



City of Springfield 2025 Action Plan

Draft

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Expected Resources

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

Introduction

The federal resources being planned for in this Consolidated Plan—CDBG, HOME, ESG and HOPWA—are subject to Congress's annual budget process. For planning purposes, the City has projected that funding will remain level for each of these programs for the five-year planning period. The City's planning projections use the FY24 annual allocations as the expected annual amounts. These allocations are CDBG \$3,740,488; HOME \$1,502,181; HOPWA \$827,431; and ESG \$329,785.

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 - \$776,589: coordinated access, emergency shelter and housing programs for youth aged 18-24 experiencing homelessness

Springfield will use following multi-year grants to address needs identified in this plan:

- 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
- U.S. EPA, Community Change Grant, 2024-2027, \$19,989,241: Healthy Homes rehabilitation, community solar, tree planting, geothermal energy in community buildings, workforce training, West St. Corridor improvement project, and air quality monitoring

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:

- 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

City of Springfield Contingency Plan:

Because the federal budgeting process is being completed later than ordinarily scheduled, the planning and discussion of the Year 1 Action Plan largely took place prior to HUD's announcement of funding allocations. If the actual allocation provided by HUD is higher or lower than the estimated budget being used for planning purposes, the budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

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	\$3,740,488	\$250,000	\$0	\$3,940,488	\$15,961,952	Funding for public services, infrastructure development, affordable housing, removal of unsafe structures, and administration/ planning
HOME	public-federal	Homebuyer assistance Homeowner rehab Develop homeowner units Develop rental units TBRA	\$1,502,181	\$2,000	\$0	\$1,504,181	\$6,016,723	Funding to create affordable housing through development, rehabilitation, tenant-based rental assistance and first-time homebuyer assistance
HOPWA	public-federal	STRMU Supportive services TBRA	\$827,431	\$0	\$0	\$827,431	\$3,309,724	Funding for housing assistance and related services for low-income persons living with HIV/AIDS
ESG	public-federal	Street Outreach Rapid re-housing	\$329,785	\$0	\$0	\$329,785	\$1,319,140	Funding for street outreach and housing navigation services

Table 1 - Anticipated Resources

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
- EPA- \$1 million
- 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.

If appropriate, describe publicly 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 Springfield Public Schools Administrative Building (195 State St.) – City has awarded preferred developer status for project that will develop 62 units of affordable housing
- Former Brightwood Elementary School (471 Plainfield St.) – City has awarded preferred developer status for project that will develop 57 units of affordable housing

- Infill residential parcels taken through tax foreclosure – City has awarded preferred developer status to several developers for multiple projects to develop single-family homes for affordable homeownership, and expects to award additional parcels during the Consolidated Plan period

The City will continue 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.

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	Affordable Housing Production - Rental	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: \$324,791	Rental units constructed 8 units
2	Affordable Housing Production - Homeownership	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	HOME: \$275,00	Homeowner housing added: 2 units
3	Down Payment Assistance	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Expand Affordable Housing Options	CDBG: \$90,000 HOME: \$300,000	Direct financial assistance to homebuyers - 30 households assisted
4	Provide financial assistance to homeowners- Homeowner Rehab	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve Quality of Housing Stock	CDBG: \$510,390	Homeowner housing rehabilitated – 30 units

5	Financial assistance - Homeowner repair/replace heating systems	2025	2029	Affordable Housing	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Improve Quality of Housing Stock	CDBG: \$200,000	Homeowner housing rehabilitated - 300 units
6	TBRA with Services	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	HOME: \$453,972	Tenant-based rental assistance/Rapid rehousing -40 households
7	Rapid Rehousing	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	ESG: \$151,290	Rapid rehousing/housing navigation - 180 households
8	Street Outreach	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	ESG: \$153,761	Other- 100
9	Overnight Shelter	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	CDBG: \$20,000	Homeless Person Overnight Shelter: 1,000 persons

10	Housing Assistance to HIV+ Persons and Families (HOPWA)	2025	2029	Homelessness	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Prevent and Reduce Homelessness	HOPWA: \$802,609	STRMU- 50 households TBRA – 38 households Supportive Services- 40 households
11	Public Facilities/Infrastructure Improvements	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$1,140,000	Public facility or infrastructure activities other than low/moderate-income housing benefit - 5,000 Persons Assisted
12	Public Facilities/ Non-Profit Improvements	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$220,000	Public facility or infrastructure activities other than low/moderate-income housing benefit – 1,000 Persons Assisted
13	Public Services	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$685,000	Public Service activities other than Low/Moderate Income Housing Benefit: 11,000 Persons Assisted
14	Clean-Up of Sites	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$112,000	Buildings Demolished: 1 Other: 153

15	Public Art/Placemaking	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$50,000	Public facility or infrastructure activities other than low/moderate-income housing benefit - 1,000 Persons Assisted
16	Neighborhood Council - Capacity Building	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$50,000	Other: 10
17	Pro Active Street Sweeps	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$35,000	Housing code enforcement/Foreclosed property care: 700
18	Technical Assistance to Small Businesses	2025	2029	Non-Housing Community Development	Local Target Area NRSA - 2025 Consolidated Plan Renewal	Economic Development Initiatives	CDBG: \$80,000	Businesses Assisted: 1

Table 2 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Create Affordable Rental Housing	Create new affordable rental housing units through new construction and adaptive reuse
Create Affordable Homeownership Opportunities	Create new affordable homeownership opportunities through new construction
Direct Financial Assistance to Homebuyers	Provide down payment assistance to increase affordability.
Homeownership Housing Rehabilitation	Provide support to assist homeowners to rehabilitate their housing
Homeowner Repair/Replace Heating Systems (HEARTWAP)	Direct financial assistance to homeowners for repair/replace heating systems
TBRA/Rapid Rehousing - HOME	Provide tenant-based rental assistance (TBRA) combined with services to disabled homeless households
Rapid Rehousing - ESG	Provide rapid rehousing to help homeless households to move into housing (navigation services)
Street outreach	Provide assistance to unsheltered homeless individuals through street outreach.
Overnight Shelter	Provide overnight shelter for homeless households.
HOPWA	Provide housing assistance to HIV+ persons and their families; STRMU, TBRA and supportive services.
Public Facilities/Infrastructure Improvements	Public Facilities/Improvements, work to improve the physical environment through enhancement of streets, parks, sidewalks, biking infrastructure, tree planting and open space

Public Facilities/Improvements- Non-Profits	Public Facilities/Improvements – Capital improvements to Non-Profit and/or public facilities
Public Service	Support public services for low to moderate income families
Cleanup of Sites and structures	Clean-up of sites and structures through graffiti removal, buildings demolished and clean-up of vacant property, and disposition of properties to facilitate development.
Public Art and Placemaking	Fund efforts around public art, placemaking and beautification to foster elimination of blight and enhance neighborhood revitalization efforts
Neighborhood Councils Support - Capacity Building	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
Pro Active Street Sweeps	Fund housing inspectors and staff to conduct pro-active street sweeps of local housing minimum standard requirements
Small Business Technical Assistance	Provide technical assistance to small businesses operated by low-mod business owners and/or businesses operating in low-mod areas and for businesses experiencing financial and economic hardship.

Projects

AP-35 Projects – 91.220(d)

Introduction

This section and the next section (Project Summary) detail the projects Springfield will undertake with its Year 1 funding. Projects can begin July 1, 2025, and are scheduled to end on June 30, 2026.

Projects

#	Project Name
1	Planning & Administration
2	Public Service-Exempt
3	Public Service -Non-Exempt
4	Homeowner Rehab-Emergency Repair and Program Delivery
5	HEARTWAP
6	Downpayment Program
7	Revitalize CDC
8	Clearance & Demo Program Delivery
9	Capacity Building
10	Cultural Art Program
11	Disposition Program Delivery
12	Code Enforcement-Street Sweeps
13	Public Infrastructure/Sidewalks
14	Park Reconstruction
15	Graffiti
16	Rehabilitation for Non-Profit Organizations
17	Small Business Program
18	HOME Planning & Administration
19	Rental Units Constructed
20	Homeowner Units Constructed
21	Tenant Based Rental Assistance- TBRA
22	ESG25 City of Springfield
23	2025-2027 City of Springfield MA25F002 (SPFLD)

Table 3 – Project Information

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

Springfield invests CDBG funds based on ensuring the program meets a national objective and is an eligible activity and additionally based on whether the activity falls within a City funding priority. The activity also must meet one of the following CDBG objectives; 1) provide a suitable living environment; 2) provide decent housing; and 3) provide economic opportunity.

The HOME program provides funds to meet the housing needs of low- and moderate-income households. To allocate funds to multifamily housing development or rehabilitation, the City uses an RFP process to select development projects. The City uses the infill homeownership program to support neighborhood revitalization, so it uses these funds within the NRSA. The City uses an RFP to select developers for infill homeownership development.

ESG provides grant funds to meet the needs of people experiencing homelessness or those at-risk of homelessness, regardless of where they are located within the City. Through the planning process and consultation with the Continuum of Care, the City decided to use ESG funds for two program types: street outreach and housing navigation/rapid rehousing services. This limitation responds to a lack of other programs to address these needs in the City. The City used an RFP process to select providers to operate these programs. In 2025, the City's RFP was for a three-year funding cycle. Selected subrecipients will be provided proportional grant amounts for years two and three, depending on federal grant allocations. The City will issue an RFP for the final two years of the Consolidated Plan cycle in 2028.

HOPWA funds are used to address the housing needs of people with HIV/AIDS. The City used an RFP process to select providers to operate HOPWA program activities. In 2025, the City's RFP was for a three-year funding cycle. Selected subrecipients will be provided proportional grant amounts for years two and three, depending on federal grant allocations. The City will issue an RFP for the final two years of the Consolidated Plan cycle in 2028. The RFP process used a preference to ensure that the needs of people with HIV/AIDS in Hampden County would be met through the selection of subrecipients.

The City's primary obstacle to meeting underserved needs is insufficient resources. Discussion of actions the City is taking to meet programmatic obstacles encountered is included in section AP-85 Other Actions.

AP-38 Project Summary

Project Summary Information

1	Project Name	Planning & Administration
	Target Area	Local Target Area NRSA
	Goals Supported	Down payment Assistance Affordable Housing-Homeownership Preservation Homeowner Repair/Replace heating systems Overnight Shelter Public Facilities Public Facilities - Non Profit Public Services - General Site/Structure Clean Up Housing Inspections/Street Sweeps Historic Preservation Public Art/Placemaking Neighborhood Council/Capacity Building Financial Assistance to small businesses Technical Assistance to small businesses
	Needs Addressed	Expand Affordable Housing Options Improve the Quality of Springfield's Housing Prevent and reduce Homelessness Strengthen Neighborhoods Economic Development Initiatives
	Funding	CDBG: \$798,098.00
	Description	Funding for planning & execution of the CDBG Program; including general management and oversight, fiscal and compliance; includes funding \$70,000 for Neighborhood Councils

	Target Date	6/30/2026
	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
	Goals Supported	Public Services - General
	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. Decisions on specific agencies/programs to be funded will be made after July 1, 2025.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1000 low-income persons
	Location Description	NRSA neighborhoods
	Planned Activities	Youth Services; including after school programs, summer programs, education, employment training, adult learning, elderly services, childcare, substance abuse, and other eligible public service activities.
3	Project Name	Public Service -Non-Exempt
	Target Area	Local Target Area NRSA

4	Goals Supported	Public Services - General
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$575,000.00
	Description	CDBG funds will be used to provide services to low- and moderate-income persons. Services include job/employment training, education programs, youth services, substance abuse, childcare, disability services, veteran services, homeless services, elderly services and other public service activities. Decisions on the specific agencies/programs to be funded will be made after July 1, 2025.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10,000 low-income persons
	Location Description	CDBG eligible neighborhoods and NRSA neighborhoods
	Planned Activities	Youth services, including after school programs and summer programs, employment training and education programs, elderly services, adult learning, disability services, veteran services, childcare and other eligible public service activities.
	Project Name	Homeowner Rehab-Emergency Repair and Program Delivery
	Target Area	City of Springfield, MA
	Goals Supported	Affordable Housing-Homeownership Preservation
	Needs Addressed	Improve the Quality of Springfield's Housing
	Funding	CDBG: \$475,390.00
	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 limitation to homeowners. Funding includes rehabilitation loans and program costs associated with the housing rehabilitation program.
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Housing rehabilitation for 26 households; program will serve low- and moderate-income homeowners
	Location Description	City of Springfield, MA
	Planned Activities	Emergency rehab costs for 26 income eligible households and program delivery costs.
5	Project Name	Homeless Overnight Shelter
	Target Area	City of Springfield
	Goals Supported	Overnight Shelter
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	CDBG: \$20,000
	Description	Provide overnight shelter for homeless households
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Overnight shelters will serve 1,000 persons.
	Location Description	City of Springfield, MA
	Planned Activities	Provision of overnight shelter for homeless individuals and households.
6	Project Name	HEARTWAP
	Target Area	City of Springfield
	Goals Supported	Homeowner Repair/replace heating systems
	Needs Addressed	Improve the Quality of Springfield's Housing Stock
	Funding	CDBG: \$200,000.00
	Description	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 repairs and replacement
	Target Date	6/30/2026

7	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	City of Springfield
	Planned Activities	Direct financial assistance to income eligible homeowners to repair/replace heating systems
	Project Name	Direct Financial Assistance to Homebuyers- Downpayment Program
	Target Area	City of Springfield, MA
	Goals Supported	Down Payment Assistance
	Needs Addressed	Expand Affordable Housing Options
	Funding	CDBG: \$90,000.00, HOME: \$300,000.00
	Description	The Downpayment Assistance Program funds income eligible households with down payment and/closing costs on a sliding scale based on household income. Assistance will range from \$10,000-\$35,000 per household in the form of a forgivable loan. The program is administered through the Office of Housing.
	Target Date	6/30/2026
8	Estimate the number and type of families that will benefit from the proposed activities	30 households
	Location Description	City of Springfield, MA
	Planned Activities	Individual homebuyer assistance to income eligible households and program costs.
	Project Name	Revitalize CDC
	Target Area	NRSA and CDBG eligible neighborhoods
	Goals Supported	Affordable Housing-Homeownership Preservation
	Needs Addressed	Improve the Quality of Springfield's Housing
	Funding	CDBG: \$35,000.00

	Description	Revitalize CDC will target homes in the North End-Memorial Square and Liberty Heights 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 it works on as well as the entire neighborhood.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	Memorial Square and Liberty Heights
	Planned Activities	Provide support to assist homeowners to rehabilitate their homes. Repairs that will increase homes energy efficiency, health and safety.
9	Project Name	Clearance & Demo Program Delivery
	Target Area	Local Target Area NRSA
	Goals Supported	Cleanup of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$32,000.00
	Description	Clearance & Demo Program will fund program costs associated with clearance & demolition of blighted properties. The program administered through the Offices of Housing and Community Development
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 property
	Location Description	CDBG Target areas and NRSA neighborhoods
	Planned Activities	Clearance & Demo of blighted properties

10	Project Name	Capacity Building
	Target Area	Local Target Area NRSA
	Goals Supported	Neighborhood Council/Capacity Building
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$50,000.00
	Description	Funds will be allocated for staffing costs associated with building capacity within existing neighborhood organizations to undertake neighborhood revitalization projects.
	Target Date	6/30/2026
11	Estimate the number and type of families that will benefit from the proposed activities	10 neighborhood organizations
	Location Description	CDBG eligible neighborhoods
	Planned Activities	Work with neighborhood councils to build capacity in neighborhoods
	Project Name	Cultural Art Program
	Target Area	Local Target Area NRSA
	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	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1000 low- and moderate-income persons
	Location Description	City of Springfield, CDBG eligible neighborhoods
	Planned Activities	RFP process; selection of artists and installation of artwork
12	Project Name	Disposition Program Delivery
	Target Area	Local Target Area NRSA
	Goals Supported	Disposition of vacant properties- Site/ Structure Clean up
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000.00
	Description	Funds are used to provide staff costs associated with the disposition of properties. The program is designed to effect redevelopment, reduce vacancy and strengthen neighborhoods
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3 properties
	Location Description	CDBG target neighborhoods
	Planned Activities	Disposition of Properties
13	Project Name	Code Enforcement-Street Sweeps
	Target Area	Local Target Area NRSA
	Goals Supported	Pro Active Street Sweeps
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$35,000.00

	Description	The Code Enforcement Program is dedicated to the improvement of the quality of life of the citizens of Springfield. Funds will be used to conduct proactive street sweeps on weekends. They will be performed on a house-house/street/street basis. All are located within CDBG target neighborhoods and NRSA neighborhoods.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	700 housing units
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Saturday street sweeps
14	Project Name	Public Infrastructure- Sidewalks
	Target Area	Local Target Area NRSA
	Goals Supported	Public Improvements/Infrastructure
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$425,000.00
	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 pedestrian safety and increase pedestrian movement within the CDBG eligible neighborhoods. These infrastructure improvements will be targeted to compliment other projects funded with HUD grants and planning initiatives
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2500 low- and moderate-income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods

	Planned Activities	Physical repairs and reconstruction of sidewalks; design for improvements of major corridor for vehicular and pedestrian circulation
15	Project Name	Public Improvements- Park Restoration
	Target Area	Local Target Area NRSA
	Goals Supported	Public Facilities/Infrastructure
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$715,000.00
	Description	CDBG funds will be allocated to provide upgrades and improvements to parks, playscapes, basketball courts/ballfields, splash pads and pools in target and NRSA neighborhoods. The Office of Community Development will work with the Park Department and the Capital Assets Department to complete park projects.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2500 low- and moderate-income persons
16	Location Description	parks TBD
	Planned Activities	Upgrades to park, playscapes, recreational infrastructure and splashpads infrastructure.
	Project Name	Graffiti
	Target Area	Local Target Area NRSA
	Goals Supported	Cleanup of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000.00
	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	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	150 buildings
	Location Description	CDBG eligible target areas and NRSA neighborhoods
	Planned Activities	Removal of graffiti to privately owned building
17	Project Name	Rehabilitation for Non-Profit Organizations
	Target Area	Local Target Area NRSA
	Goals Supported	Public Facilities/Improvements - Non-Profit
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$220,000.00
	Description	The City will fund nonprofit organizations for capital improvements to their facilities.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1000 Persons Assisted
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Improvements to Nonprofit Organization facilities throughout the City of Springfield that serve low-income residents of Springfield
18	Project Name	Technical Assistance to Small Businesses
	Target Area	Local Target Area NRSA
	Goals Supported	Support Small Businesses
	Needs Addressed	Economic Development Initiatives
	Funding	CDBG: \$80,000.00

19	Description	Technical Assistance to Small Businesses will fund program costs and provide technical assistance to small businesses operated by low and moderate business owners and/or a business operating in a low moderate-income neighborhood experiencing financial or economic hardship. The program is administered through the Office of Planning & Economic Development.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 business
	Location Description	CDBG target neighborhoods and NRSA neighborhoods
	Planned Activities	Provide technical assistance to small businesses
	Project Name	HOME Planning & Administration
	Target Area	Local Target Area NRSA
	Goals Supported	Renovate Affordable Housing - Rental New Affordable Housing - Owner Down Payment Rehabilitate existing rental housing-Rental Units rehabbed TBRA with services Permanent Supportive Housing- Rental Units constructed
	Needs Addressed	Expand Affordable Housing Options Improve the Quality of Springfield's Housing Prevent and Reduce Homelessness
	Funding	HOME: \$150,418.00
	Description	The Office of Housing will use these funds for the planning & execution of the HOME Program including general management and oversight of the program.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	N/A
20	Planned Activities	N/A
	Project Name	Create Affordable Rental Units- Rental Units Constructed
	Target Area	Local Target Area NRSA
	Goals Supported	New Affordable Housing - Rental
	Needs Addressed	Expand Affordable Housing Options
	Funding	HOME: \$324,791.00
	Description	Create affordable rental housing units through new construction and/or adaptive reuse. The program is administered through the Office of Housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 rental units constructed
	Location Description	CDBG eligible areas or NRSA neighborhoods
21	Planned Activities	Support the development and preservation of affordable housing in Springfield.
	Project Name	Affordable Homeownership -Homeowner Units Constructed
	Target Area	Local Target Area NRSA -
	Goals Supported	Affordable Housing Production - Homeownership
	Needs Addressed	Expand Affordable Housing Options
	Funding	HOME: \$275,000.00

	Description	Create affordable homeowner units through new construction. The program is administered through the Office of Housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 household housing units
	Location Description	CDBG eligible neighborhoods and NRSA
	Planned Activities	Support the development of new homes to be sold to households with incomes at or below 80% of the area median income.
	Project Name	Tenant Based Rental Assistance- TBRA
22	Target Area	Local Target Area NRSA
	Goals Supported	TBRA with Services
	Needs Addressed	Reduce Homelessness
	Funding	HOME: \$453,972.00
	Description	Provide tenant based rental assistance combined with services to disabled homeless households. The program is administered through the Office of Housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 households
	Location Description	City of Springfield
	Planned Activities	Provide TBRA assistance combined with supportive services to homeless people with disabilities.
	Project Name	ESG25 City of Springfield
23	Project Name	ESG25 City of Springfield

24	Target Area	Local Target Area NRSA
	Goals Supported	Prevent and reduce homelessness
	Needs Addressed	Provide street outreach and housing navigation to assist homeless people to access housing
	Funding	ESG: \$329,785.00
	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 by subrecipients to prevent homelessness, provide street outreach and housing relocation services to assist the homeless to exit homelessness.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	260 persons assisted- street outreach (80), and housing search assistance (180)
	Location Description	Springfield, MA
	Planned Activities	Planning & Administration, Street Outreach, and Rapid Rehousing/Housing Navigation
	Project Name	2025-2027 City of Springfield MA25F002 (SPFLD)
	Target Area	Local Target Area NRSA
	Goals Supported	HOPWA
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	HOPWA: \$827,431.00
	Description	The Office of Housing will use these funds for the general planning & execution of the HOPWA Program, including general management and oversight. Services will be provided by subrecipients to meet the housing needs of persons with HIV/AIDS
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	128 persons assisted- TBRA (38), STRMU (50); and supportive services (40)
	Location Description	EMSA – Hampden, Hampshire, and Franklin Counties
	Planned Activities	TBRA, STRMU, supportive services

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	70
NRSA – 2025 Consolidated Plan Renewal	30

Table 4 - 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 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.

Community Outreach: The City of Springfield's Citizen Participation Plan provided the framework for Consolidated Plan community outreach. The City hosted three focus group meetings and held two public hearings regarding community needs. The City made a survey available in English and Spanish, receiving 1,198 responses from community residents. In addition, the City will make available a draft Consolidated Plan for public comment for a 30-day period.

Staff & Consultant Knowledge: City staff have a wealth of knowledge of both the needs and the resources of the City. Staff reviewed past plans and accomplishments, including expertise gained through operating the City's community development programs for many years. The City employed a consultant with extensive experience in creating consolidated plans.

Research and Review of Other Plans: The City primarily used 2019-2023 ACS estimated data. This was supplemented with additional Census data sets, internal City data, State and regional government data, and other data referenced by the City in this Consolidated Plan. The City reviewed multiple City and partner planning documents to incorporate prior studies and community planning processes.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Springfield will provide affordable housing to 410 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 – 8 units
 - Development of Affordable Homeowner Housing – 2 units
3. **Rehabilitation of Existing Units**
 - Emergency Repair Program – 26 units
 - Subrecipient Homeowner Repair Program – 4 units
 - Heating System Repair and Replacement (HEARTWAP)- 300 units
4. **Acquisition**
 - First-Time Homebuyer/Downpayment Assistance – 30 units

The tables below show the categories that make up the 410 units assisted.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	370
Special-Needs	0
Total	410

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
Production of New Units	8
Rehab of Existing Units	330
Acquisition of Existing Units	30
Total	410

Table 6 - 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. Six of the units are set aside for individuals exiting MHA's Medical Respite Program for homeless individuals.

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.
- *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 will pair the funds with City-owned parcels that are available for development.

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.
- *Revitalize CDC GreenNFit Neighborhood Rebuild Program:* Revitalize CDC holds an annual event 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.
- *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.

Acquisition

- *First-Time Homebuyer/Downpayment Assistance:* The City's Office of Housing administers a Down Payment Assistance Program that funds eligible households with down payment and/or closing costs assistance. The program serves households with incomes at or below 80% area median income on a first-come, first-served basis. The amount of assistance provided per household is on a sliding scale based on the household's actual income level, and assistance ranges from \$10,000-\$35,000/household in the form of a forgivable loan. The program serves eligible households on a first-come, first-served basis. 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.

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
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 has already taken a number of actions to resolve its designation as Troubled. Most importantly, the agency has replaced the software system used for tracking and reporting, which will enable the housing authority to provide accurate reports to HUD.

SHA has entered into a Recovery Agreement with HUD to complete remaining outstanding items. Pursuant to the Agreement, SHA will:

- Submit unaudited and audited financial statements for the fiscal years ending March 31, 2023, 2024 and 2025.
- Increase its public housing occupancy rate to at least 96% for FY2024, and, if unable to do so, contract with a managing agent for any property not meeting the 96% occupancy goal. *(Note: SHA's February 2025 occupancy rate is 97.3%.)*
- Implement a plan for improving tenant accounts receivable

The City has communicated both with HUD and with SHA about the issues that led to SHA being designated as Troubled and has reviewed correspondence between HUD and SHA and the SHA Recovery Plan. The City has confirmed that the issues were primarily related to an outdated software system and that SHA has replaced the system. The City notes that HUD indicates that SHA has completed most of the items required to be relieved of the Troubled designation, and that remaining items are expected to be completed shortly.

SHA has not indicated that there is a need for financial assistance to resolve the issues that led to the Trouble designation.

The City continues to monitor the situation closely and will provide assistance as needed.

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, due primarily to an outdated software system. SHA has replaced that system, and most of the issues leading to the Troubled designation are resolved. SHA is finalizing some last requirements, and it is expected that the Troubled designation will be removed in 2025. The City is prepared to provide assistance if necessary.

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

The City's one-year goals are:

- Street outreach to 100 unsheltered individuals
- Emergency shelter for 900 individuals
- Housing navigation services for 180 people in emergency shelter

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 900 people during the one-year grant term.

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

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 is using ESG funds from 2024-2025 for a prevention program that pays rent and utility arrears in order to assist households to avoid homelessness.

Discussion

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 winter overflow shelter for the 2025-2026 winter, funded by the City using American Rescue Plan Act (ARPA) funds.
- The City's use of ARPA funds to assist homeless households to access birth certificates and identification documents.
- City-funded staff in the Office of Housing who provide housing supportive services to formerly homeless individuals who have project-based vouchers from the Springfield Housing Authority; these staff also provide outreach when needed.
- 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 2025-2026, 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 56 units of permanent supportive housing for chronically homeless individuals.

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	50
Tenant-based rental assistance	38
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	88

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

Introduction:

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

- 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.
- Paper Permitting System: Springfield currently requires paper permit applications, delivered to individual offices. While the relevant offices are consolidated in a single location, the process can be cumbersome.
- 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 housing production plan. In 2025, the City is engaging a consultant to assist the City to create a housing production plan. An express goal of the planning process is to review City permitting, zoning, and other requirements to identify improvements to ease the housing development process.
- Implement an online permitting system to simplify and expedite the process.
- Increase the meeting frequency of the ZBA.

Discussion:

Barriers 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 accessible location, and allowing comprehensive permitting for affordable housing projects under Massachusetts Ch. 40B (referred to as a "friendly 40B").

As part of the City's goal to increase housing production, it is undertaking a housing production plan in 2025. The scope of work for the plan includes a detailed look at potential barriers and development of strategies to eliminate those that impede housing production.

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 is a barrier to fully addressing the city's 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 address underserved needs, 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 underserved 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 underserved needs throughout the community, with special focus on the NRSA. This will include utilizing a \$20 million EPA Community Change Grant towards underserved needs in the same target area. The EPA funding will address additional housing repair and improvement, workforce development

programming, and public facility and infrastructure improvements.

Non-profit capacity and resources are a barrier to meeting underserved 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 serving underserved populations.

The City intends to strategically revamp certain programs in order to better meet underserved needs. A key change this year is an increase in the amount of down-payment assistance the City makes available to first-time homebuyers. As housing prices and interest rates have increased in the aftermath of the COVID-19 pandemic, the amount of down-payment funding first-time buyers need to have to secure non-predatory, affordable loans has increased, which has created a barrier to homeownership for low- and moderate-income buyers. In response, the City has revised the down payment assistance program to allow for a sliding scale of assistance ranging from \$10,000 - \$35,000 per buyer, dependent upon their household income, providing more assistance to those with larger barriers to homeownership and ensuring that the public funding is able to more effectively assist first time buyers to become homeowners.

Another change the City has made responds to the challenge that low- and moderate-income homeowners have had obtaining bids from contractors when attempting to use the City's Emergency Repair Program. The City has now developed a list of over 100 pre-qualified contractors and provides more assistance to homeowners in soliciting bids from the contractors on the list.

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 equity, 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 evaluate and 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.
- 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.

Actions planned to reduce the number of poverty-level families

The City's goals, programs, and policies work to create an economy that is accessible to 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 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 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 planning 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 most vulnerable 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. With respect to economic development, the jurisdiction should describe actions that will take place to enhance coordination with private industry, businesses, developers, and social services agencies

The utilization of a broad base of organizations to implement this Action Plan enables the City to address 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 PY2025 are:

- LiveWell Springfield
- Springfield Climate Justice Initiative
- 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 office has also operated technical assistance programs, including Rise Up Springfield based on the Interrise Streetwise MBA curriculum, which offers small businesses the opportunity to develop a comprehensive three-year Strategic Growth Action Plan aimed at increasing revenue and job growth. The city also does outreach to the business community on a number of city procurement activities, including vendor and real property opportunities.

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.

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 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 1 on the consolidated plan.

Program Specific Requirements

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

Introduction:

The City of Springfield the City of Springfield expects to receive \$3,740,488.00 of CDBG funding, \$1,502,181.00 of HOME funding, \$329,785.00 of ESG funding, and \$827,431.00 of HOPWA funding. At the time of publication of this document, HUD had not yet released the allocations for the PY2025 year. This section refers to program specific requirements that HUD requires all cities receiving CDBG, HOME HOPWA and ESG to report.

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	\$200,000
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	\$200,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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 and 2) Project-Based Homeownership-Homeowner Subsidy. The City applies the same Recapture guidelines for both programs. The length of the affordability period differs, depending on the amount of assistance provided.

- The City's Down Payment Assistance program funds income eligible households with down payment/closing costs on a sliding scale based on household income. Assistance will range from \$10,000-\$35,000 per household in the form of a forgivable loan. In both programs, the period of affordability varies from 5 to 15 years, depending on the amount of the HOME subsidy provided to the homebuyer (up to \$14,999 = 5 years; \$15,000-39,999 = 10 years; \$40,000 or over = 15 years). The amount of HOME assistance/HOME investment subject to recapture is the direct subsidy that enabled the homebuyer to purchase the property. 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.

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 as part of the **Appendix H**. 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.

In PY2025, the City is providing TBRA to the Mental Health Association (MHA)'s Medical Respite Program. The Medicaid-funded Medical Respite Program provides up to six months of residential support to homeless people being discharged from hospital stays who have medical needs which make them inappropriate for discharge to emergency shelter. The program allows stays of up to six months, and by state mandate may not release participants to homelessness. The new TBRA initiative provides up to 24 months of bridge housing subsidy to participants being released from this program. Eligibility for the program is participation in the Medical Respite Program, and no further preferences are provided.

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.

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 in **Appendix I**.

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 is available to private nonprofit organizations (including community and faith-based organizations).

The City's 2025-2026 allocation is \$329,785; the City will retain \$24,733 of that amount for administrative costs. The balance of \$305,052 is allocated to the agencies selected in spring 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 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 move 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.

HOPWA Project Sponsors – Selection

The City selected the current HOPWA providers using a competitive process in 2025, which selected providers for a three-year period. The City issued a Request for Proposals (RFP), which was advertised in the *Springfield Republican*, the *Metro Record*, and *La Voz*. Notice of the RFP was also posted on the site of the Western Massachusetts Network to End Homelessness, which reaches hundreds of providers throughout the three-county EMSA and was sent by email to providers that work with the target population.