

Expected Resources

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

Introduction

In 2020, the City of Springfield will receive \$3,912,806 of CDBG funding, \$1,678,324 of HOME funding, \$336,498 of ESG funding, and \$694,040 of HOPWA funding. The amounts listed in this section do not include any allocations City will receive as a part of the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	3,912,239	0	4,112,239	15,964,248	CDBG is used to assist low- and moderate-income individuals or households through a variety of activities, including housing development, public services, planning, economic development, and public facility improvements.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,678,026	2,000	0	1,680,026	6,847,560	The HOME Investment Partnerships Program can be used for a variety of affordable housing activities, including renovation of housing, new construction of housing and rental assistance.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	694,040	0	0	694,040	2,874,158	The Housing Opportunities for Persons with AIDS (HOPWA) program was established to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	336,498	0	0	336,498	1,369,912	ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities

Table 59 - Expected Resources – Priority Table

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

The City of Springfield expects to leverage a total of \$19,515,000. The leveraged and match funds will come from the following funds and amounts:

- Emergency Solutions Grant Match - \$1,615,000;
- NDR Grant - \$3,500,000;
- City Bonds - \$1,000,000;
- State Grants - \$2,500,000;

- Chapter 90 Funds Streets/Sidewalks - \$10,000,000; and,
- EPA - \$900,000.

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

Springfield regularly becomes the owner of vacant lots and residential buildings through foreclosure for nonpayment of property taxes. The City frequently uses residential vacant lots for development of new homes and seeks new owners for homeownership or management of multi-family buildings. In some instances, the City makes vacant lots available simultaneously with federal funds dedicated to new construction, for the purpose of creating quality affordable homeownership opportunities.

Discussion

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
2	Support Small Businesses	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$30,000	Jobs created/retained: 0 Jobs Businesses assisted: 7 Businesses Assisted
3	Job Training-Public Service	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$1	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
5	Creative Economy	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Foster an Inclusive Economy	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$1,396,468	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted
9	Public Services - General	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$726,918	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
10	Clean up of Sites	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$99,000	Buildings Demolished: 1 Buildings Other: 25 Other
11	Street Sweeps	2020	2024	Non-Housing Community Development	Local Target Area	Strengthen Neighborhoods	CDBG: \$40,000	Housing Code Enforcement/Foreclosed Property Care: 700 Household Housing Unit
12	Historic Preservation	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$100,000	Other: 1 Other
14	Capacity Building	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$48,500	Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	Renovate Affordable Housing - Rental	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$357,542	Rental units rehabilitated: 10 Household Housing Unit
17	New Affordable Housing - Owner	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$501,750	Homeowner Housing Added: 2 Household Housing Unit
18	Down Payment	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$120,000 HOME: \$328,000	Direct Financial Assistance to Homebuyers: 82 Households Assisted
19	Improve Housing Stock	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	CDBG: \$710,000	Homeowner Housing Rehabilitated: 371 Household Housing Unit
20	Homelessness Prevention	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	ESG: \$114,261	Homelessness Prevention: 250 Persons Assisted
21	Rapid Re-Housing -	2020	2024	Homeless	Local Target Area	Provide Healthy and Affordable Housing	ESG: \$90,000	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	Overnight Shelter	2020	2024	Homeless	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	ESG: \$107,000	Homeless Person Overnight Shelter: 1000 Persons Assisted
23	HOPWA	2020	2024	Non-Homeless Special Needs	Local Target Area	Provide Healthy and Affordable Housing	HOPWA: \$673,219	Housing for People with HIV/AIDS added: 80 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit
24	Rental Assistance	2020	2024	Affordable Housing	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Provide Healthy and Affordable Housing	HOME: \$325,000	Tenant-based rental assistance / Rapid Rehousing: 45 Households Assisted
25	Fair Housing	2020	2024	Non-Housing Community Development	Local Target Area NRSA - 2020 Consolidated Plan Renewal	Strengthen Neighborhoods	CDBG: \$1	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Table 60 – Goals Summary

Goal Descriptions

2	Goal Name	Support Small Businesses
	Goal Description	Support small businesses, creating or retaining jobs that target low and moderate income individuals.
3	Goal Name	Job Training- Public Service
	Goal Description	Job training and placement with preference given to programs that focus on the hard to serve population, individuals who are out of the educational system and or workforce. Funding included with Goal 6
5	Goal Name	Creative Economy
	Goal Description	Fund efforts around public art and growth of the creative economy to foster elimination of blight, job creation, and create sense of place.
6	Goal Name	Public Facilities
	Goal Description	Public Facilities/Improvements, work to improve the physical environment through enhancement of streets, parks, streetscapes, bikeways, and open space
9	Goal Name	Public Services - General
	Goal Description	Support public services for low to moderate income families.
10	Goal Name	Clean up of Sites
	Goal Description	Clean-up of sites and structures through the demolition of buildings, removal of graffiti, and disposition of properties.
11	Goal Name	Street Sweeps
	Goal Description	Support housing inspectors who enforce local housing codes.
12	Goal Name	Historic Preservation
	Goal Description	Restore and rehabilitate historic housing and building to promote historic preservation, smart growth, and creation of new housing and commercial units.

14	Goal Name	Capacity Building
	Goal Description	Work with neighborhood councils to build capacity throughout the neighborhoods.
16	Goal Name	Renovate Affordable Housing - Rental
	Goal Description	Affordable rental housing.
17	Goal Name	New Affordable Housing - Owner
	Goal Description	New affordable homeownership opportunities through new construction for households with incomes below 80 percent of AMI; CHDO and NON CHDO
18	Goal Name	Down Payment
	Goal Description	Assist households with income at or below 80 percent AMI to become homeowners.
19	Goal Name	Improve Housing Stock
	Goal Description	Improve the city's housing stock through owner occupied repair, repair/replacement of HVAC systems, and/or lead paint remediation.
20	Goal Name	Homelessness Prevention
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness.
21	Goal Name	Rapid Re-Housing
	Goal Description	Prevent homelessness and rapidly rehouse people experiencing homelessness.
22	Goal Name	Overnight Shelter
	Goal Description	Provide overnight shelter and crisis housing for homeless families and individuals.

23	Goal Name	HOPWA
	Goal Description	Provide housing assistance and supportive services to persons and their families that are HIV positive.
24	Goal Name	Rental Assistance
	Goal Description	Provide housing assistance to households experiencing homelessness, including youth and persons with disabilities.
25	Goal Name	Fair Housing
	Goal Description	Provide comprehensive fair housing education and legal advocacy focusing on low and moderate income persons, minorities, recent immigrants, disabled persons and households with children. Funding included with Goal 6.

Projects

AP-35 Projects – 91.220(d)

Introduction

In 2020, the City of Springfield will receive \$3,912,239 of CDBG funding, \$1,678,026 of HOME funding, \$336,498 of ESG funding, and \$694,040 of HOPWA funding. The amounts listed in this section do not include any allocations the City will receive as a part of the Coronavirus Aid, Relief, and Economic Security Act or the CARES Act.

This section and the next section (Project Summary) are a listing of projects the City of Springfield will undertake with this funding. Projects can begin July 1, 2020 and are scheduled to end on June 30, 2021.

Projects

#	Project Name
1	CDBG Planning & Administration
2	Public Service- Non-Exempt
3	Public Service - Exempt
4	Disposition Program Delivery
5	Clearance & Demo with Program Delivery
6	First Time Homebuyer Program
7	Emergency Rehabilitation Program
8	Graffiti
9	HEARTWAP
10	Capacity Building
11	Code Enforcement- Street Sweeps
12	Public Infrastructure- Sidewalks, Bikeways, Neighborhood Design
13	Historic Preservation
14	Park Restoration
15	Lead Abatement
16	Revitalize CDC
17	Public Art Project
18	Small Business Technical Assistance Program
19	HOME Planning & Administration
20	Tenant Based Rental Assistance (TBRA)
21	Project Based Homeownership-CHDO
22	Project Based Homeownership- NON-CHDO
23	Rental Production
24	ESG20 City of Springfield

#	Project Name
25	2020-2022 City of Springfield MA18F002 (SPFLD)
26	2020-2022 Cooley Dickinson MA18FH002 (CD)
27	2020-2022 River Valley MAH18F002 (RVCC)
28	2020-2022 New North Citizens Council MAH18F002 (NNCC)

Table 61 – Project Information

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

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

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

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

HOPWA funds are allocated throughout the EMSA which includes Hampden, Hampshire and Franklin counties. HOPWA funds are allocated primarily to alleviate the housing cost burden and provide supportive services for eligible households.

AP-38 Project Summary

Project Summary Information

Consolidated Plan

SPRINGFIELD

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1	Project Name	CDBG Planning & Administration
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Support Small Businesses Job Training- Public Service Creative Economy Public Facilities Public Services - General Clean up of Sites Street Sweeps Historic Preservation Capacity Building Down Payment Improve Housing Stock Fair Housing
	Needs Addressed	Foster an Inclusive Economy Strengthen Neighborhoods Provide Healthy and Affordable Housing
	Funding	CDBG: \$791,918
	Description	Funding for the planning & execution of the CDBG Program; including general management and oversight, fiscal and compliance.
	Target Date	6/30/2021
	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- Non-Exempt
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Services - General
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$616,920

	Description	CDBG funds will be used to provide services to low and moderate income persons. Services include job training, employment training, education programs, youth services, senior services, substance abuse, childcare, disability services, veteran's services, homeless services, fair housing and other public service activities. Decisions will be made after July 1,2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10,000 low and moderate income persons
	Location Description	CDBG eiligible areas 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, child care and other eligible public service activities.
3	Project Name	Public Service - Exempt
	Target Area	NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Services - General
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$110,000
	Description	CDBG funds will be used to provide homeless services, recovery support, youth services, ESOL and job training and other public service activities to low and moderate income persons. Funding will be awarded to agencies that are exempt from the public service cap. Decisions will be made after July 1, 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	600 low and moderate income persons
	Location Description	
	Planned Activities	Education, support, workplace education, supportive services, essential housing supportive services, recovery support services, English instruction to adult learners, GED preparation and youth services.
4	Project Name	Disposition Program Delivery

	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Clean up of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$32,000
	Description	Funds are used to provide staff costs associated with the disposition of properties. The program is designed to effect redevelopment.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 eligible properties
	Location Description	CDBG target areas and NRSA neighborhoods
	Planned Activities	Dispose of properties
5	Project Name	Clearance & Demo with Program Delivery
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Clean up of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$27,000
	Description	Clearance & Demo Program will fund program costs associated with clearance and demolition. The program is administered through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 properties
	Location Description	CDBG target areas and NRSA neighborhoods
	Planned Activities	Clearance and Demo of blighted properties
6	Project Name	First Time Homebuyer Program
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Down Payment

	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$120,000 HOME: \$328,000
	Description	The FTHB and financial assistance program funds eligible households; purchase assistance (down payment and closing costs) at the time of the closing. Funding includes individual homebuyer assistance and program costs related to the FTHB program \$4000 per homebuyer. The program is administered through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	82 households
	Location Description	Income eligible households in Springfield, MA
	Planned Activities	FTHB activities, homeowner incentives
7	Project Name	Emergency Rehabilitation Program
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$425,000
	Description	The Office of Housing will offer a 0 % deferred interest loan to income eligible homeowner's to complete emergency repairs or modifications to accommodate mobility limitation to homeowners. Funding includes rehab loans and program costs associated with the housing rehabilitation program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rehab of 23 households
	Location Description	Income eligible households, City of Springfield, MA
	Planned Activities	Emergency rehab to 23 households and program delivery
8	Project Name	Graffiti

	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Clean up of Sites
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000
	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	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 Buildings
	Location Description	CDBG eligible areas and NRSA neighborhood
	Planned Activities	Removal of graffiti to privately owned buildings
9	Project Name	HEARTWAP
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$175,000
	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	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	340 income eligible households
	Location Description	Citywide- Springfield, MA
	Planned Activities	Energy replacement improvements
10	Project Name	Capacity Building

	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Capacity Building
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$48,500
	Description	Funds will be allocated for staffing costs associated with building capacity within existing neighborhood organizations to undertake neighborhood revitalization projects.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 neighborhood organizations
	Location Description	CDBG Eligible areas
	Planned Activities	Build capacity in neighborhoods
11	Project Name	Code Enforcement- Street Sweeps
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Street Sweeps
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$40,000
	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	6/30/2021
	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
12	Project Name	Public Infrastructure- Sidewalks, Bikeways, Neighborhood Design

	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Facilities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$525,000
	Description	Funding will be used to improve pedestrian and bicycle circulation and safety, bike share and wayfinding infrastructure; physical repairs and the reconstruction of sidewalks and streets that will improve the infrastructure system within the CDBG eligible neighborhoods. These infrastructure improvements will be targeted to compliment other projects funded with HUD Grants and planning initiatives.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5000 low income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Physical repairs and reconstruction of sidewalks, design to improvements of major corridor for vehicular and pedestrian circulation.
13	Project Name	Historic Preservation
	Target Area	Local Target Area
	Goals Supported	Historic Preservation
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$100,000
	Description	The Office of Planning & Economic Development will work in conjunction with the Office of Housing in looking for funding to historic restoration of city owned properties. An RFP will be issued for funding. Funds will be used for the elimination of slum and blight on the facade of the property.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Housing unit
	Location Description	CDBG eligible area

	Planned Activities	Rehab to properties
14	Project Name	Park Restoration
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Public Facilities
	Needs Addressed	Strengthen Neighborhoods
	Funding	CDBG: \$871,468
	Description	CDBG funds will be allocated to provide upgrades and improvements to the parks, splash pads and pools in target and NRSA neighborhoods. The Office of Community Development will work with the Park Department and Capital Assets Department to complete park projects.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3500 low and moderate income persons
	Location Description	CDBG eligible areas and NRSA neighborhoods
	Planned Activities	Upgrades to parks; splash pad improvements
15	Project Name	Lead Abatement
	Target Area	Local Target Area
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$75,000
	Description	Matching funds for grant awarded for lead based paint hazards in single and multi family housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 low and moderate income households
	Location Description	CDBG target areas
	Planned Activities	Remediate lead based paint hazards
16	Project Name	Revitalize CDC

	Target Area	NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Improve Housing Stock
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	CDBG: \$35,000
	Description	Funds will be used to run a rehabilitation program. Rehabilitation may include upgrades to a roof, energy efficient windows, age in place modifications, mold remediation, repairing steps and addressing code enforcement issues.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 housing units
	Location Description	NRSA- Memorial Square neighborhood
	Planned Activities	Repairs to homes that will increase homes energy efficiency, health and safety.
17	Project Name	Public Art Project
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Creative Economy
	Needs Addressed	Foster an Inclusive Economy
	Funding	CDBG: \$50,000
	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 for display in public areas.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2000 low and moderate income persons
	Location Description	City of Springfield eligible target neighborhoods
	Planned Activities	RFP process, selection of artists and installation of art work.
18	Project Name	Small Business Technical Assistance Program

	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Support Small Businesses
	Needs Addressed	Foster an Inclusive Economy
	Funding	CDBG: \$30,000
	Description	Small Business Technical Assistance Program will be administered by the Office of Planning & Economic Development. The Program will provide technical assistance for new and existing businesses within CDBG target areas in Springfield. The program will be structured to help business growth and create new jobs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	7 businesses
	Location Description	CDBG eligible target areas and NRSA neighborhood
	Planned Activities	Provide technical assistance to 7 businesses
19	Project Name	HOME Planning & Administration
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	Renovate Affordable Housing - Rental New Affordable Housing - Owner Down Payment Improve Housing Stock
	Needs Addressed	Strengthen Neighborhoods Provide Healthy and Affordable Housing
	Funding	HOME: \$168,032
	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	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A

	Location Description	N/A
	Planned Activities	N/A
20	Project Name	Tenant Based Rental Assistance (TBRA)
	Target Area	Local Target Area
	Goals Supported	Rental Assistance
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$325,000
	Description	Rental assistance will be provided to homeless, special needs or young adult households. On going rental assistance is provided to households; links subsidies together with supportive services. One time security deposit assistance is being provided to assist in moving from homelessness to stable housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 households
	Location Description	City of Springfield
	Planned Activities	Rental assistance and security deposit assistance
	21	Project Name
Target Area		Local Target Area
Goals Supported		New Affordable Housing - Owner
Needs Addressed		Provide Healthy and Affordable Housing
Funding		HOME: \$251,750
Description		Funds for developers to acquire and rehabilitate and/ construct housing for resale to income eligible households.
Target Date		6/30/2021
Estimate the number and type of families that will benefit from the proposed activities		1 Unit
Location Description		CDBG eligible areas
Planned Activities		Funds for developers to acquire, rehabilitate and/or construct housing for resale to income eligible households.

22	Project Name	Project Based Homeownership- NON-CHDO
	Target Area	Local Target Area
	Goals Supported	New Affordable Housing - Owner
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$250,000
	Description	Funds for housing developers to construct housing for sale to income eligible households. An RFP will be issued to select qualified applicants.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Unit
	Location Description	CDBG eligible areas
	Planned Activities	Funds for developers to acquire, rehabilitate and/or construct housing for resale to income eligible households.
23	Project Name	Rental Production
	Target Area	Local Target Area
	Goals Supported	Renovate Affordable Housing - Rental
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOME: \$357,542
	Description	Funds for the preservation or development of affordable rental housing. The program will be operated by the Office of Housing. Funds will be loaned to for-profit and non profit developers.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 housing units
	Location Description	City of Springfield
	Planned Activities	Funds for developers to acquire, rehabilitate and/or construct rental housing for income eligible households.
24	Project Name	ESG20 City of Springfield
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal

	Goals Supported	Homelessness Prevention Rapid Re-Housing Overnight Shelter
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	ESG: \$336,498
	Description	The Office of Housing will utilize these funds for the planning & execution of the ESG Program; including the general management and oversight; funds will be provided to existing emergency shelters for operations and essential services; funds will be provided to community nonprofit organizations to assist individuals and families to prevent homelessness and to rapidly regain housing after becoming homeless. The program will fund financial assistance and social services. Also funding to prevent, prepare for, and respond to coronavirus.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1500 persons assisted
	Location Description	Springfield, MA
	Planned Activities	Planning & Administration, Shelter Operations, Homeless Prevention and Rapid Rehousing
25	Project Name	2020-2022 City of Springfield MA18F002 (SPFLD)
	Target Area	Local Target Area NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$20,821
	Description	Salaries for Administration of the HOPWA Grant through the Office of Housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	EMSA- Hampden, Hampshire and Franklin counties

	Planned Activities	N/A
26	Project Name	2020-2022 Cooley Dickinson MA18FH002 (CD)
	Target Area	Local Target Area
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$233,474
	Description	Costs for Cooley Dickinson ; HOPWA Grant
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	16 households
	Location Description	EMSA- Hampden, Hampshire and Franklin counties
	Planned Activities	Funding for Cooley Dickinson to provide supportive services and TBRA to households impacted by HIV/AIDS.
27	Project Name	2020-2022 River Valley MAH18F002 (RVCC)
	Target Area	Local Target Area
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing
	Funding	HOPWA: \$242,593
	Description	Costs for River Valley under the HOPWA Grant
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 households
	Location Description	EMSA-Hampden, Hampshire and Franklin counties
	Planned Activities	Funding for River Valley to provide rental assistance and support services to households impacted by HIV/AIDS
28	Project Name	2020-2022 New North Citizens Council MAH18F002 (NNCC)
	Target Area	NRSA - 2020 Consolidated Plan Renewal
	Goals Supported	HOPWA
	Needs Addressed	Provide Healthy and Affordable Housing

Funding	HOPWA: \$197,152
Description	Funding to provide supportive services, STMU and housing placement to households impacted by HIV/AIDS
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	50 households
Location Description	EMSA- Hampden, Hampshire and Franklin counties
Planned Activities	Funding to provide supportive services, STRMU and housing placement to households impacted by HIV/AIDS

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 continue to focus efforts in a Neighborhood Revitalization Strategy Area (NRSA) on the north side of the City. This area is the same as the NRSA as certified in the previous Consolidated Plan, covering the years 2015-2019. The area meets the requirements set by HUD, having contiguous census tracts, 70 percent of the households earn incomes less than 80 percent HAMFI and have a higher level of distress than the City as a whole. The basis for selecting this area also includes initiatives already in place or underway by the City of Springfield. Appendix D includes a narrative, data, and goals specific to the NRSA.

Geographic Distribution

Target Area	Percentage of Funds
Local Target Area	70
NRSA - 2020 Consolidated Plan Renewal	30

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

In making funding decisions, the City of Springfield will give priority to activities that:

- Meet a goal or priority of the 2020-2024 Consolidated Plan
- Meet an eligibility criterion of the federal funding resources
- Leverage other resources
- Affirmatively further fair housing
- Support, complement or are consistent with other current local unit of government plans
- Address underserved populations with the greatest needs including the elderly, disabled, victims of domestic violence and the disenfranchised such as the homeless and the near homeless
- Are sustainable over time
- Have demonstrated cooperation and collaboration among government, private nonprofit agencies and the private sector to maximize impacts and reduce administrative costs
- Do not have a more appropriate source of funds

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will fund and undertake multiple housing projects to improve the quality of the City's housing stock. The City will preserve and expand housing options for residents to access safe, sanitary, and affordable homes. In addition, the City will target many of its affordable housing projects in the local Neighborhood Revitalization Strategy Area (NRSA) to revitalize its most distressed neighborhoods.

One Year Goals for the Number of Households to be Supported	
Homeless	70
Non-Homeless	546
Special-Needs	80
Total	696

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	150
The Production of New Units	6
Rehab of Existing Units	390
Acquisition of Existing Units	150
Total	696

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

The City has set several annual goals to develop and sustain affordable housing in Springfield. The goals are:

- Renovate Affordable Housing – Rental: Create affordable rental housing through renovation, for households with incomes below 80 percent of AMI.
- New Affordable Housing – Owner: New affordable homeownership opportunities through new construction for households with incomes below 80 percent of AMI.
- Down Payment: Assist households with income at or below 80 percent AMI to become homeowners.
- Improve Housing: Improve the city's housing stock through owner occupied repair, repair/replacement of HVAC systems, and/or lead paint remediation.
- Homelessness Prevention: Prevent homelessness and rapidly rehouse people experiencing homelessness.
- Rapid Re-Housing: Prevent homelessness and rapidly rehouse people experiencing

homelessness.

- Overnight Shelter: Provide overnight shelter and crisis housing for homeless families and individuals.
- HOPWA: Provide housing assistance to persons and their families that are HIV positive.
- Rental Assistance: Provide housing assistance to households experiencing homelessness, including youth and persons with disabilities.

Through these goals, the City of Springfield will impact 696 households, through rental assistance, down payment assistance, creation of new affordable housing units, and renovation of affordable housing. Of those 696 households estimated to benefit from Springfield's affordable housing projects, 70 households will meet the definition of homeless households and 80 households will meet the definition of a special need household.

AP-60 Public Housing – 91.220(h)

Introduction

As stated earlier in the Consolidated Plan, the Springfield Housing Authority (SHA) is the public housing agency for the City of Springfield. SHA provides a total of 1,809 public housing units in 19 different developments. In addition, SHA administers 2,574 Housing Choice Vouchers, 306 Family Unification Vouchers, and 295 NED vouchers (vouchers for non-elderly, disabled households). SHA provides additional housing through 115 Massachusetts Rental Voucher Program (MRVP) tenant-based subsidies.

The COVID-19 Pandemic and stay-at-home orders are presenting a challenge for SHA to communicate with residents. The offices at SHA, at the time of the publication of this document, were working to improve these communication lines. Plans under the one-year plan for SHA are reflective of pre-pandemic needs and goals.

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

For Families - An ongoing need for SHA families is the availability of skills training to enhance employment opportunities.

For Seniors - The need for seniors is for staff to continue to work with community resources to provide services that assist seniors in aging in place.

SHA is will continue current partnerships and seek new partners to provide services for its residents. Because of COVID-19 pandemic, SHA may see an increased demand for services from its residents and housing choice vouchers. However, at the time of publication of this document, data on the needs as a result of the pandemic was not available. Supportive services for residents living in public housing could change as a result of COVID-19.

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

Families are referred to community resources, including financial literacy and home ownership opportunities. SHA will continue to work with its current community partners, as well as identify new community partners, to deliver services to public housing residents and housing choice voucher holders.

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

The SHA does not have a troubled status designation.

Discussion

The SHA undertake the following activities, as listed in its 2020 Annual Plan:

- Continue the process of converting to a new Yardi software system
- Adopt to new income limits for federal aided and state aided public housing programs and Section 8 programs
- Explore disposition application for Avery Building/Hobby Club located at 309 Chestnut Street and to complete the sale of property upon approval
- Adopt a new amendment to the Administrative plan for Project Based Voucher to include MassNAHRO updates to the administration of the waiting list
- Re-open the public housing wait list
- Continue capital improvements as part of the Energy Performance Contract
- Explore opportunities for Rental Assistance Demonstration (RAD) and opportunities for RAD Conversion
- Seek HUD approval to replace fleet using the Marble Street proceeds
- Continue to look for more grant opportunities

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

Introduction

The response to homelessness in Springfield is coordinated at the county level by the Springfield-Hampden County Continuum of Care (CoC), a collaboration of municipalities, service providers and other stakeholders working to prevent and end homelessness. The CoC annually applies for and receives federal and state funds on behalf of multiple agencies that provide housing and services for people experiencing homelessness.

The City uses ESG and HOPWA grants to fund agencies to provide homelessness prevention and rapid rehousing programs. Street outreach is provided through several programs: a SAMHSA Projects for Assistance in Transition from Homelessness (*PATH*) program carried out by Eliot Community Health Services; Healthcare for the Homeless; and the Mental Health Association. In addition, the Springfield Police Department and clinical staff from the Behavioral Health Network (BHN) conduct regular outreach details to unsheltered individuals as part of Project Hope. Two state funded agencies—the Center for Human Development (CHD) and Gandara—provide outreach to unaccompanied homeless youth.

The CoC collaborates closely with mainstream service systems to meet the needs of people experiencing homelessness, including chronically homeless individuals and families, veterans and their families, and unaccompanied youth.

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

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

The City's efforts complement those of the Springfield-Hampden County Continuum of Care, which uses HUD CoC and the State EOHHS Homeless Youth Grant funds to support a coordinated entry system. As part of coordinated entry, the CoC uses the Vulnerability Index-Services Prioritization Decision Assistance Tool (VI-SPDAT) (and the specialized versions of the tool for youth and families) on a system-wide basis, to uniformly assess homeless persons and refer them to housing and other support services.

Specific actions the City will take to reach out to and assess the individual needs of homeless persons are:

- Support outreach and supportive services for individuals experiencing homelessness by using the Health Services for the Homeless (HSH) grant
- Continue operation of Project Hope, the police department partnership with BHN clinical staff that provides outreach and engagement with unsheltered individuals
- Use ESG funds to support case management for homeless individuals

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will use ESG, CDBG, and EOHHS funds to support operation of emergency shelter for homeless individuals and youth/young adults, and to support operation of emergency shelter for survivors of domestic violence.

The City of Springfield has set the following one-year goals to address emergency shelter and transitional housing needs of homeless persons:

- Provide overnight shelter and crisis housing for homeless families and individuals – 1000 persons assisted
- Provide rapid re-housing assistance to 20 households

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 City will use ESG funds to support Rapid Rehousing, which provides rental assistance to enable homeless households with fewer barriers to quickly access housing. The ESG funds will supplement CoC and private Rapid Rehousing funds. The City's ESG funds will assist 20 households.

The City will use HOME funds to fund supportive housing for persons who have experienced homelessness and need assistance to prevent repeated homelessness for the households. HOME will fund tenant-based rental assistance (TBRA), which will be matched with support services for people with high service needs or young adults. The City will also use HOPWA funds to provide permanent supportive housing to homeless persons who have HIV/AIDS. The City of Springfield will assist 45 households with TBRA and 30 households living with HIV/AIDS with long-term rental assistance in the next year.

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 CoC coordinates with publicly-funded institutions of care via CES to plan for housing needs after people are dismissed from care. This coordination is most developed with hospital emergency rooms

and the local system for people involuntarily committed for treatment for a life-threatening level of substance use. The City is currently collaborating with local hospitals and the Hampden County Sheriff's department to share data in an effort to better identify people who overlap through the healthcare/corrections/homelessness system, and create better pathways and housing options for this population.

The City will use ESG funds to support two types of homelessness prevention programs:

- Financial assistance; and,
- Supportive services to assist people at risk of eviction due to behavioral health issues to preserve their housing.

A total of 250 people will benefit from the Springfield's homelessness prevention program in the next year.

Discussion

AP-70 HOPWA Goals - 91.220 (I)(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	30
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	80

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

Introduction:

Springfield zoning, land use, and public financing policies, combined with the City's status as a weak housing market, has made it attractive for development of affordable housing. Zoning ordinances allow for the creation of multi-family structures in four different zoning areas. These areas comprise more than a third of all residential zoned parcels in the City and include parts of all 17 City neighborhoods.

The City uses its tax title program and federal funds to develop affordable homeownership opportunities. The City maximizes its federal and state funding to preserve and redevelop existing affordable housing. The City provides down-payment assistance and other financial resources towards the development subsidies to expand affordable homeownership. The City's history of low barriers to development of affordable housing has resulted in a concentration of low-income housing within the City. According to the Commonwealth of Massachusetts' Department of Housing and Community Development, Springfield ranks 5th in the State, with 17.4% of its housing stock dedicated to affordable housing. In addition, the 2014 Pioneer Valley Regional Housing Plan, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, indicates that 60% of all housing choice voucher mobile households in the Springfield metropolitan area use their voucher assistance within the City.

The lack of barriers to affordable housing in Springfield, in contradiction to the existence of barriers in communities surrounding the City, has contributed to racial segregation in the region. Springfield's Analysis of Impediments to Fair Housing notes how the concentration of affordable housing in Springfield, and the lack of affordable housing outside Springfield, are major contributors to regional segregation. Springfield is a minority-majority City, with overall low incomes, adjacent to higher-income suburban communities which are predominantly white. The 2014 Knowledge Corridor Fair Housing and Equity Assessment, completed as part of a HUD-funded Sustainable Communities Regional Planning Initiative, identifies several factors related to housing policy which have contributed to segregation: concentration of public and subsidized rental housing in urban areas, exclusionary zoning, the history of redlining, and use of restrictive covenants.

The large stock of affordable housing is a contributing factor to a smaller tax base in the City, which makes it more difficult for the City to provide high-quality public services to community residents. Increasing taxes, or providing a less than ideal level of services, drives people with resources out of the City, contributing further to area's segregation. Springfield now has 13 census tracts which meet the definition of racially/ethnically concentrated areas of poverty, in which the poverty rate exceeds 40% and the non-White population exceeds 50%. Research indicates that neighborhoods with these characteristics have a detrimental impact on resident health, education, and employment outcomes for its residents.

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

Springfield does not plan to address these types of public policies during this action year. Instead, the City is focused on increasing opportunity within areas with high concentrations of affordable housing, as detailed throughout the Action Plan and in Appendix E, which details the City's actions to affirmatively further fair housing.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City utilize its annual allocation to tackle emergency home repairs, to address blighted homes (rehabilitation/redevelopment, disposition of tax title properties, demolition, code enforcement) and to encourage buyers to purchase in Springfield (homebuyer education, down payment assistance). When existing homes are abandoned, the City boards and secures the home to keep property and the neighborhoods safe. Springfield also administers a "clean and lien" program where the City clears abandoned properties and places a lien to secure the cost.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to meeting the needs identified in the plan is a shortage of financial resources. While data is not yet available, the COVID-19 pandemic may be exacerbating that gap by an increased a need and a continued shortage of funds to address all those needs. The City will strive to maximize the resources it has, through targeting neighborhood revitalization efforts and efficient programming, all the while seeking and applying for additional funding. The City's attempts to increase resources will include:

- Applications for competitive grant funding
- Partnerships with the private sector to achieve community goals
- Assistance to nonprofit agencies and private partners to enable them to compete for government and private funds
- Advocacy with state administration and local legislative delegations to increase state support for priority City projects and initiatives

Actions planned to foster and maintain affordable housing

Springfield's most prevalent housing problem is housing cost burden, driven by the community's high rate of extreme poverty. Previous sections of both the Consolidated Plan and the Action Plan have discussed initiatives that the City of Springfield with the annual allocations of CDBG, HOME, ESG and HOPWA funding. Many of these projects will work to foster and maintain affordable housing. Specific initiatives and goals the City will take on in the next year will include:

- New affordable housing units through rehab, new construction, and acquisition
- Assist households to become homeowners
- Improve the city's housing stock
- Prevent homelessness and rapidly rehouse people experiencing homelessness

Actions planned to reduce lead-based paint hazards

Specific actions the City will take to evaluate lead-paint hazards during the next year will include:

- Utilization 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 during the application/underwriting process for any housing assistance program
- Mandatory pre-rehabilitation lead testing including soil samples for all HOME-funded project-based homeownership and multi-family production programs

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

- Mandatory remediation within rehabilitation specifications for all project-based and multi-family projects
- Operation of a federal Office of Healthy Homes and Lead Hazard Control grant to abate hazards in privately owned rental and owner-occupied housing

Actions planned to reduce the number of poverty-level families

The City of Springfield has a high concentration of poverty. In recent years, the City's unemployment rate had dropped, and employers had difficulty filling positions; however, there has been a mismatch between available jobs and the education and skills of community members. 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. At the time this plan is being published, the unemployment rate has just increased dramatically as a result of the COVID-19 pandemic, so the City will closely be monitoring the changing situation and may need to make adjustments to its strategy during this program year.

The City has outlined a variety of one-year goals that include creating an inclusive economy. One-year initiatives include:

- Support small business, creating or retaining jobs that target low- and moderate-income individuals
- Fund efforts to grow the creative economy
- Support public services, including employment training, for low income individuals and families

Actions planned to develop institutional structure

Through a cabinet of departments that includes Office of Community Development, Office of Housing, Office of Neighborhood Services, and the Office of Economic Development and Planning, the City continues to enhance the coordination of the delivery of services and in the development of low- and moderate-income areas regardless of project funding sources. The major institutional focus is to

increase coordination and communication among all involved parties from the initial concept through project completion.

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

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

The utilization of a broad base of organizations to implement this Action Plan will enable the City to address its community development, economic development, housing, homeless and special needs objectives. The City seeks to enhance coordination between public and private housing, health, and social service agencies through multi-disciplinary/multi-agency teams that focus on particular issues or neighborhoods. Some of these teams that will be active during FY19-20 are: LiveWell Springfield; the Springfield Climate Justice Initiative; the Springfield Food Policy Council; the Healthy Homes Collaborative; the Buy Springfield Now campaign; the Springfield Police Department's Hub + Core and C3 neighborhood initiatives; the Continuum of Care; and multiple youth providers working collaboratively as part of the CoC's 2019 Youth Homelessness Demonstration Project; Our community will continue its partnership in implementation of 413Cares, an innovative online portal that links community members to the broad range of resources available in our community.

Discussion:

In late 2019 and early 2020, the City of Springfield, together with the cities of Chicopee, Holyoke, and Westfield, created a regional Analysis of Impediments to Fair Housing (AI). The AI examines demographic data, housing and community development needs, and access to opportunity at a regional level. With a wider scope of data, going beyond the borders of the City of Springfield, the analysis demonstrates segregation across the region. The regional analysis is critical for understanding fair housing issues that impact Springfield, which is a majority-minority city in a region that is predominantly white. A summary of the findings and goals that will be addressed can be found in Appendix E.

Program Specific Requirements

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

Introduction:

HOME funds are used for four types of activities.

Homebuyer Downpayment Assistance Program (DAP)

Information about the program is on the City's website. Applications are available on the website or at the City's Office of Housing.

- Eligibility: Households earning at or below 80% AMI who have not owned a home in the last 3 years, with a housing cost to debt ratio of 25% or higher.
- Assistance provided on a first-come, first-served basis.

Tenant-Based Rental Assistance

The TBRA program is operated primarily by subrecipients. The City has several remaining TBRA recipients from a program the City operated several years ago for people exiting homelessness; no new applicants are accepted for this program, which will end after each of the recipients is rehoused.

Long-term rental assistance:

- Eligibility: Homeless households with income at or below 50% AMI.
- Recipients are referred by the Continuum of Care's coordinated entry system, which prioritizes those with the longest periods of homelessness and greatest service needs.

Short-term rental and utility assistance

- Eligibility: Springfield households with income at or below 80% AMI who have experienced a loss of income due to COVID-19; 80% of funds must be used for households with income at or below 50% AMI.
- Households apply directly to the subrecipient, Way Finders, Inc., and applications are considered on a first-come, first-served basis.
- Assistance is limited to three months' rent and utility payments, and is capped at \$4000 per household.
- The City has made press announcements about the availability of these funds, and Way Finders provides notice and the application on the agency's website. Applicants can also call Way Finders to apply over the phone.

Homeownership Unit Development

The City funds development of single-family and two-family homes in targeted neighborhoods for households with income at or below 80% AMI; some homes are restricted to households with income at

or below 50% AMI.

Funds are made funds available by issuance of a Request for Proposal (RFP). The RFP is published on the City's website, sent to a broad email distribution list, and advertised in the local newspaper.

HOME developer applicants may be non-profit, for- profit, CHDO's, or faith-based entities. Selection is based on several factors including: experience/professional capacity, financial capacity, plan design and cost- effectiveness.

The developer sells the completed home to an income- qualified household. Developers market the home according to the affirmative marketing plan they have submitted and which has been approved by the City.

Multi-Family Rental Housing Development or Rehabilitation

HOME funds are used as a gap funding for projects otherwise funded by the state of Massachusetts. Applicants for these funds provide the City with a copy of the "One-Stop" application for funds submitted to the state. Multi-family development/rehabilitation projects are considered on a first-come, first-served basis.

Units developed or rehabilitated using Springfield HOME funds are subject to affordability restrictions: 20% must be affordable to households with income at or below 50% AMI, and the remaining units affordable to households with income at or below 80% AMI. Projects must use a City-approved affirmative marketing and tenant selection plan to identify tenants for the assisted/restricted units.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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. 92.00%

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. However, the length of the affordability period differs, depending on the amount of assistance provided.

The City's Down Payment Assistance program does not provide more than \$4000 per recipient, and the affordability period is capped at 5 years. In the Project-Based Homeownership program, the period of affordability varies from 5 to 15 years, depending on the amount of the direct 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. The HOME subsidy is defined as the difference between the fair market value of the property at the date of purchase by the participating owner(s) and the affordable purchase price paid by the participating owner(s) on that date.

The City's Resale/Recapture guidelines have been included in Appendix G to this document.

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 G. 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 Limit 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.

Emergency Solutions Grant (ESG) Reference 91.220(I)(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 H.

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 tiered coordinated assessment system for homeless and at-risk 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 tiered assessment tools used as part of the coordinated system are:

- Prevention Assessment Tool, used to prioritize households seeking prevention financial assistance
- Diversion Questionnaire, used to determine whether a household may be able to avoid shelter use by accessing another safe housing option
- 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.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City's FY 20-21 allocation is \$336,498; the City will retain \$25,237.00 of that amount for administrative costs. The balance of \$311,261.00 is allocated 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 (<https://www.springfield-ma.gov/housing/>), and sent by email to the members of the Continuum of Care. The selection committee consisted of City Staff and members of the CoC.

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 the City's 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. The City also requires each subrecipient to meet the ESG homeless participation requirements.

5. Describe performance standards for evaluating ESG.

ESG performance standards vary by type of program as follows:

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

Project performance is considered during evaluation of project proposals for renewal.

The City determines overall L/M benefit for CDBG over a period of three years. The years covering this plan are 19-20-21. Estimated percentage for Year 19 is 87% and estimated percentage for Year 20 is 97%. The average for the two years is 92%.

Attachments