00%	10	10	100.00%
Overnight Shelter	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted				0		
Overnight Shelter	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Homeless Person Overnight Shelter	Persons Assisted	4080	719	17.62%	1080	719	66.57%

Permanent Supportive Housing Production	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Housing for Homeless added	Household Housing Unit	4	0	0.00%			
Public Art/Placemaking	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	9565	191.30%	1000	9565	956.50%
Public Services	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	19485	38.97%	10000	19485	194.85%
Public/Non-Profit Facilities	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	11	0.22%	1000	11	1.10%

Rehab Existing Rental Housing-Rental Rehab	Affordable Housing	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Rental units rehabilitated	Household Housing Unit	11	4	36.36%		4	
Site/Structure Clean-Up	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Businesses assisted	Businesses Assisted	0			0		
Site/Structure Clean-Up	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Buildings Demolished	Buildings	5	5	100.00%	1	5	500.00%
Site/Structure Clean-Up	Non-Housing Community Development	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Other	Other	750	118	15.73%	150	118	78.67%

Street Outreach	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Other	Other	300	145	48.33%	60	145	241.67%
TBRA with Services	Homeless	CDBG: $ / HOPWA: $ / HOME: $ / ESG: $	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	250	42	16.80%	40	42	105.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

DRAFT

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City relies on input received from the public in establishing its priorities and goals.

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.

Resources are allocated to maximize the benefits to residents 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- and moderate-income residents throughout the City. In order to meet high priority needs of the community such as job creation and economic development, it may be necessary to invest outside low/moderate census tracts.

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

Public investments of federal and other funds will be in direct response to priority needs that are detailed at length throughout the Consolidated Plan. The needs and priorities were identified through meetings held to address the needs for Economic Development, Homelessness, Social Service and Housing.

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

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	2
Asian or Asian American	1
Black, African American, or African	58
Hispanic/Latina/e/o	169
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	72
Multiracial	4
Client doesn't know	0
Client prefers not to answer	3
Data not collected	0
Total	**309**

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Note: 51 HOPWA participants identified as multi-racial, a category not available on the chart above.

According to the 2023 US Census (5 year ACS), 77% of Springfield's population identifies as a single race. The racial breakdown of these persons is 40.8% White, 20.0% Black, 0.5% American Indian/Native American, 2.8% Asian, 0.0% Native Hawaiian/Pacific Islander. In addition, 23% of the population identifies as more than one race. As reported in the Census, each person is characterized as belonging to a race, and also having an ethnicity of either Hispanic or Non-Hispanic. 47.4% of Springfield's population is Hispanic (which can be any race).

The race and ethnicity of people served by each of Springfield's four entitlement grants are as follows:

CDBG - Race: 53.6% White, 32.2% Black, 2.3% Asian, 0.1% American Indian/Alaska Native, 0.02% Native Hawaiian/Pacific Islander. Ethnicity: 16.2% Hispanic, 83.8% Non-Hispanic.

HOME - Race: 49.5% White, 34.6% Black, 0.1% Asian, and 0.1% American Indian/American Native. Ethnicity: 50.5% Hispanic, 49.5% Non-Hispanic.

HOPWA - Race: 58.7% White, 22.6% Black, 0% Asian, 0.03% American Indian/American Native, and 18.3% multi-racial. Ethnicity: 65.9% Hispanic, 34.1% Non-Hispanic.

ESG - Data collection for the ESG program does not collect race and ethnicity as separate categories. Instead, there is one list of options for race/ethnicity, and one of the options is Hispanic. The race/ethnicity of people served in the ESG program was: 23.3% White, 18.8% Black, 0.03% Asian, 54.7% Hispanic, 0% Middle Eastern/North African, 0% Native Hawaiian/Pacific Islander, and 0.1% multiracial. 0.1% of participants declined to provide their race/ethnicity.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	3,921,092	3,664,921
HOME	public - federal	1,490,621	2,807,298
HOPWA	public - federal	825,958	806,094
ESG	public - federal	328,743	329,051

Table 3 - Resources Made Available

Narrative

During FY 25-26, the Department of Housing and Urban Development (HUD) awarded the City of Springfield $3,671,092.00 through the CDBG program, $1,488,620.88 through the HOME program, $328,743.00 through the ESG program, and $825,958.00 through the HOPWA program. Estimated program income was $250,000, actual program income totaling $379,471.76 was received and available. During the program year 100% of CDBG funds were used to benefit low- to moderate income persons. HUD also allocated supplemental funding to the City of Springfield. The City received $16,900,018.01 in ARPA funding; these funds were authorized by the American Rescue Plan Act (ARPA) provide funding to prevent, prepare for, and respond to the coronavirus (COVID-19). The City also received HOME ARPA funding for $6,075,150.00. The majority of funding was allocated for activities classified as economic development, housing, public service, or public infrastructure and facilities. The City expended $16,900,018.01 in ARPA funding during the program year.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Local Target Area	70	73	
NRSA - 2025 Consolidated Plan Renewal	30	27	Strategy area

Table 4 – Identify the geographic distribution and location of investments

Narrative

Springfield continues its focus on fundamentally changing the urban neighborhoods that are located within the Neighborhood Revitalization Strategy Area (NRSA). These communities are home to some of the City's poorest residents and have a wealth of diversity. The residents, business owners, and key stakeholders within the NRSA are dynamic, diverse, and eager for positive change and new investment. The City's' goals for the NRSA neighborhoods are to attract and retain businesses, increase diversity, improve opportunities, increase public safety, improve physical appearance of neighborhood, assist homeowners to preserve their housing, improve neighborhood facilities, and improve appearance and appeal of existing apartment buildings.

DRAFT

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

During FY 25-26, Springfield attracted and utilized significant non-entitlement funds. The sources of these funds include other federal grants, local and state bonds, resources from numerous State agencies, private foundations grants and private financing. Other sources and expenditures of funds utilized during FY 25-26: US Dept of HUD - Disaster Recovery $43,926.41, CoC Program $6,187,510.20, and YHDP $1,385,916.86. The city also received State Chapter 90 $3,475,290.58, State EOHHS Grant $920,384, PARC Grants $486,175.00, Health Care for the Homeless Grant $1,091,921.36, Heartwap Grant $1,337,820, State Shared Streets & Spaces Program $240,144.53, and Federal ARPA funds $16,900,018.01.

The City is exempt from the HOME match requirement.

Subgrantees and service providers provide the required ESG match. As a component of their application and monthly reports, each provider must detail their matching funds. Resources include MA Department of Public Health, MA Department of Housing and Community Development, Medicaid reimbursement, and private funding.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period $	Amount received during reporting period $	Total amount expended during reporting period $	Amount expended for TBRA $	Balance on hand at end of reporting period $
0	0	0	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

	Total	Women Business Enterprises	Male
Contracts			
Dollar Amount	0	0	0
Number	0	0	0
Sub-Contracts			
Number	0	0	0
Dollar Amount	0	0	0

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	40	49
Number of Non-Homeless households to be provided affordable housing units	370	465
Number of Special-Needs households to be provided affordable housing units	0	56
Total	**410**	**570**

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	40	98
Number of households supported through The Production of New Units	10	7
Number of households supported through Rehab of Existing Units	330	411
Number of households supported through Acquisition of Existing Units	30	54
Total	**410**	**570**

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City used HUD Consolidated Plan funds to assist 574 households. This number exceeded our goal of 410.

The primary area in which the City exceeded its goal was in the area of housing rehabilitation. The City had a goal of 330 units, but completed 411 units. The City also exceeded its goal for provision of rental assistance; the City's goal was 80 households, and the City assisted 98 households.

The City did not meet its goal for number of new units produced. The goal was 10 units, and the City produced 7. However, the City also completed the rehabilitation of 4 units in a multifamily affordable building--this number is included in the number for rehabilitation of existing units.

The City had a goal of assisting 30 first-time homebuyers, and assisted 54. The total includes 17 households that received assistance in the 2024-25 fiscal year but were not included in last year's CAPER because the projects were not closed out in IDIS in time to be included.

Discuss how these outcomes will impact future annual action plans.

The City does not expect to make changes to future action plans based on this outcome data.

While it is not causing the City to change its future annual action plans, it's important to note that the city has a number of multi-year projects that have been underway during this fiscal year but are not yet complete, including:

- 58 Itendale, 1 unit, production of affordable homeownership units (single family home), to be completed and closed out FY26
- Residences at the Vault, 11 units, production of affordable rental units, to be completed and closed out FY26
- Old Hill Infill, 4 units, production of affordable homeownership units (single family homes), to be completed and closed out FY26
- Merrick Park Apartments, 11 units, production of affordable rental units, to be completed and closed out FY26 or FY27

The City has recently made commitments of funds for development of 4 affordable for-sale homes on city-owned lots.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	216	54
Low-income	114	10
Moderate-income	77	43
Total	**407**	**107**

Table 13 – Number of Households Served

Narrative Information

The activities covered in the first two charts of this section are:

Production of New Units - 7 households

- 275 Chestnut Street - 7 households - permanent supportive housing for homeless individuals (HOME)

Rental Assistance - 98 households

- Tenant-based rental assistance - 90 households (42 HOME, 48 HOPWA)
- Rapid rehousing - 8 households (HOPWA)

Rehabilitation of Existing Units - 411 households

- Rehabilitate existing rental housing - 4 units - VanDer Hayden Apartments (HOME)
- Heating system repair and replacement - 383 units/households (CDBG)
- Emergency repair program - 20 units/households (CDBG)
- Housing rehabilitation program - 4 units/households - Revitalize CDC (CDBG)

Acquisition of Existing Units - 54 households

- First-time homebuyer/down payment assistance - 54 units/households (HOME)

The final chart (reporting on household income category) only includes households served by the CDBG and HOME program activities.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The 2026 point-in-time count identified 52 unsheltered homeless individuals, a decrease from 90 in 2025. One factor that contributed to the decrease was the opening of 30 units of permanent supportive housing units dedicated to chronically homeless individuals in 2025.

The City uses a portion of its ESG allocation to fund street outreach, originally funding Mercy Medical Center's Health Care for the Homeless program to provide outreach. In early 2026, the previous provider was replaced by the Mental Health Association (MHA). MHA has two full-time street outreach workers.

Since 2025 the City has used a Department of Justice Comprehensive Opioid, Stimulant, and Substance Use Program (COSSUP) grant to fund a multi-disciplinary outreach team. This grant funds outreach deployments which are made up of a mental health clinician and a police officer. These deployments have had some success in encouraging unsheltered individuals to enter treatment programs and emergency shelter. The street outreach is supplemented by the presence of a social worker housed in the Springfield District Court who engages homeless individuals who are arrested on minor charges.

Addressing the emergency shelter and transitional housing needs of homeless persons

Springfield has a large emergency shelter for individuals (Clinical Support Options/Friends of the Homeless shelter) and a domestic violence shelter operated by the YWCA of Western Massachusetts. The City also has a small shelter available for young adults age 18-24. Over the past three years the shelters have been consistently full. In response, the City provided funding for an overflow shelter at the Wesley United Methodist Church in winter 2024-2025 and 2025-2026, using ARPA funds. The City will fund this project again in winter 2026-2027, using ESG funds.

The domestic violence shelter regularly turns people away. Over the last several years the YWCA and partner organization Alianza DV Services have secured Continuum of Care DV bonus funds to enable them to provide transitional housing and rapid rehousing specifically to survivors. The goal of this funding is to relieve some of the pressure on the DV shelter.

Family shelter is provided by the state of Massachusetts, which has a right to shelter for eligible families and expands capacity to meet the need of all eligible families.

The City has several transitional housing programs. The YWCA operates a transitional housing program for victims of domestic violence. Gandara operates transitional housing for youth 18-24 through two programs, one serving unaccompanied young adults, and the other serving pregnant and parenting young adults. There are also several privately-funded transitional housing facilities in the City, including programs operated by the Springfield Rescue Mission and the Bi-Lingual Veterans Outreach Center.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City is the Collaborative Applicant for the Springfield-Hampden County Continuum of Care, and the City's CoC staff have formed relationships with local hospitals, behavioral health care facilities, the foster care agency, and the Hampden County jail to share resources and expertise to ensure that people exiting these systems are able to access resources that can help them avoid becoming homeless.

City CoC staff coordinate with other agencies to make sure that homeless households apply for and receive mainstream benefits for which they are eligible. In particular, the CoC works closely with Mercy Hospital/Health Care for the Homeless to ensure that individuals are enrolled in Medicaid and receive health care benefits. The City's Health Department is the recipient of the US Health and Human Services (HHS) Health Care for the Homeless grant.

In 2025-2026, the CoC engaged in a planning process to improve its coordinated access system. One of the goals of this redesign is to increase referrals and connections to services that provide employment assistance, income support, and access to Medicaid and behavioral health services.

The state of Massachusetts operates a large prevention program which provides funds to prevent eviction and help households move into new housing after eviction or homelessness; this program is operated locally by the Springfield-based organization Way Finders. For the last two program years, the City has provided ESG funds to New North Citizens Council (NNCC) to provide prevention funds and housing stabilization services to low-income households in the eviction process.

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 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

The state operates a large rapid rehousing program called HomeBASE which is available to all families enrolled in or eligible for the state's family shelter system. The CoC operates a rapid rehousing program for individuals 62 and older; this program provides time-limited housing to individuals who otherwise apply to and are placed on waiting lists for affordable housing for seniors.

The Springfield-Hamden County CoC has a supply of permanent supportive housing (PSH) units for both individuals and families, which serve households in which an adult is disabled.

The City has used HOME ARP funds to support the development of two projects to provide 56 new PSH units. The first of the projects, with 20 units, opened fall 2025. The second project, with 36 units, will open fall 2026. The City has partnered with the Springfield Housing Authority to use project-based vouchers to create permanent supportive housing, and the City uses HOME funded tenant-based rental assistance as PSH in a partnership with the Mental Health Association.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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

SHA encourages public housing residents to become more involved in management through the following:

- A resident member of the SHA Board of Commissioners
- A staff member from the Resident Services Department who is assigned as a liaison to tenant councils to assist in strengthening their operations and activities
- Cooperatively working with tenant councils and outreach to developments without councils to invite their participation as members of the Resident Advisory Board (RAB)
- Outreach to residents to encourage the formation of new tenant councils
- Encouragement of tenant council presidents to attend annual conferences of the MA Union of Public Housing Tenants (state tenant advocacy agency)--SHA funds conference and travel costs

Actions taken by the SHA to promote homeownership include:

- Provision of information and referral to homeownership classes to all tenants paying flat rent
- Provision by the Resident Services Department of financial literacy classes for residents, which include a component about homeownership and referral to first-time home buyer classes

Actions taken to provide assistance to troubled PHAs

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 no longer designated as troubled.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Springfield's public policies are generally supportive of creation of affordable housing. For example, the City: includes districts which allow multi-family and mixed use zoning by right; provides zoning flexibility to allow on-street parking to meet minimum parking requirements; has collaborated with local developers for friendly MA General Law Chapter 40B projects which allow for a comprehensive building permit to be issued to enable development of affordable housing; and makes city-owned land available for development of affordable housing. The City, in compliance with Massachusetts law, allows creation of accessory dwelling units (ADUs) by right in all residential zones. The City is currently completing a comprehensive housing plan, which is anticipated for completion in September 2026. The plan will identify any additional significant policy barriers to development of housing and the recommendations to reduce and/or remove those barriers will be carried out as practicable.

The Springfield metropolitan area includes many communities with policies that are barriers to development of affordable housing. Springfield has collaborated with the Pioneer Valley Planning Commission to advocate for loosening of barriers to creation of affordable housing in these communities.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Springfield has created public-private partnerships and has sought multiple funding opportunities to address underserved needs, particularly in the areas of social services, employment, infrastructure, and housing conditions.

Using funding from a three-year Boston Federal Reserve Bank Working Cities Challenge grant, Springfield is spearheading Springfield WORKS!, a collaboration between employers, public schools, colleges, social service providers and residents, to connect employers who need qualified workers to low income residents that have significant barriers towards full participation in the labor force.

The City has provided ARPA funds to support a complete re-vamp of the JC Williams Community Center which will provide a commercial kitchen for culinary training in partnership with Holyoke Community College and the kitchen will be open to start-up food businesses, expanded childcare center and other public and social service space. The City is also providing ARPA funding to Tech Foundry for the purposes of providing IT skills and training to low and moderate income residents and/or those living in Qualified Census Tracts.

The city has used ARPA funding to make pedestrian safety/recreational amenity upgrades, including improvement of sidewalks, public parking, installation of street trees to improve the pedestrian environment and the business environment in struggling neighborhood business districts. The City used ARPA funding to improve public parks which include installation of accessible playground and site amenities to increase recreation opportunities for the neighborhood.

The city is using ARPA funding to administer two housing repair programs available to assist low/moderate income residents with home repairs, weatherization, and removal of health hazards in the home.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The city applied for and was awarded a FY25 Lead Hazard Reduction grant, and has recently begun providing funding for lead hazard reduction activities.

The City operates a Healthy Homes Rehabilitation Program, funded with ARPA funds, which provides whole-house rehabilitation, including lead paint remediation, in Qualified Census Tracts.

Additional actions the City takes to reduce lead-based paint hazards are:

- City Code Enforcement inspections, which evaluate potential hazards in units where children under six reside and enforce remediation in compliance with Massachusetts lead laws
- Mandatory pre-rehabilitation lead testing including soil samples for all HOME-funded project-based homeownership and multi-family production program
- Aggressive enforcement, including—as necessary—legal prosecution of property owners who fail to comply with orders to remediate hazards
- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects
- An ongoing collaboration with the Commonwealth of Massachusetts Childhood Lead Poisoning Prevention office, Square One and the Public Health Institute of Western Mass to provide community education and outreach on lead poisoning

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Springfield has a very high poverty rate: 25.8% of its residents have incomes below the poverty rate set by the U.S. Department of Health and Human Services ($32,150 for a family of four in 2025).

There is a strong correlation between literacy rates (early childhood education, K-12, and adult education) and the incidence of poverty. Many poor families are headed by parents who have not finished high school, and cannot compete for better-paying jobs. In Springfield, 29.1% of adults age 25 and over have not completed high school or earned a GED; only 21.2% have earned a bachelor's degree. Without further education, many low-income parents are unlikely to earn incomes that will support their families.

The City's anti-poverty efforts focus on three broad categories: increasing education and literacy; increasing employment and training opportunities; and increasing household assets.

Many low-income adults lack the education and English language proficiency needed to support their efforts to attain self-sufficiency. In order to assist individuals in overcoming these barriers, the City allocates CDBG funds to Adult Basic Education, GED and English Language classes. In FY 25-26 the City funded adult education programs at New North Citizens Council, serving a total of 30 people.

Within Springfield, there is a mis-match between the jobs available and the skill levels of local residents; the problem is even more pronounced with regard to youth. In FY 25-26, the City used CDBG funds to support education, employment and job training opportunities for at-risk persons in New North Citizens' Council, Hands in Labor, benefitting a total of 250 low income persons. The City has partnered with Tech Foundry to provide ARPA funding to conduct IT job training skills to families living in Qualified Census Tracts, experiencing job loss and/or low-moderate income households.

The City has a well-developed Section 3 program, which it uses to connect low-income residents and businesses that employ these residents to employment in development projects.

Homeownership is a long-term intergenerational strategy for asset-building. The City supports homeownership through its down payment assistance program, which assisted 54 households purchase homes in FY 24-25.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City has partnered with the Pioneer Valley Planning Project (PVPC) to develop neighborhood plans for every neighborhood within the City's qualified census tracts (QCTs) to create long-term investment plans for each neighborhood. This planning process involved hiring a neighborhood planning coordinator and incorporating significant public input.

The City has partnered with PVPC to develop a neighborhood data atlas provides publicly accessible statistical data on each neighborhood. This will improve transparency and information available to residents, and provide easily accessible neighborhood data to social service agencies to help them better focus their services.

The City has invested significant MVP funding and is investing ARPA funding to provide increased resources to neighborhood councils to improve their visibility and reach to residents, in an effort to improve two-way communication between local government and neighborhood residents. Including increased neighborhood events, and digital/tech resources to improve outreach and accessibility for residents, with a focus on reaching the city's most vulnerable residents.

Springfield is participating in MassHousing's Neighborhood Hub program, which provides technical assistance for community revitalization, with a focus on housing. Springfield's Neighborhood Hub program is focused on the Mason Square neighborhoods, especially the Old Hill neighborhood. Through its participation in the Neighborhood Hub program, the City has been able to access technical assistance for emerging local developers.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City works to enhance coordination between public and private housing, health, and social service agencies through multi-disciplinary/multi-agency task forces and teams that focus on particular issues or neighborhoods. Some of these teams that have been active during FY2025-26 are: LiveWell Springfield, Springfield WORKS!, The Springfield Healthy Homes Collaborative; the Springfield Food Policy Council; the Springfield/Hampden County Continuum of Care; the Closing the Achievement Gap Initiative; and four neighborhood-based C3 public safety initiatives.

In 2025-2026, the City, as the consolidated applicant for the Springfield-Hampden County Continuum of Care, lead a planning process to re-envision the CoC's coordinated access system. The work resulted in development of new assessments, a shared online coordinated access system, and improved coordination of referrals to housing and services.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Springfield's Office of Housing provides fair housing materials to the public, in English and Spanish, and displays fair housing posters to inform residents of their fair housing rights.

All housing units developed or rehabilitated with HOME assistance are required to be marketed to those persons least likely to apply.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City's Participation Plan is designed to encourage citizens to participate in the development of the Consolidated Plan, Annual Action Plan, substantial amendments to the Consolidated Plan, and CAPER Performance Reports. As described in the plan, the City encourages the input of low moderate income residents by (1) outreach to the public through mailings, (2) conducting a series of public hearings at various stages of the planning process, (3) creating a system to accept and respond to written comments from the citizens.

To ensure participation among low/moderate income residents, public hearings are held in areas where funds are mostly to be spent.

The City makes information available and accessible to all interested parties. All information is provided in English and Spanish.

The City held a public hearing to obtain comments on the CAPER. The hearing was held on Wednesday, September 23, 2026 at 5:00 PM at the Richard E. Neal Municipal Building, 70 Tapley Street.

In order to publicize the public hearing and the availability of the DRAFT plan, the City mailed a flyer to the individuals and organizations listed on the Office of Community Development's mailing list and posted a copy of the notice on the City's Community Development website in English and Spanish.

The CAPER for the fiscal year July 1, 2025-June 30, 2026 (FY25-26), was posted online and available for public review from September 11, 2026 through September 25, 2026 and a public hearing was held on September 23, 2026. During the review period, the CAPER was available online https://www.springfield-ma.gov/comm-dev/

The City received xxxxxxx comment. All comments received are made part of this document; CR-00, Attachment 3.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

This report concludes the City's first program year of the ConPlan 2025-2029. The City does not plan to make changes to its objectives.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

DRAFT

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City completed on-site monitoring for all properties scheduled for monitoring this year:

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The City's population is 48.3% Hispanic, 20.5% Black, less than 1% American Indian/Alaska Native, and 2.9% Asian. The population served by HOME programs in the last fiscal year was 50.5% Hispanic, 34.6% Black, 0.1% American Indian/Alaska Native, and 0.1% Asian.

This data indicates that affirmative marketing campaigns are very successful in reaching Hispanic and Black households.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The City of Springfield recorded $757,401.70 in program income during the 2025-2026 fiscal year. Of the $757,401.70 all were recaptured funds.

Of the $757,401.70 received, a total of $119,040.51 was used for the TBRA program. IDIS#6733; 38 tenants in total. All very low income, 0-30%; 17 tenants were White/Hispanic, 5 were White/Non-Hispanic, 1 tenant Asian/Hispanic, and 15 were Black/African American/Non-Hispanic. A total of $215,000 was used to assist 14 FTHBs (IDIS#s 6791, 6778, 6779, 6790, 6784, 6780, 6783, 6789, 6793, 6811, 6810, 6788, 6786, and 6792) including 9 Hispanic, 14 White, 4 Black/African American, 3 Other Multi Race. Of the 14 FTHBs 10 clients were between 60-80% Med, 2 clients were between 50-60% Med, and 2 clients were between 30-50% Med; with 5 being female head of household.

Additionally, $423,361.19 was disbursed to fund other various housing projects; IDIS#6634 (275 Chestnut) and 6795 (Old Hill Infill Development).

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City has made commitments of HOME funds for a number of projects in development, including:

- Old Hill Neighborhood Infill Project - development of 10 units for affordable homeownership, including 4 HOME units
- Residences at the Vault - development of 60 affordable rental units, including 11 HOME units
- Merrick Park Apartments - development of 62 affordable rental units, including 11 HOME units
- 58 Itendale - development of 1 affordable home for homeownership

The City has committed HOME ARP funds to one project that will create permanent supportive housing: 775 Worthington St. (36 units).

These projects leverage significant state and LIHTC funding.

Several of these projects are being developed on property that was City-owned and conveyed to the developers at below-market cost--Old Hill Neighborhood Infill Project, Merrick Park Apartments, and 58 Itendale. The City has made other properties available to developers to be developed into affordable housing using state or private funds, including three properties sold to Way Finders, Inc, a non-profit affordable housing developer.

In FY2025-26, the City and its HOME grantees did not receive any emergency transfer requests pertaining to victims of domestic violence, dating violence, sexual assault or stalking.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	50	74
Tenant-based rental assistance	38	48
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0

Table 14 – HOPWA Number of Households Served

Narrative

The HOPWA grant supported activities provided by the following organizations:

- A Positive Place, a program of Cooley Dickinson Hospital: TBRA - 16 households; STRMU - 7 households; Rental Start Up funds - 8 households
- New North Citizens Council: STRMU - 67 households
- River Valley Counseling Center: TBRA - 32 households, legal assistance - 35 households

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	2	2	0	0	0
Total Labor Hours	0	0			
Total Section 3 Worker Hours	0	0			
Total Targeted Section 3 Worker Hours	0	4,502			

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	13				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	5	19			
Technical assistance to help Section 3 business concerns understand and bid on contracts.		19			
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.		19			
Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services.		19			
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					

Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

In Springfield, Section 3 is implemented pursuant to Section 3 of the Housing and Urban Development Act of 1968 and the federal regulations at 24 CFR Part 75. The City's Section 3 program is administered through the Department of Technical Assistance and Compliance (DTAC), which includes a designated Section 3 Coordinator responsible for supporting implementation, providing technical assistance, and monitoring Section 3 requirements on applicable HUD-funded projects.

During FY26, DTAC continued to strengthen the City's capacity to support Section 3 compliance and economic opportunities for Springfield residents and businesses. DTAC works directly with developers, contractors, and subcontractors on applicable projects to communicate Section 3 requirements, facilitate compliance, and promote opportunities for Section 3 workers and business concerns. The City's Section 3 resources also provide contractors with information to assist in identifying certified Section 3 businesses and workers.

DTAC's role in promoting economic opportunity was further strengthened during FY26 through its designation as a Third-Party Certifier for the Commonwealth of Massachusetts' Minority- and Women-Owned Business Enterprise (MWBE) certification program. While the City's certification activities are focused specifically on organizations located in Springfield, the program provides DTAC with an additional mechanism for engaging Springfield-based businesses and organizations and connecting them with contracting opportunities. This work complements the City's Section 3 efforts by strengthening the City's direct relationships with local businesses and organizations that may participate in federally assisted projects.

DTAC's local certification and compliance work also encompasses engagement with labor organizations. Labor organizations are an important component of the City's Section 3 strategy because they can provide access to trained workers, apprenticeship opportunities, and established pathways into the construction trades. Continued coordination with labor organizations therefore supports the City's efforts to connect Section 3 residents with employment opportunities generated through covered construction projects.

The City also maintained a workforce-development partnership with the MassHire Hampden County Workforce Board (MHHCWB) during FY26 pursuant to a Memorandum of Understanding that remained in effect through nearly the end of the fiscal year. Through this partnership, the City was able to leverage existing regional workforce-development resources and connections to support employment, training, career navigation, and other workforce opportunities for Springfield residents. This partnership complemented DTAC's project-level Section 3 compliance activities by helping strengthen the pipeline of residents who may benefit from employment opportunities associated with covered HUD-funded projects.

During FY26, four projects were closed and are included in the City's Section 3 reporting: **Gemini Town Homes, 275 Chestnut Street, 2025 Streets and Sidewalks, and 2026 Streets and Sidewalks.**

The City will continue to utilize DTAC's compliance, certification, technical-assistance, and workforce-development partnerships to support Section 3 implementation and to maximize employment and contracting opportunities for eligible Springfield residents and businesses on applicable HUD-funded projects.

CR 58-Section 3 Chart is part of this document; CR-00, Attachment 3

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	SPRINGFIELD
Organizational DUNS Number	073011921
UEI	
EIN/TIN Number	046001415
Indentify the Field Office	BOSTON
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Springfield CoC

ESG Contact Name

Prefix	Ms
First Name	Geraldine
Middle Name	

Last Name	McCafferty
Suffix	
Title	Director of Housing

<u>**ESG Contact Address**</u>

Street Address 1	Office of Housing
Street Address 2	
City	Springfield
State	MA
ZIP Code	-
Phone Number	4138865014
Extension	
Fax Number	
Email Address	gmccafferty@springfieldcityhall.com

<u>**ESG Secondary Contact**</u>

Prefix	Mrs
First Name	Tina
Last Name	Quagliato Sullivan
Suffix	
Title	Deputy Development Officer for Housing, Community Development & Neighborhoods
Phone Number	4137502114
Extension	
Email Address	tsullivan@springfieldcityhall.com

2. Reporting Period—All Recipients Complete

Program Year Start Date	07/01/2025
Program Year End Date	06/30/2026

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: MENTAL HEALTH ASSOCIATION
City: Springfield
State: MA
Zip Code: 01109, 4027
DUNS Number:
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 0

Subrecipient or Contractor Name: NEW NORTH CITIZENS COUNCIL
City: Springfield
State: MA
Zip Code: 01107, 1907
DUNS Number: 937637718
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 0

Subrecipient or Contractor Name: Clinical & Support Options
City: Northampton
State: MA
Zip Code: 01060, 4266
DUNS Number: 185070612
UEI:
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Other Non-Profit Organization
ESG Subgrant or Contract Award Amount: 0

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