



CITY OF STAMFORD CONSOLIDATED PLAN 2010—2015

Michael A. Pavia, Mayor

Randall M. Skigen, President, Board of Representatives

Housing, Community Development & Social Services Committee:

Elaine Mitchell, Chair

Philip J. Giordano, Vice Chair

Frank Cerasoli

Valerie McNeil

Mary Deary Uva

Lila Wallace

Carolyn Young

Timothy R. Beeble, Community Development Director

Submitted to the
U.S. Department of Housing and Urban Development, Hartford, Connecticut

August, 2010

Stamford, CT

Consolidated Plan 2010-2015

Contents

I. Strategic Plan	
General Review	
Mission	1
General Questions Response	2
Managing the Process	13
Citizen Participation	17
Institutional Structure	18
Monitoring	23
Priority Needs Analysis & Strategies	24
Lead Based Paint	26
Housing	
Housing Needs	27
Priority Housing Needs	30
Housing Market Analysis	33
Specific Housing Objectives	36
Needs of Public Housing	37
Public Housing Strategy	38
Barriers to Affordable Housing	39
Homeless	
Homeless Needs	41
Priority Homeless Needs	42
Homeless Inventory	43
Homeless Strategic Plan	45
Community Development	
Antipoverty Strategy	49
Low Income Housing Tax Credit Coordination	51

Non-homeless Special Needs	
Specific Special Needs	51
Non Homeless Special Needs	52
II. First Program Year Action Plan	
SF 424	
Executive Summary	1
General	2
Managing the Process	12
Citizen Participation	13
Institutional Structure	16
Monitoring	18
Lead Based Paint	18
Specific Housing Objectives	19
Needs of Public Housing	19
Barriers to Affordable Housing	21
HOME	22
Specific Homeless Prevention Elements	25
Community Development	28
Antipoverty Strategy	29
Non-homeless Special Needs	30
CPMP Non State Grantee Certifications	
III. Action Plan Budget	
Summary	
HUD Projects Workbook	
IV. Charts and Maps	
Exhibits	
1. Stamford Community Development Citizen Participation Plan, Schedule	
2. Non Housing Community Development Response Tables	
3. HUD Housing Needs Charts	
4. HUD Summary of Specific Annual Objectives	



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The Stamford Consolidated Plan's mission is to provide a broad vision for Stamford, consistent with the three basic goals established by HUD: provide decent housing, provide a suitable living environment, and expand economic opportunities. This vision integrates the work done by several community wide analyses: Continuum of Care Strategy 2005, State of Stamford Social Services Report 2005, the Affordable Housing Strategy for Stamford, Connecticut, as well as the Comprehensive Plan of the Housing Authority of the City of Stamford.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

1. General Overview of the City: In 2000, the U.S. Census reported Stamford with a population of approximately 117,100. The Census' latest estimate for the City (2008) is 119,928. Stamford has a land area of 36.5 square miles, and is located in southwestern Fairfield County, approximately 45 minutes from New York City. Because of its location and continued investment from major players in the finance sector, Stamford's population has continued to grow, while becoming increasingly diverse. In 2000, 15.8% of the population 5 years and over spoke a language other than English in the home. In 2008, approximately 46% of those over 5 years of age spoke a language other than English in the home.

Stamford's rapid rail and highway access to New York City and other parts of the Northeast have combined with the national shift to a service economy to solidify Stamford's transformation from a suburban industrial town to a major corporate center. The city hosts many corporate offices, including: General Electric Commercial Finance and GE Money, Royal Bank of Scotland (RBS), Perdue Pharma, MeadWestvaco, General Re Corporation, Pitney Bowes, Inc., UBS, Circom ACMI, Silgan Holdings and Crane Company. The city also hosts regional campuses of the University of Connecticut, the University of Bridgeport, and Sacred Heart University. The Ferguson Library, one of the largest libraries in the state, is located in the Central City with branches of the library in the South End and elsewhere throughout the city.

The nonprofit sector includes more than 150 secular and religious organizations dedicated to creating and preserving affordable housing, providing human services, offering educational opportunities, and stimulating economic growth. Over 100 houses of worship, churches, mosques, temples and synagogues, exist in Stamford.

Stamford's large cadre of human service providers offer a wide range of programs for people in need. Community organizations, such as St. Luke's Lifeworks, have worked to bring multiple service providers under one roof making it easier for individuals to access programs and services. Programs help the city's impoverished residents meet basic needs for food, clothing and shelter. They provide quality, affordable childcare and after school enrichment programs; offer English as a Second Language programs to Stamford's many new immigrants; provide teen services and senior services; provide strong health education and treatment programs and specialized services for people with developmental disabilities; develop affordable and supportive housing; and increase the employability and self-sufficiency of city residents struggling with incomes below a living wage.

Revitalization initiatives and business growth marked Stamford's recovery from the severe recession of the late 1980s and early 1990s and, the city's downtown remains a model of urban vitality. Through 2008, Stamford acquired and dedicated land to open space; and watched its real estate values increase. The increase in Stamford's values during the real estate 'bubble' period of 2002 – 2008 were attributable to less costly mortgage money, the appeal of rising real estate values as an investment option, and the continued pressure on the housing market brought by growth and employment in the business sector. For the period 2000 – 2007, Stamford's median sales house value grew 91.8% compared to Connecticut's 76.8% increase, a 15.1 % differential. In the period 2007 – 2009, the state experienced a 22.4% decrease in this measure, and Stamford experienced a 17.3% decrease, a 5.1% differential. In the most recent recession, real estate prices have fallen in Stamford, but not as precipitously as in the state as a whole. Larger gains in house value in Stamford have been retained, compared to areas where the business economy was less

established. Stamford provides a multicultural environment for people of all income levels, recreational opportunities at beaches and parks, and cultural opportunities in a thriving downtown. In addition, Stamford has enjoyed a comparatively low crime rate among similarly sized cities in the nation. For example, in calendar year 2008 Stamford ranked as the 9th safest city in the nation with populations greater than 100,000. In fact, according to official FBI crime statistics, Stamford has been ranked as one of the top eleven safest cities in the nation for eight consecutive years. The low crime rate has been a contributing factor in Stamford's continued economic stability.

Stamford's Population¹: According to the Census estimates, Stamford experienced population growth of 1.9% between 2000 and 2008. In 2000, White non-Hispanic people comprised 69.8% of the population. Black non-Hispanic people represented 15.4% of Stamford's population, a decrease of 6.6% in the 1990s. Hispanic people nearly doubled to 16.8% of the City population. The 2000 Census indicated that Hispanics have become the largest minority population in Stamford. The Asian population more than doubled, at 5% of the population in 2000.

From 1990 to 2000, the proportion of foreign born people increased from 18.6% to 29.6% of the population, and the proportion of people living in homes where a language other than English was spoken increased from 22.9% to 34.9%. Census 2008 estimates now that 46% of residents live in a home where a language other than English is spoken.

The City's Median household income (in 2008 inflation-adjusted dollars) reported by the U.S. Census Bureau American Community Survey was \$77,598 which is a 28% increase from the 2000 median household income of \$60,566. However, while incomes were increasing, the number and proportion of families living in poverty increased from 5.4% to 5.7% of total families. Individuals living in poverty increased from 7.9% to 9.7% of the total population.

Stamford Housing Stock: The City's housing stock increased from 47,317 in 2000 to 48,354 units in 2008. Approximately 42% of the housing stock is renter occupied and 58% of the City's housing is occupied by owners.

Among renter households, nearly 52%, or 9,637 households, pay more than 30% of their income for rent. There is an unquantified overlap in the count of households paying excessive rent and those living in overcrowded conditions.

Despite the recent downturn in home values, Stamford continues to be recognized as one of the nation's most expensive housing markets. According to Stamford's Tax Assessor, between Oct. 2008 to Sept. 2009 the median sale price of a single family home was \$567,500, and the median sale price of a condominium was \$320,000.

Minority Homeownership: The City of Stamford has been focusing its efforts on assisting low income people to become homeowners, thereby assuring that they will have an affordable place to live in Stamford into the future. Homeownership also

¹ Descriptions of Stamford's population characteristics are limited by lack of availability of detailed data since the 2000 Census. Information has been updated for City-wide factors as possible through Census estimates. Estimates are not available at tract/neighborhood levels.

remains a powerful means of building wealth in Stamford's strong real estate market. The City has been dedicating a substantial portion of its federal HOME Investment Partnership Program funds for downpayment loans for low income home buyers. This has also contributed to the closing of the racial/ethnic homeownership gap.

The City of Stamford and the Stamford Community Development Program have been closely monitoring the gap in homeownership among minority households. The gap has been closing at a substantial pace. The 1980 Census found that the rate of homeownership among White households was 68%, the rate among Black households was 10.2% and the rate among Hispanic households was 13.8%. The 1990 Census reported that the homeownership rate was 23% for Black households and 26% for Hispanic households. This represented more than a doubling of the ownership rate. The 2000 Census showed the ownership rate to have increased to 31.9% for Black households and 28% for Hispanic households. Although the increase in proportion of Hispanic homeowners does not appear to increase much in the 2000 Census, note that this is likely dampened by the tremendous increase in the Hispanic population due to immigration. Among Black households, over the 20 year period from 1980 to 2000, the rate of homeownership more than tripled from approximately 10% to one-third of all Black households.

Raw numbers available for 1990, 2000 and Census 2008 estimates also illustrate the gains in minority homeownership. In 1990 there were 656 Hispanic homeowners. In 2000, that number more than doubled to 1,485 Hispanic homeowners. In 2008, the estimated number of Hispanic or Latino homeowners is 2,741. In 1990, 1,445 Stamford homes were owned by Black or African American persons. In 2000, 1,972 Black or African American persons owned homes in Stamford. In 2008, it is estimated that 2,230 Stamford homeowners are Black.

Target Neighborhoods: For more than 20 years the City of Stamford has targeted its CDBG and HOME investments to Stamford's low income neighborhoods. These include the South End comprised of Census Tract 222, Waterside comprised of Tract 223, Westside comprised of Tracts 214 and 215, the central city comprised of Tract 201 and the Eastside comprised of Tract 217 and portions of Tracts 218, 220 and 221. See Map 1 for the census tract delineation.

These five neighborhoods, covering nine census tracts, show concentrations of low income residents in excess of 51% of the population of the Census Tract or Block Group. The following description of each neighborhood, and tracts within that neighborhood, reviews the changes that have occurred in data when 2000 census enumerations are compared to the 1990 census information. There are no post 2000 estimates regarding the factors reported here at the neighborhood level

The Westside neighborhood (Tracts 214 & 215) has 13,275 residents and 68% are low income people. Compared to the 1990 Census, this represents an increase in population in the neighborhood of 1,901 people. Forty percent of the population is Black. The Hispanic population had a two and a half fold increase to 37% of the neighborhood population. There are 4,553 housing units in the Westside; this is an increase of 364 net new units through the 1990's. Approximately 75% of the housing in the Westside is renter-occupied.

The South End (Tract 222) has a population of 3,075 which represents a 4.1% decrease in the 1990's. 76.5% of its residents are low income. The Hispanic

population is 1,486, or 47.6% of the neighborhood. This represents a 17.7% increase during the 1990's. During the 1990's, the South End lost nearly a third of its Black population which as of 2000 was 968. The South End housing stock remained unchanged at 994 units of which 85% are renter occupied.

The Waterside Neighborhood (Tract 223) has a population of 4,836 which is an 8.2% decrease. Much of this loss of population can be attributed to preparations for the demolition of Southfield Village as part of the redevelopment of the area as Southwood Square under the HOPE 6 Program. 54.5% of Waterside's population is low income. There are 1,335 Hispanic residents, or 27.6% of the population. This represents a 75.6% increase in the number of Hispanic people during the 1990's. There are 1,836 Black residents of the neighborhood, or 38% of the population. This represents a loss of 38.5% of the neighborhoods Black population during the 1990's. There are 1,722 housing units in Waterside of which 54% are renter occupied.

The Eastside Neighborhood (See Map 1) has a population of 14,170 of which 8,772 or 62% are low income people. The Eastside population increased by 20% in the 1990's. There are 3,849 Black residents of the neighborhood, representing 27% of the population. There are 4,105 Hispanic residents in the Eastside, representing 29% of the population. This is an 80% increase in the Hispanic population of the Eastside during the 1990's. There are 6,055 housing units in the Eastside, which is a net increase of 814 new housing units constructed during the 1990's. Rental housing comprises 69% of the neighborhood's housing stock.

The Downtown Neighborhood (Tract 201) has a population of 3,890 of which 65% are low income people. The neighborhood population increased by 37% due to construction of new housing. There are 1,043 Black residents in the Downtown, representing 27% of the neighborhood. There are 978 Hispanic residents, which is 25% of the population and represents a doubling of their proportion in the Downtown. The housing stock in the Downtown is 1,967 units, a 23% increase. Rental units are 91% of the neighborhood's housing.

These low income neighborhoods are situated surrounding the Stamford downtown and areas south of Interstate 95. These are the oldest developed areas of Stamford, holding the oldest housing stock and exhibiting the greatest degree of mixed land uses. The South End, for example, is an historic district, in which abandoned factory buildings and a private trash transfer facility exist 'cheek by jowl' with residential areas and community neighborhood facilities. These are also the areas most impacted by the wave of immigrants locating in Stamford. In the 2000 Census enumeration, six of the nine low income census tracts comprising the Target Neighborhoods had foreign born population in excess of 40%.

The target area has been the area of greatest minority population concentration. The minority population is itself in flux. Most of the census tracts show a decrease in Black and Asian minorities, but significant increase in the Hispanic population.

In 2008 -10, the target neighborhoods were examined in regard to how major environmental changes both in and adjacent to the target neighborhoods, have and will, impact their physical and social makeup. Major events affecting these areas included the foreclosure crisis, and major redevelopment/public right of way takings.

The Mill River Greenway, currently under construction, will create a 3 mile path from Scalzi Park to Kosciuzco Park and Southfield Parks at Long Island Sound. Mill River

Park, located in the downtown section of the Greenway, will be a focal point for activity and recreation. The Greenway, passing through target Census Tracts 201, 215, 222 and 223, will offer pathways to encourage exercise and activity along the rivers edge. As part of the project the Mill Pond Dam has been removed, reestablishing 4 miles of spawning habitat for alewife and blueback herring. It is anticipated that the rehabilitated physical environment will offer residents of the area significant quality of life enhancements.

The Housing Authority of the City of Stamford (d.b.a Charter Oak Communities) has completed a \$20 million dollar HOPE VI funded project to revitalize the Fairfield Court public housing community located in Census Tract 214. Originally constructed in 1936, the design, age and deteriorated physical condition of the complex rendered it obsolete. The new complex offers 275 units of housing including access to supportive services and occupational initiatives. In addition to providing a clean, safe, welcoming environment, the project will increase the economic self-sufficiency and independence of the residents.

The Stamford Urban Transitway, in Census Tracts 221 and 222, runs south of the railroad tracks, along Cherry Street and Jefferson Street, between Elm and Canal Streets. The project, with an estimated total cost of \$65.8 million is supported by the City of Stamford and the Federal Transit Administration. It will provide a direct link to the Stamford Transportation Center, improve traffic operations, safety, efficiency, and encourage public transportation and non-motorized modes of transportation to address current and future traffic needs. Work includes the creation of travel lanes (of which one in each direction will be dedicated for the use of buses, taxis, private shuttle vehicles, and vehicles carrying two or more persons), traffic signals, a bicycle way, sidewalks, and landscaping.

The South End, Census Tract 222, is the site of Harbor Point, a large scale private redevelopment project which will result in the creation of over 4,000 residential housing units in a 15 story apartment building and two rehabilitated historic factory buildings. Two office towers, a hotel and acres of park land will be developed. A much needed and anticipated supermarket is under construction. Future plans call for a hotel and acres of parkland to be developed. Harbor Point will revitalize an area that has for years been home to a decaying series of industrial buildings.

In evaluating the foreclosure crisis' impact, 10 tracts were considered, and each of these were evaluated relative to the norm in these tracts regarding Private Mortgage Insurance (PMI). PMI is generally required by lenders when the borrower is providing a down payment of less than 20% of the value of the property. SCD studied the use of PMI as an indicator of heavily mortgaged properties and owners who may be at risk of foreclosure. Of ten census tracts evaluated for the percentage of mortgage loans using PMI in 2007, the range of percent PMI was 6% to 45%. Of the 10 tracts evaluated 8 were determined to be the most significantly affected by the foreclosure crisis. Of the 8 tracts selected as the Target Area for the investment of funds from the Neighborhood Stabilization Program (NSP1), 6 tracts are also in the established CDBG Target Neighborhoods, specifically the Westside, East Side and Cove sections of the City. The neighborhood descriptions below review PMI data and updated federal estimates regarding housing for all of the CDBG Neighborhood's census tracts and/or block groups.

East Side Neighborhood:

Tract 217: this tract lies immediately east of the downtown, and contains dense condominium and apartment development. Of the Census 2000 count of 3,450 residential units, only 508 were found in 1 – 4 family structures. In 2000, only 753 units were owner occupied. In 2008, 262 units of housing was completed on East Main Street at Eastside Commons (112 condominiums) and Glenview House (150 apartments). These market rate developments have 10% of their units set aside to be affordable to Very Low Income households. All units are within walking distance or a short shuttle ride from the main Metro North station or the Glenbrook Train Station. Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 3,102 households, with 1,461 mortgages. The neighborhood is served by retail along East Main Street. The amenities of the downtown social scene are also close at hand.

This tract had 16% of its mortgages having PMI. This was just below the median percentage among the studied tracts.

Income levels estimates by HUD for 2010 showed greater than 60% of the households as low income.

Tract 218.02: this tract lies east of Tract 217 and abuts the Town of Darien. The 2000 Census found that this tract had 2,098 residential units, 1318 were in 1 – 4 family structures and 1,154 units were owner occupied. Current estimates indicate an increase in owner occupancy since 2000 as indicated by estimated figures from HUD created for NSP. These indicate currently 2,024 households, with 1,564 mortgages. Of the tracts evaluated for percent of mortgage loans using PMI in 2007, at 22% this tract is ranked fourth, below the high of 45%. Tract 218.02 had 237 sub prime loans in the period 2004 – 2006, the highest among the studied tracts. Income levels estimates by HUD for 2010 showed greater than 60% of the households as low income.

Tract 220 is defined on the southeast by tract 219, and bounded on the north by Interstate 95 and the railroad. Neighborhoods are densely built out with 1 – 4 family homes. Of the Census 2000 count of 1,169 residential units, 829 are found in 1 – 4 family structures. In 2000, 583 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 1,150 households, with 548 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 41% this tract had the second highest in a range of 7.14% to 45%. Income levels estimated by HUD for 2010 showed area benefit under CDBG is established in Tract 220, Block Group 2, where HUD shows low-moderate income at 76.2%. This Block Group is northernmost in the tract, between East Main Street and Cove Road.

Tract 221 located southwest of Tracts 219 and 220, has a northern border defined by Interstate 95 and the railroad. Neighborhoods are densely built out with 1 – 4 family homes. Of the Census 2000 count of 2,600 residential units, 1,603 are found in 1 – 4 family structures. In 2000, 924 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 2,502 households in tract 221, with 1,315 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 15% this tract is two below the median value of 18% in a range of 7.14%

to 45%. Income level estimates by HUD for 2010 showed 65% of the individuals as low-moderate income.

Westside

Tract 213, Block Group 3, and 214 & 215 are known as the Westside, an area bounded by the Mill River, I-95 and the Town of Greenwich. The area is the site of single and multi-family homes, condominiums, small shops and offices. The neighborhood will be the site of significant capital improvements by the City. The Westside Walking Connector will provide access for low, moderate and middle income residents to the heart of Stamford's Downtown, the Mill River revitalization area, the Stamford Transportation Center, and the University of Connecticut campus. The Westside Walking Connector will include streetscape enhancements, walking/bicycle paths and a pedestrian bridge over the Mill River.

According to the 2000 Census, Tract 213, Block Group 3 had 509 residential units, with 377 units found in 1 – 4 family structures. In 2000, 321 units were owner occupied.

For the entirety of Tract 213, estimated figures from HUD created for NSP indicate currently 1,512 households, with a total of 1,317 mortgages. Of the tracts evaluated for percent of mortgage loans using PMI in 2007, Tract 213 had 11.38%, well below the median of 18% in the range of 7.14% to 45%. Income levels estimates by HUD for 2007 showed 50.6% low-moderate income persons in Tract 213, Block Group3.

According to the 2000 Census, Tract 214 had 2,283 residential units, with 1,267 units found in 1 – 4 family structures; Tract 215 had 2,270 residential units with 1,391 units in 1 – 4 family structures. For both tracts, there were a total of 4,553 units of which 2,658 are in 1 – 4 family structures. In 2000, 1,101 units were owner occupied.

Estimated figures from HUD created for NSP indicate currently 2,198 (Tract 214) and 2,164 (Tract 215) for a total of 4, 362 households, with a total of 1,653 mortgages (Tract 214: 773 and Tract 215: 880). Of the tracts evaluated for percent of mortgage loans using PMI in 2007, Tract 214 had 45%, the highest in the range of 7.14% to 45%, and Tract 215 had 26%, well above the median of 18%.

Income levels estimates by HUD for 2010 showed 67% of individuals in Tract 214 and 74% of individuals in Tract 215 as low-moderate income.

South End

Tract 222 is located south of Tract 201. It includes an entire peninsula, lying between the Waterside neighborhood peninsula (tract 223) and the Cove neighborhood (tract 221). Its' northern border is defined by Interstate 95 and the railroad. The south End is a mix of heavy industry, commercial and residential use. Currently, a significant redevelopment of abandoned industrial property is taking place which will eventually create 4000 new residential units with necessary supportive commercial development. Of the Census 2000 count of 994 residential units, 592 were found in 1 – 4 family structures. In 2000, 143 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 922 households in tract 222, with 200 mortgages. Of the ten tracts holding CDBG eligible low-moderate income areas, this tract is first above the median value of 18% for percent of mortgage loans using PMI in 2007. However, the real activity for PMI was only 2 mortgages out of a total of 20. Given the redevelopment of the area occurring by a major developer, there were significant property purchases occurring, but these were cash transactions. According to information obtained from the City of Stamford Assessor's Office the South End has the third highest percentage, or 30%, of property transfer activity in the City since January 2005. This has resulted in the South End having had the greatest amount of land changing hands. In the tract, 125 acres, or 47% of the land comprising the tract was transferred between January 2005 and September 30, 2007.

Between January 1, 2005 and September 30, 2007, 185 land transactions occurred in the South End. 49% or 91 of the transactions involved an LP or LLC of which 47 or 51% involved Antares Investment Partners. Antares had acquired 24% of the property transferred, through 51% of the transactions occurring after January 2005.

In the South End, 78 or 42% of the 185 transactions occurring between January 2005 and September 30, 2007 involved structures classified as multifamily, residential condo or apartment buildings.

Income levels estimates by HUD for 2010 showed 78% of the individuals as low-moderate income.

Downtown

Tract 201 is located north of tract 222. It includes the commercial and downtown residential area, lying between tract 215 to the west and tract 217 to the east. The tract is a mix of downtown neighborhood commercial area (Bedford Street), high rise luxury (for example Trump Tower) and more modest low rise condominium and rental property, as well as a regional mall, known as Town Center. The creation of the Mill River Park along the west side of the tract has attracted additional higher density residential development, which has utilized the City's inclusionary zoning ordinance. Of the Census 2000 count of 1,967 residential units, only 226 were found in 1 - 4 family structures. In 2000, 175 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 1,899 households in tract 201 with 399 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 10.8% this tract is second from the bottom of the range of 7.14% to 45%. Income levels estimates by HUD for 2010 showed overall 68.9% of the individuals as low-moderate income. Within the tract, block group 1, north of Broad Street, was 56.8% low-moderate income, and 2, south of Broad street, and east of Washington Boulevard, was 68.7%, while block group 3, south of Broad street, and west of Washington Boulevard, was 81% low-moderate income.

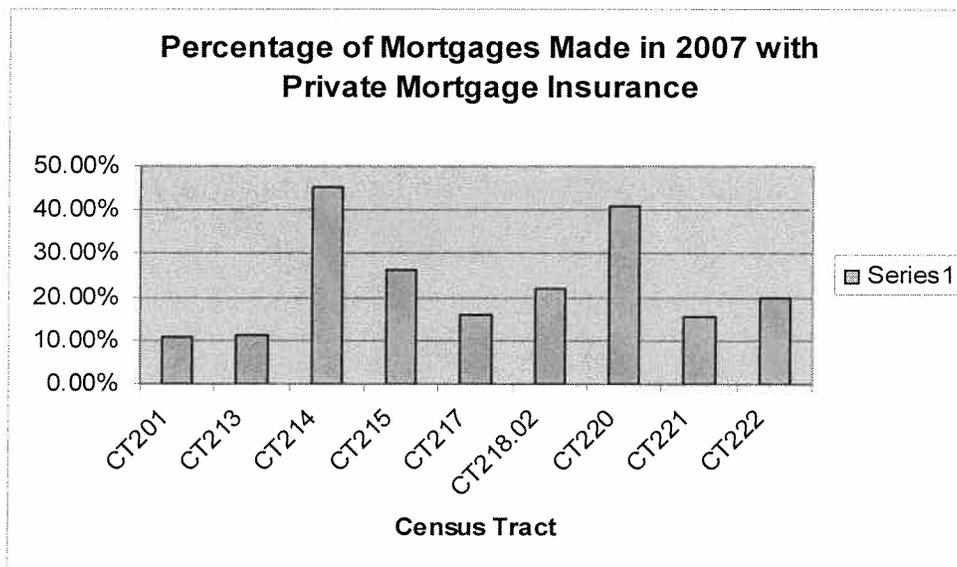
Waterside

Tract 223 is a peninsula located south of Interstate 95 and tracts 214 and 215. The tract is a mix of industrial and residential, with a smattering of neighborhood service commercial. There has been some upscale office and restaurant development along the water on Southfield Avenue. The southernmost tip of the peninsula is composed

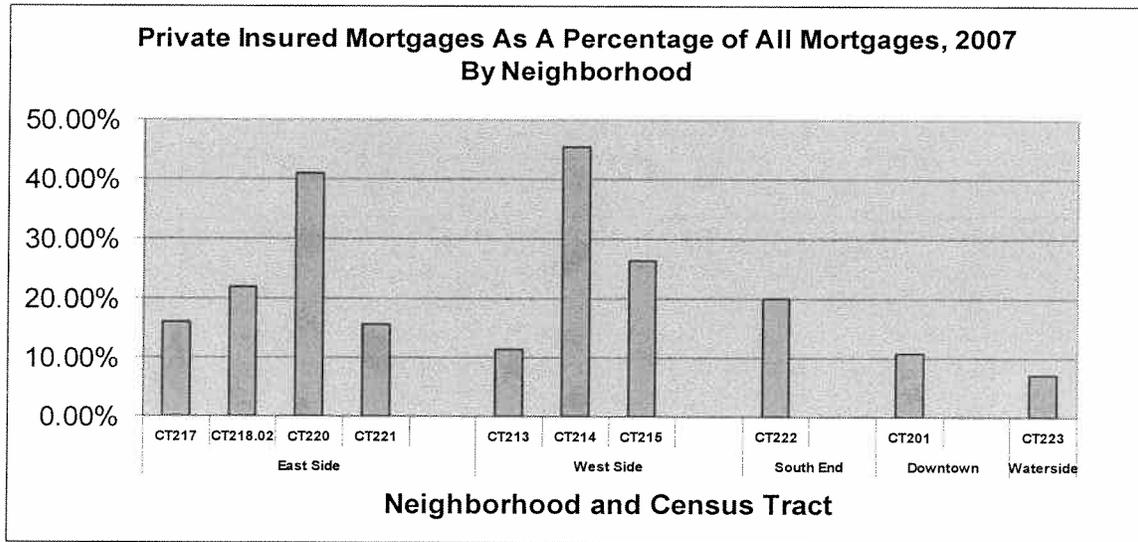
of very high end, exclusive water oriented single family residential development. Despite this, income level estimates by HUD for 2010 showed overall 58% of the individuals as low-moderate income, with northernmost Block Group 3 taking the lead with 79.4% low-moderate income. Immediately below Block Group 3 is Block Group 1, qualifying with 56.3% low-moderate income persons per HUD. Of the Census 2000 count of 1,637 residential units, 1,210 were found in 1 – 4 family structures. In 2000, 752 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 1,634 households in tract 223 with 766 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 7.14% this tract is at the bottom of the range of 7.14% to 45%.

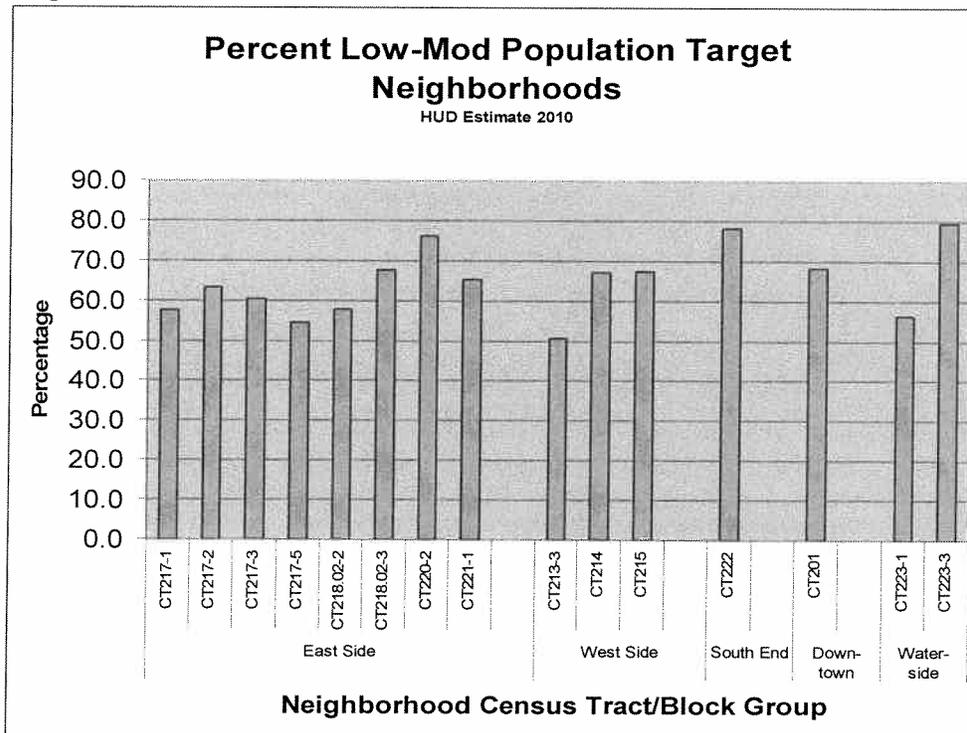
SUMMARY



Private Mortgage Insurance (PMI) protects lenders in the event a borrower defaults on a mortgage. Lenders view borrowers who are unable to provide a 20% down payment as a higher risk and therefore, procure on behalf of the borrower, a private mortgage insurance policy, which the borrower is required to pay for. PMI payments result in a nominal increase in a borrower's monthly payment, but ultimately substantially decrease a borrower's purchasing power. PMI data does not reflect the number of borrowers who have been able to secure 80/10/10 or 80/15/5 financing arrangements. Although designed to remain in affect until the loan-to-value ratio is less than 80%, many borrowers experience difficulty in obtaining release from the lender's PMI requirement.



Analyses of PMI as a percentage of all mortgage contracts written in 2007 in the Target Neighborhoods indicate a significant number of mortgages required PMI. Over 40% of the mortgages in CT 220 and 214 required PMI. Overall the West Side has the highest percentage of mortgages requiring PMI. On average 27.72% of the mortgages in each West Side census tract require PMI. Across each Target Neighborhood the average percent of mortgages with PMI is 21.56%. This is one indicator of stress in a housing market, and likelihood of default. These neighborhoods also have greater than 51% low-moderate income population. In the downturn of the economy beginning in 2008, this population, often serving in the service sector, is very vulnerable to loss of employment. These factors combine to indicate almost one quarter of mortgages in these tracts are at high risk for default. See below table for HUD's estimate of low-moderate income in the target neighborhoods.



2. Through a public request for proposal process, annual HUD CDBG allocations of funds are made available to all prospective City and non-profit agencies for projects and programs that benefit Stamford's low income people. This process solicits applications consistent with the adopted strategies and priorities of the Consolidated Plan. The City of Stamford's Board of Representatives' Housing and Community Development/Social Services Committee and the Mayor with the assistance of the Community Development staff review each proposal. The Committee conducts a public hearing process which includes a presentation by each applicant. The Committee then reviews the projects for factors that include: consistency with CDBG guidelines for fund use, consistency with strategies and priorities of the Consolidated Plan, and the track record of the applying agency. The Committee meets with the Mayor's office to review recommendations with staff, and make final budget decisions.

Each project/program is reviewed relative to the extent it will further the high priorities of the Consolidated Plan and the extent to which the project addresses the critical need for affordable housing, community development, economic development and the service needs of the low income residents, primarily living in the Target Neighborhoods. A second public hearing is held annually to receive comments on the Annual Action Plan, the Consolidated Plan and proposed budget for the use of HUD funds.

Similarly, HOME funds for housing rehabilitation and construction in Stamford are allocated through a public competitive Request for Proposal (RFP) process. Projects are ranked on an objective basis considering leveraging of HOME funds, construction investment, low income benefit, Consolidated Plan consistency and relocation impact. The highest ranking proposals prepared to proceed are funded until all advertised funds are allocated. The Community Development staff will work with property owners through out the year to assist them in planning their housing projects and preparing for the next advertised RFP competition.

HOME funds for down payment loans for the purchase of homes, condominiums and cooperative units in Stamford are made available to low income buyers throughout the year. The public will be reminded of the availability of these funds through a legal advertisement as part of the annual RFP for HOME funds, as well as newspaper press releases, presentations by Community Development staff at neighborhood meetings and outreach by the approved housing counseling agencies. Home buyers are required to participate in pre-purchase homebuyer counseling provided by a non-profit organization approved by the City. Current approved housing counseling agencies include the Housing Development Fund, Inc., the Urban League of Southwestern, CT, Inc, and the Mutual Housing Association of Southwestern, CT, Inc.

Ten (10%) percent of the HOME entitlement grant plus program income is allocated annually for administration by the Community Development Office.

Fifteen (15%) percent of the HOME Entitlement Grant is set aside for use by Community Housing Development Organizations (CHDO) for housing development. Recognized CHDO's in Stamford are Neighborhood Housing Services of Stamford, Inc. and Mutual Housing Association of Southwestern, CT, Inc. The City will consider proposals for CHDO capacity building grants from CHDO's who need training or consulting services that will focus on identified capacity deficiencies. No more than 3% of the annual HOME allocation may be used for this purpose.

3. Critical underserved need identified in the strategic plan is for affordable housing for very low and low income people, as well as adequate services and employment opportunities. The obstacle to meeting these needs are the nature of the housing market in Stamford, and the inability for service providers to keep pace with the need for services in a swelling immigrant population.

The Consolidated Plan's housing needs chart indicates the greatest need (as defined by number of population experiencing housing problems) is experienced by renters earning less than 30% MFI. For this group, the elderly, small related and other household categories show more than 1000 people each experiencing some housing problem. That is, either excessive housing costs and/or overcrowding of the apartment by its occupants. The need for affordable, adequate housing extends from very low to moderate incomes, as a result of the extreme pressure on the housing market. Land and housing values rose precipitously in Stamford between 2000 (the date of the census data) and 2007 while income levels for the population in the target area did not kept pace. Housing values have now decreased but are stabilizing and there are few affordable rental opportunities for low-moderate income persons. The median sales value for a single family house remains out of reach for those with moderate income as defined by HUD for Stamford: \$412,500. April 2010 data indicate the median sales value is a .6% increase over last year at this time. The Housing Needs analysis chart for this Plan indicates very few units for sale or rent, and a significant gap between a rent affordable to a Very Low Income family and the fair market rents set by the Department of Housing and Urban Development. For a 0-1 bedroom unit, the difference is \$262 per month, and for a 2 bedroom unit, it is \$385 per month. Those who would rent a three bedroom unit face a gap of \$711 per month.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

The Stamford Community Development (SCD) Office serves as the Lead Agency for the Consolidated Plan and for the administration of funding from the U.S. Department of Housing and Urban Development (HUD) including entitlement funding

under the Community Development Block Grant and the HOME Investment Partnerships Program. The SCD Office is located on the 10th Floor of the Government Center, 888 Washington Boulevard, Stamford, CT 06901. The SCD Office may be reached by phone at 203-977-4155 or by email at tbeeble@ci.stamford.ct.us. The Mayor and the Housing, Community Development and Social Services Committee of the Board of Representatives, with the staff support of the SCD Office and input from the residents and representatives of non-profit agencies, set priorities and make the annual funding decisions directing the investment of the HUD funds that are made available to the City of Stamford.

This Consolidated Plan continues to draw upon four local collaborative and extensive efforts that studied the needs of Stamford's low income populations and suggested strategies for addressing those needs in the 2000 - 2007. Each of the following studies focused on a particular functional area of Stamford life. Staff members of the Stamford Community Development Office served on each of the collaborative planning groups, except for the Housing Authority's Comprehensive Plan.

Toward an Affordable Housing Strategy for Stamford, CT:

To study the housing needs of Stamford and propose a strategy for addressing its housing needs, Mayor Dannel Malloy appointed an Affordable Housing Task Force comprised of Stamford architects, engineers, private housing developers, non-profit housing developers, lenders, city elected officials, City Planning staff, Community Development Staff, Social Service Staff, homeless shelter/service providers, Housing Authority Representatives and concerned citizens. This report has become part of the City's Master Plan.

The Affordable Housing Strategy for Stamford focuses on creating affordable housing through mixed income development and preserving the City's existing assisted housing stock. The Strategy includes the adoption of Inclusionary Zoning, a Linkage Ordinance and a One-For-One Assisted Housing Replacement Ordinance. The Strategy recommends working with non-profit developers to construct new housing on assembled sites, as well as acquire existing multi-family buildings and rehabilitate them for affordable housing. The Strategy recommends that developments be designed as low rise buildings to provide both rental and ownership opportunities. Downpayment assistance is recommended to be targeted to primarily Low Income households, and to the extent feasible, Very low Income Tenants. Rehabilitation loans for private owners of multi-family properties was recommended with restrictions on affordability into the future.

The City continues to implement the Affordable Housing Strategy. The City utilizes inclusionary zoning that requires housing developers to dedicate 10-12% of their housing for low income families with incomes from 60% to below 25% of median income. In addition, the City's Board of Representatives has passed a Linkage Ordinance that will generate affordable housing funds from commercial building permit fees. Furthermore the Board of Representatives passed a one-for-one Assisted Housing Replacement Ordinance to preserve our affordable housing stock. In light of the severe recession 2008 - 2010, payments into the linkage fund have decreased. As credit markets dried up, many proposed developments have been put on 'hold.'

The Consolidated Plan incorporates the Affordable Housing Strategy and will support the Strategy by investing its CDBG funds for housing rehabilitation to preserving existing affordable housing and to rehabilitate existing substandard housing for

occupancy by low income households. In addition to supporting rehabilitation, HOME funds will be used for new construction of affordable housing and downpayment financing for low income homebuyers. The goal will be to make housing accessible, affordable and sustainable for low income households and individuals.

The State of Human Services – Stamford, CT:

The Human Services Planning Council was established by the City and the United Way of Stamford to assess the services needs of Stamford residents, particularly low income people. In addition to the Mayor and United Way staff, the members of the Council included staff of State social services, non-profit foundations, police, city health department staff, city social service staff, non-profit child care providers, elderly housing providers, senior service providers, homeless service providers, Urban League staff, Board of Education staff, Community Development staff, Red Cross staff, and substance abuse rehab staff.

This report, which was presented to the community at a public forum on May 26, 2005, is the result of regular assessments by the Human Services Planning Council since 2001 to update information and conditions effecting human services in Stamford. The primary purpose of the report is to guide community leaders, funders and service providers in meeting the ongoing and emerging human service needs. This report focuses on demographics, economics, housing/shelter, education, public health and public safety.

Key Findings of the report included an increase in overcrowding of housing, and, even with that, 39% of households in 2005 were paying more than 30% of their income for housing. As noted above, with updated foreign language spoken data, the study noted substantial growth in the foreign born community. The study also expresses concern regarding the number of children and families awaiting affordable day care slots, and cited key health issues including uninsured low income people, overweight children and adults, substance abuse, and mental illness.

The Human Services Planning Council formulated the following recommendations for Social Service providers and their funders. "Opportunities exist for improved service delivery. With a broad array of service providers and an increasing number of people with multiple and complex needs, clients can be faced with a fragmented, duplicative system. Better coordination of service provision among public agencies and non-profit providers could help more residents more quickly; reduce gaps and overlaps in services; and increase communication among service providers. The Council recommends a centralized intake and referral system for social service delivery in Stamford. Furthermore, the Council recommends programs to enable low income people to increase their earning power so that they may become self sufficient."

Continuum of Care – Stamford, CT:

The Continuum of Care is a collaborative that includes the Stamford Community Development Office, CT Department of Social Services, CT Department of Mental Health, Stamford Department of Health and Social Services, CTE, Family Centers, Laurel House, Pathways, Person-to-Person, Shelter for the Homeless, St. Lukes Community Services, Mental Health Association of CT, the Stamford Housing Authority, New Neighborhoods, Inc., Neighborhood Housing Services, and the Mutual Housing Association of Southwestern Connecticut, Inc.

The Continuum meets throughout the year to update the homeless needs for Stamford and coordinate services and facilities. The Continuum makes recommendations for homeless funding priorities and coordinates the application for HUD competitive funding for Shelter Plus Care, transitional housing and supportive housing. The Continuum of Care Plan focuses on Prevention of Homelessness, Outreach to homeless who are living on the street, and Support Services for homeless people.

The Plan is a blueprint for ending homelessness by 2012. The goal of the Plan is to create more permanent housing thereby freeing up transitional housing and shelter beds that are now occupied by chronically homeless people who should be living in permanent supportive housing.

Through the Continuum of Care Collaborative, Stamford has a well-coordinated process in place to insure the absence of overlapping or duplicate programming efforts. In addition to the monthly meetings of the Collaborative as well as the meetings of the eight sub-committees, most members also attend at least one of the many community meetings to assure that the needs of the homeless are considered by other groups in the Stamford area.

The Continuum of Care determined that Stamford has a sufficient number of emergency shelter beds and transitional housing for the homeless.

On January 28, 2009 a Homeless Census was conducted. This Census identified 282 homeless persons, which included 43 families, with 62 children. Of unsheltered single adult homeless and unsheltered adults in families, 30% were chronically homeless, and 37% of sheltered single adults and sheltered adults in families were chronically homeless. One goal of the Continuum of Care is to have 25% of new admissions to permanent housing be chronically homeless disabled persons.

Comprehensive Five Year Plan:

The Housing Authority of the City of Stamford, dba Charter Oak Communities, prepared a five year comprehensive plan for 2010 - 2014 for the maintenance and operation of their public housing units, Project Based Section 8, and their Tenant Based Section 8 Housing Choice Vouchers. It also addresses the organization's perceived development needs. The goals of the Housing Authority include completing the Vidal Court project, which involves development of a new mixed income off site housing complex. The Authority also wishes to achieve various administrative and operational goals to improve tenant satisfaction and cost efficiency. Among these are increased use of technology for multi building security access, application and income verification record keeping, work order tracking and systematic capital investment scheduling/budgeting. The Authority will also attempt to continue development while diversifying its housing portfolio. To this end, it will support continued operation of its development instrumentality – Rippowam Corporation. The Authority intends to examine feasibility of forming a non-controlled affiliate to compete for private sector development/management work. Among its goals is to convert two elderly developments, Clinton and Quinard Manors from public housing to Project Based Section 8, to permit financing of needed renovations. The Housing Authority's Comprehensive Plan identifies improvement needs of its properties. The City will consider the recommendations of this Plan in considering requests from the Housing Authority for CDBG funds for public housing improvements.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

The City of Stamford's Citizen Participation Plan is attached as Exhibit 1.

Stamford's Consolidated Plan process included the inclusive and collaborative processes of the Stamford Human Services Planning Council, the Stamford Continuum of Care and the Housing Authority's Comprehensive Plan. The extensive involvement of local non-profit developers and service providers, elected officials, staff of City Departments, lenders, private developers/planners/architects, property owners and residents is discussed in the previous Section of this Plan entitled "Managing the Process."

The Stamford Community Development Office consulted with the Town of Greenwich Community Development Office with regard to each other's Consolidated Plan.

On January 4, 2010, Stamford Community Development advertised the availability of Year 36 CDBG funds, the 2008 - 2009 Consolidated Annual Performance and Evaluation Report (CAPER) and that the City would be preparing Consolidated Plan over the next 4 months. This advertisement also announced a public hearing for February 16, 2010, at which comment on housing and community development needs for the Consolidated Plan would be heard.

A Public Hearing to receive comments on the Citizen Participation Plan, the Year 34 Comprehensive Annual Performance and Evaluation Report, the local needs for housing and community development and proposals from public and non-profit organizations for meeting local needs was then held on February 16, 2010, in the Stamford Government Center, an accessible building, at 5:30 PM. The hearing was conducted by the Housing, Community Development and Social Services (HCD/SS) Committee of the Board of Representatives. The HCD/SS Committee is comprised of seven elected district representatives, most of whom represent the low income neighborhoods of Stamford.

At the hearing on February 16, recommendations were heard on the need for rehabilitation of existing assisted housing, community centers, day care centers, special needs facilities and homeless shelters. Presenters also made recommendations for the provision of public services for the homeless, the unemployed, the elderly, the disabled, youth and victims of abuse. A presenter also recommended job creation through economic development.

A public hearing on the proposed Annual Action Plan for the use of HUD funding was held by the HCD/SS Committee on April 20, 2010 at 6:30 pm in the Stamford Government Center. At this hearing, comments were received from one agency that had failed to submit their proposal for CDBG funding by the stated deadline and from two agencies who had failed to participate in the first public hearing to present their request for funding, as required by the City of Stamford's CDBG Notice of Funding Availability (NOFA). Each agency asked the Housing Community Development and Social Services Committee to consider their proposals despite the fact that they did not meet the requirements of the NOFA. The Committee agreed to consider the proposals, but voted against shifting proposed funding from other programs to any of the programs of the three effected agencies.

On June 8, 2010, the Consolidated Plan was advertised for a 30 day public comment period. CDBG recipients for Year 36 were notified by email of the availability of the draft Consolidated Plan for comment. The Plan was made available at the SCD Office, the Town Clerk's Office and the library. The plan was posted on the City's web site, where it could be accessed electronically by advocates for housing, the homeless and public services.

On June 10, 2010, the Stamford Board of Finance, comprised of six elected members, reviewed and approved the Annual Action Plan.

On July 6, 2010, the HCD/SS Committee voted unanimously to recommend that the proposed Annual Action Plan be approved by the entire Board of Representatives. It was placed on the Consent agenda for that day.

On July 6, 2010 the Board of Representatives approved the Annual Action Plan, and authorized the Mayor to submit the necessary plan(s) to receive funding.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

The City will undertake and promote the following initiatives to improve the institutional capacity to deliver affordable housing and community development projects in the public, non-profit, and private sectors.

Public Institutions

The following organizations have similar missions. The Stamford Community Development Office (SCD) will promote collaboration and coordination among these public agencies.

Stamford Community Development Office (SCD)

SCD is the principal agency that administers housing programs funded by the Community Development Block Grant (CDBG) program and the HOME program.

In 1993, the City of Stamford was one of the first participating jurisdictions in Connecticut and nationally to commit HOME program funds to rehabilitate affordable housing. SCD assists non-profit developers with site assembly, building specific Capital funded bridge loans, and CDBG/HOME loans for repair. CDBG/HOME and Lead Hazard Control funds have been made available to both private and non-profit developers for creation of quality affordable housing units. SCD also manages a HOME downpayment loan program with HOME funds. SCD began tracking the incidence and impact of foreclosures in Stamford in Summer, 2008. In 2009, SCD responded to the increasing incidence of foreclosure and its impact on neighborhoods by obtaining \$2.9 million Neighborhood Stabilization Program (NSP) I funds to purchase foreclosed properties to repair, and resell/rent to income qualified families. The City held its maximum income beneficiary limit for this program to 80% of AMI.

Urban Redevelopment Commission

The Urban Redevelopment Commission (URC) has the power to acquire vacant structures and sell them for a nominal amount to developers who are willing to rehabilitate such structures in downtown urban renewal areas. The URC has power of eminent domain and the authority to consolidate properties for development projects. The URC also provides relocation services for tenants who must move from buildings that have been condemned or found uninhabitable. The URC has been most active in site assembly for the Dock Street Connector, impacting the future of the South End target neighborhood.

Social Services Commission

The Social Services Commission provides services relating to fair rent and human rights on behalf of the City, providing advocacy and assistance on fair housing and housing access issues. New budgeting requirements resulted in oversight of housing related responsibilities of staff serving the Commission to be shifted to the Director of SCD.

Stamford Housing Authority

The Stamford Housing Authority owns and manages 1,660 low income rental housing units in 12 family and 9 elderly developments. In addition the housing Authority administers nearly 1,000 Section 8 Housing Choice Vouchers.

Non-profit Organizations

Stamford has a variety of non-profit organizations that know the people and neighborhoods of Stamford and that are committed to serve extremely low income people. These organizations will participate fully in delivering housing units and services in Stamford during the next five years.

Non-profit development organizations have access to State, local, and Federal housing financing programs that offer below-market interests rates, grants, and funds set aside for housing for low income households. These organizations have knowledge of the community and a commitment to their constituencies of low and moderate income households. The projects that these organizations develop promote neighborhood stability.

Non-profit property managers have knowledge of their community and a commitment to maintaining quality housing. These organizations have the potential to be cost-effective by virtue of their sensitivity to residents' needs and problems.

The Women's Business Development Center and the Stamford Partnership provide technical assistance to micro-enterprises and small businesses. CTE, Inc. provides recruitment assistance to businesses that create jobs by referring qualified residents of the Enterprise Zone to fill the new jobs. The Urban League of Southwestern Connecticut, Inc. provides computer training and employability skills in their programs for workforce development.

Three neighborhood organizations serving the Westside, South End and Eastside neighborhoods are becoming Community Business Development Organizations (CBDO).

Stamford has two CHDOs that develop HOME-funded projects. The certified CHDOs are:

- * Neighborhood Housing Services of Stamford, Inc.
- * Mutual Housing Association of Southwestern Connecticut, Inc.

Stamford also has non-profit organizations that are not CHDO's but develop affordable housing. These groups could potentially become CHDO's.

- St. Luke's Community Services, Inc.
- * New Neighborhoods, Inc.
- * Stamford Affordable Homes, Inc.

Social service providers have access to public and private grants that address problems of homelessness, substance abuse, and other social problems of low income families and individuals. These agencies have knowledge of the community and a commitment to low income and special needs populations. In the past few years, social service agencies in Stamford have demonstrated flexibility in adjusting to changing social service needs.

Non-profit Intermediaries

Housing Development Fund (HDF), Stamford's non-profit community development lender, represents a public-private partnership that has proven to be an effective source of funds for developers of affordable housing. HDF has created a bridge between the private sector (lending institutions and businesses) and the non-profit sector (developers, social service providers, and property managers). It has access to a pooled loan fund that uses funds from local banks and the Connecticut Department of Economic and Community Development. HDF has a long-term dedication and commitment to finance low income housing, with a specialized mission to financing low income and special needs housing for projects in distressed neighborhoods. HDF provides technical assistance to all its applicants, and administers a predevelopment loan pool for affordable housing/mixed use projects.

Adopt-A-House, Inc., an affiliate agency of HDF, provides one-to-one homeownership counseling to low and moderate income households, lends downpayment and closing costs through soft second mortgages, and facilitates placement of HOME funds for downpayment loans.

Neighborhood Housing Services Inc. has a heritage of assisting residential and commercial property owners in the CDBG target areas. This organization has expanded its efforts by joining with New Neighborhoods, Inc. and Mutual Housing Association of Southwestern Connecticut to develop low-moderate income housing.

Private Industry

Several private development firms have invested in a number of small-scale rehabilitation projects in distressed neighborhoods. Some of these developers have a long-term interest in Stamford and are committed to producing affordable housing and stabilizing neighborhoods. Some of these developers have created partnerships with social service agencies that provide case management for tenants.

Stamford had been a financial center with several local banks that provided home mortgage loans for decades. These banks were knowledgeable and involved in the local real estate market. Most of the local banks have been recently acquired by out-of-state banks, which often lack the local orientation and allegiance to Stamford and its neighborhoods.

First County Bank and People's Bank are members of the Federal Home Loan Bank of Boston. This organization provides interest subsidies and other financing programs for affordable housing that are available to developers in Stamford. JP Morgan Chase Bank, Patriot Bank and Citibank have expressed strong interest in continuing to finance housing and community development efforts.

Small contractors are familiar with the neighborhoods in Stamford and are knowledgeable about the local development approval process. The SCD Office does not typically require performance bonds so that small contractors and minority or women owned contractors may more readily bid on HUD funded construction.

2. Strengths and Gaps in Delivery System

a. Stamford Community Development - A small dedicated staff of five focus on CDBG/HOME administration and program delivery. However, with new responsibilities (NSP Grant, management of local linkage housing program) and continued pressure on limited low-moderate income housing supply, SCD remains undermanned.

There is also a need for on-going training regarding new financing techniques and evolving HUD regulations including those regarding Performance Measures.

Beyond staff issues, additional resources are needed to create affordable housing units. A previous Lead Hazard Control award was invaluable as it provided the necessary 'missing' element that made many affordable housing rehabilitation jobs a 'go'. Concern remains regarding the displacement of low-moderate income tenants in areas undergoing redevelopment, for example, the South End. In the South End, despite the slow down of the economy and tightening of credit, the massive 40 acre 'new neighborhood' is taking shape.

b. Code Enforcement and Relocation Dilemmas

As the City's target areas fill with additional immigrant populations of limited means, the City is receiving frequent complaints of overcrowded apartments, as well as illegal basement or attic apartments. Overcrowding and illegal apartments leads to life-threatening situations and diminishes neighborhood quality of life. The City's Health Department and Fire Marshal's Office enforce fire/health/housing codes to assure that landlords provide safe and decent housing for their tenants. However, this often results in significant displacement of renters. Currently, when a unit is condemned, the City is responsible for relocating the tenants, and the owners are responsible for any relocation costs. Tenants must be placed in motel rooms that may be distant from their jobs, schools and friends. Such relocation costs must first

be paid from the City's General Fund, and then reimbursed by the property owner - often resulting in a property lien which does not generate a quick reimbursement.

c. Housing Authority Responsivenss

The Housing Authority must expand upon the successful cooperative owner-tenant model used in HOPE VI, bringing it to bear in other existing complexes. Issues of security must be addressed. Also, lead hazards discovered in Authority units must be quickly and thoroughly addressed, with necessary tenant relocations handled without delay. Strategies for expanding Authority interests into the private sector need to be evaluated with emphasis on benefit to existing/future public housing units.

d. Non Profit Capacity

The housing non-profits working in Stamford posses a full range of development capabilities - but no one group 'has it all'. The City encourages these non profits to create the partnerships necessary to make a project work. Board structure and institutional history make negotiating these partnerships most time consuming. Its hoped that as projects are completed using this model, that all players will be less threatened by such cooperation.

The City will make HOME funds available for capacity building for CHDO non-profit developers.

e. Private Industry

Small firms that have undertaken projects in Stamford lack access to adequate financing to start more units. SCD will continue to urge private builder/owners to form partnerships with non-profit developers. Each partner can bring specialized expertise, resources, and experience to a project.

Some of the local banks have been acquired by out-of-state banks. These new banks often lack a local orientation to Stamford neighborhoods. SCD will work with banks to fulfill their obligations under the Community Reinvestment Act to fund development of affordable housing in distressed neighborhoods. Urge banks to offer loans for projects with workable pro formas.

Construction companies, especially minority-owned businesses, need access to financing and the capacity to handle multiple projects. SCD will try to assist small minority-owned construction companies to gain access to business loans and technical training. Urge them to pursue licensing for lead paint abatement work and, at minimum, to comply with EPA Lead Based Paint Renovation, Repair and Painting Program requirements. Continue to develop list of qualified contractors as with NSP program, to assure DUNS and CCR compliance.

The Delivery System for Public Housing

Although the State statutes enables the Stamford Housing Authority (SHA) to operate as an autonomous local authority, it maintains close links to the City and the Stamford Community Development Office (SCD). The SHA hires staff, undertakes procurement of services, and enters into contracts independently. However, the Mayor appoints the Board of Commissioners. The City land use boards and commissions review and approve housing and community development projects that the SHA plans to develop. The SHA's Agency Plan is evaluated annually for consistency with the Stamford Consolidated Plan. The SHA and SCD work together

with nonprofit housing providers and social service providers to solve local housing problems and initiate programs. SCD and SHA along with non-profits collaborate annually on the SuperNOFA proposals and implementation. SCD annually provides CDBG funds for improvement of SHA developments and facilities.

Monitoring (91.230)

CDBG funded programs will be selected for a site visit based upon review of the required quarterly reports, timeliness of program effort, the time elapsed since a previous monitoring, 'risk' indicators of client complaint or staff turnover, and the amount of funds received. The site visit will include interviews with staff and review of service files to assure compliance with low-moderate income benefit requirements and contracting/accounting procedures.

Housing projects will be monitored as appropriate to the funding source. CDBG assisted projects will file with this agency a list of tenants and a self certification form regarding income. HOME recipients must file proof of income and a self certification to receive the HOME benefit. Many HOME projects require continued monitoring.

The City of Stamford has procedures in place to assure that on-going occupancy and affordability requirements of the HOME program are met.

All assistance for homebuyers, owner occupants/developers of new construction or rehabilitated housing is provided in the form of a loan from the City. The maximum loan beginning in 2002 is \$20,000 per unit. Previously, the maximum amount was \$15,000 per unit.

For each loan, requirements relevant to the use of the HOME funds are contained in an agreement, note and mortgage with the user. Affordability requirements are reiterated in the mortgage note/deed. These include, for example, the required income of renters and rental amounts for the appropriate HOME affordability period, and afterwards, the requirement that the units be rented to those meeting Section 8 income limits, and at no more than HUD approved fair market rents. The HOME agreements have previously been submitted to HUD and received approval.

The homebuyer, owner occupant and rental units created as a result of injection of HOME funds, are monitored to assure compliance with affordability and to assure the units remain in good condition (up to code).

Homebuyer

Income and property eligibility: Income and property eligibility is reviewed immediately prior to the purchase. The Health Department inspects the unit for code violations and the buyers are required to address any deficiencies. SCD staff follows up to inspect any correction work.

Occupancy: Mailings are sent annually to all units from the homebuyer assistance database. If unit is no longer occupied, follow up under the terms of the mortgage note and deed occurs.

Owner Occupant Rehabilitation

Occupancy: Mailings are sent to randomly selected units from the owner occupant rehabilitation assistance database. Status of property insurance is monitored. If unit is no longer occupied, SCD staff follows up under the terms of the mortgage note and deed.

Rental Housing (Rehabilitation & New Construction)

The following is performed annually.

1. A comprehensive, updated listing is kept of all HOME investment properties brought on line. This list is used to sort those with rental units as per the HOME 'Project Rule'.
2. All HOME property files have an 'abstract sheet' within them that indicates to the monitor the salient part of the deal: period of affordability, the number of high HOME and low HOME rental units, and the term of the mortgage & note. The list from step 1 above is cross referenced with these abstract sheets.
3. Monitoring files are then established and/or updated for each rental development/address still within the affordability period prescribed by HOME.

Occupancy and Rent Limits: All mortgages for HOME funds require that HOME landlords provide reports to Stamford Community Development by January 31 for the preceding calendar year. The monitor sends reminder letters to all landlords once new HOME rents and income limits are known. For those who have not complied, follow up occurs. As required by HUD guidelines, owners must provide, for each continuing tenant, a self certification of income and family size. New tenants must provide proof of income. Self certifications indicate rentals charged/utilities paid. If the units monitored report incomes/rentals to other agencies (e.g. Section 8 or DECD) a summary of tenancy and rental amounts is accepted.

Property Condition: As required by HUD, SCD staff periodically inspects HOME rental properties that were rehabilitated or constructed. These inspections generate a findings sheet, which is sent under cover letter from the Community Development Office to the property owner. A deadline for bringing the property into compliance is provided. Reinspection of the properties occurs upon notification by the owner that work has been completed. The monitoring/inspection portion of the file remains open until the unit is inspected and a compliance letter mailed to the owner.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The Needs Analysis is based upon data provided by HUD as part of its special computation for the Comprehensive Housing Affordability Strategy (CHAS). This data has not yet been changed with updated estimates. Pending such an update and/or new census data becoming available, HUD permits use of existing CHAS data.

Field observation and SCD experience in review of requests for funding indicates the below conclusions regarding priority needs and strategies, though based upon existing 2000 data, remain viable.

1. Evaluation of factors that yield priority needs are evident in the Needs Analysis Workbook that HUD requires from CDBG and HOME recipients. The Needs Analysis helps the locality to estimate 'gap' in various types of housing - by special needs, by income, by family size. Thus, when a priority is given, the scale of the work to be done is known. The data for the Needs Analysis is provided by HUD. The priorities to be assigned are defined by HUD as follows:

High Priority: Activities that are expected to be funded during the five-year Consolidated Plan period.

Medium Priority: These activities are expected to be addressed on an 'as funds are available' basis.

Low Priority: Activities are not expected to be funded during the five-year period. The City may support applications for public assistance by other agencies if those activities conform to the Consolidated Plan.

2. The greatest need for the City of Stamford is the creation of affordable housing. The City has determined that the Fair Market rents as established for the Section 8 program make housing units "affordable." As noted above, the population groups which number the most given 'housing need' as iterated in the 2000 Census are also those whose incomes defined by HUD as Very Low Income, falling below 50% of Area Median Income. It should be noted too, that HUD's normal definition of Low Income is 80% of area median income. However, because Stamford is a high income area, HUD caps the definition Low Income, currently at 66% of the area median income. As permitted by HUD, the City of Stamford has determined that it will extend eligibility for the HOME Program to those currently earning up to 66% of the median income. This limit is considered annually for adjustment by the City of Stamford. In short, there is a great mismatch between the ability of the Low and Very Low Income households and individuals to pay for housing, and market rents commanded in Stamford. Assisting these groups requires deep subsidies, but the federal funds available to meet housing and community development needs are limited.

The City and its set of non-profit and for-profit housing providers are further constrained by site issues. There is very little property in Stamford's target area that is vacant and available for housing. Often, one intensive land use must be ceded to another for housing to be created. This adds demolition costs to already high per acre acquisition costs.

There are also obstacles to providing supportive services and in meeting special needs of the non-homeless. Stamford has a rich tradition of civic concern for those who must meet life with limited abilities or are hindered by addictions. The State of Stamford Social Services Report 2005 reviews the supportive services and gaps in these services for a wide range of special needs impacting individuals and families. In review of mental health needs, the Report notes: "Barriers to care judged as the most serious included language barriers, lack of insurance coverage for needed services, long waiting lists, and insufficient space in mental health facilities (based on 11 respondent agencies)". With the increase of immigrant population, the barriers of language and insurance impacts upon many service providers. The providers need to assure that they have bi-lingual staff to make their public service programs

accessible to Stamford's changing low income population. However, the provision of supportive services is now more difficult given the economic recession and the resulting State of Connecticut assistance cut backs regarding special needs program and facility support.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

1. Variables of income, and immigrant status, when combined with age of housing stock in the target areas, show tremendous need for a program to address lead hazards. The extent of lead hazard in Stamford is indicated by data on age of housing stock: 79% (36,036 units) of the housing stock was built before 1980. Much of this housing stock is multi family rental, is concentrated in the target area, and is regularly part of the City's enforcement program aimed at eliminating severe overcrowding. . Census 2008 estimates that citywide, 46% of residents live in a home where a language other than English is spoken. Comparison of 1990 to 2000 census data by tract shows that new immigrants are a significant portion of the population living in the target areas. For example, in tract 214 alone, the U.S. census data shows an increase of foreign born from 17.5% in 1990 to 43.4% of the total population in 2000.

Other tracts of significant immigrant population increase, 1990 to 2000, and their figures are: Tract 201 – 29.3% to 42.8%, tract 215 - 23.9% to 49.2%, tract 217 – 24.9% to 42.8%, tract 215 – 23.9% to 49.2%, tract 220 – 15% to 36.5%, tract 221 – 37.8% to 58.6%, and tract 223 – 16.3% to 30.5%. Low-moderate income population is also concentrated in these areas: 55.9% of Stamford families with incomes at or below 66% of AMI (Low Income as defined by HUD for Stamford) live in the target area. Note that between 51% and 79.4% of the families in the target census tracts are Low Income, while in Stamford as a whole, 41.7% of families are Low Income.

2. The City of Stamford has received and completed two HUD Lead Hazard Control grants, making more than 200 units lead safe. The City continues to cooperate with the LAMPP Program (Lead Action for Medicaid Primary Prevention), a statewide Lead Hazard Control fund source. Any work involving HOME, or CDBG funds receive lead hazard evaluations, and must comply with Section 1012 and 1013 regulations. Any unit inspected which has an EBL child must comply with Section 1012-1013 and the Stamford local lead ordinance in remediation.

HOUSING

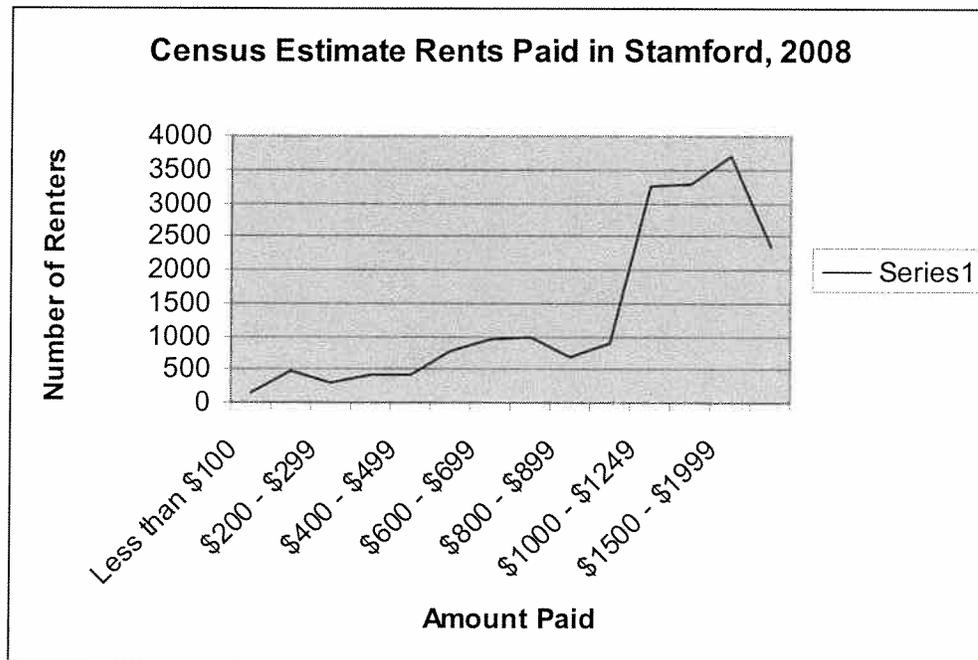
Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

1. The Housing Needs Table requires data that is only available in the 2000 Census. The needs discussed below are drawn from that Table and data. There has likely been little change in the stated needs: affordable unit production has not increased over the last five years, and the American Community Survey (ACS) of the Census through 2008 shows that housing costs in Stamford remain high. The median rent per the ACS is \$1,416. The graph below indicates the rents reported to the ACS. Of cash rents reported, 67% are greater than \$1000.



ACS estimates for all of Stamford also underscore the impact of the continued high cost of housing in Stamford, and the choices many families make to remain in Stamford housing. The ACS shows median gross rent as a percentage of household income as 30.9 percent.

The rental burden falls disproportionately upon those of lower income. The ACS data estimate that for those with incomes less than \$50,000, only 5.9% pay less than 30% of their income for rent, and 68% pay more than 35% of their income for rent. For those with incomes of \$50,000 or more, 13.9% pay more than 35% of their income for rent. Housing Needs table data from 2000 provides the best look at how the housing cost burden affects different groups in the population.

As noted above, housing affordability is a critical issue for all categories of low-income. As can be seen on the HUD prescribed Housing Needs table, in the group earning 0% - 30% of area Median income (Extremely Low Income - HUD definition) there are 1033 elderly renters, 1,124 small family renter households and 421 Large Family Renter Households who experiencing some housing problems. That is, they pay more than 30% of their income for housing costs and/or they live in overcrowded apartments. Nearly all of the Extremely Low Income Elderly and Small Family renter households with identified housing problems pay excessive housing costs. At least 100 Large Families with Extremely Low Income are overcrowded in their otherwise affordable apartments. Choosing to live in an apartment that is too small for their family is an alternative to paying excessive costs. However, the problem as it relates to the housing stock, is not the availability of large apartments with 3 or more bedrooms but that the limited incomes of these families makes affording a suitably sized apartment prohibitive.

Nearly all elderly homeowners (89% totaling 1,846) who are Extremely Low Income, have excessive housing costs. While many may have purchased their homes decades ago and they may be mortgage-free, the cost of maintenance, taxes, utilities and insurance consume more than 30% of their income. These homeowners

may avail themselves of reverse mortgage programs to enable them to afford to remain in their homes. Similarly 89% of Small Family Homeowners with Extremely Low Income (488) are cost burdened.

Among Very Low Income Renter Households, there are 271 Elderly and 883 Small Families with excessive housing costs. There are 467 Very Low Income Large Families with rental housing problems; less than half are cost burdened while most are over-crowded. Again, overcrowding is an alternative to paying excessive rental costs. However, the issue is the ability to afford a suitably sized unit. Approximately half of the Very Low Income Elderly Homeowners, or 594, and 78% of Small Family Homeowners (718) with Very Low Income are cost burdened, including 500 households who pay more than 50% of their income for housing.

Among Low Income Households, earning 50-62% of the Area Median Income, the greatest need is among Small Family households; 38% of renters (239) pay excessive housing costs, and 33% of Homeowners (148) pay more than 50% of their income for housing.

To meet these needs, the City's goal is to invest available grant funds strategically, by (1) assuring continued usefulness of existing assisted housing stock through rehabilitation, and (2) leveraging as many dollars as possible to create new units to serve these stressed populations. The identified needs of Small Family Very Low Income and Low Income Renters and Owners will be addressed through rehabilitation, construction and downpayment programs. The needs of Extremely Low Income Elderly and Families will be addressed by housing rehabilitation of assisted housing operated by the Housing Authority and non-profit entities.

Housing need remains critical for populations with special needs for supportive housing/transitional units, even though the agencies associated with the City's Continuum of Care are seeking to create 20 more of these units. Often, the agency developing such housing can secure a site and financing, but has difficulty locating a continued flow of monies required for provision of supportive services. A complex of 12 supportive units is now being developed by Mutual Housing of Southwestern Connecticut (MHA) on Fairfield Avenue. However, the cooperating support agency continues to seek funds to provide required support services upon completion of construction. Nonetheless, it remains a priority of our Continuum of Care to develop 20 permanent supportive housing units for these more vulnerable populations. The City cooperates in this development with HOME funds and in some cases, acquisition funds from its capital budget.

2 The minorities/ethnicity groups experiencing housing problems disproportionate to their proportion of the population are: Black Non-Hispanic (49.5% experience housing problems, but they compose only 15.4% of the population), Hispanic (65.1% experience housing problems, but they compose 16.8% of the Stamford population), and Asian Non-Hispanic (40.9% experience housing problems, but they are only 5% of the Stamford population). Maps # 3 & 4 indicate that African American and Hispanic people's residences are concentrated in the area targeted for CDBG and HOME funds. Map 5 shows the combined minority population of Stamford's target neighborhoods. The South End and eastern half of the Westside have a total minority population in excess of 77%. Two-thirds to three quarters of the population of Waterside neighborhood and the balance of the Westside is comprised of minorities. Approximately 50% of the Eastside population is minority.

The City targeting strategy will utilize available HUD funds to benefit minority families and address their housing problems.

The HUD Housing Needs Table provides the information summarized above for all populations in extremely low, very low and low income categories. When comparing this table's data to HUD data on housing need by racial/ethnic category, it can be seen that several groups experience housing problems disproportionate to their population within the income category, that is, there is over a 10% difference between the representation of the race/ethnicity in an income group and household size and the overall percentage of those with housing problems in that same group. For example, in the very low income group, 81% of Hispanic family renters experience housing problems, while for all ethnicity/races, the percentage experiencing housing problems is 66.9%. In the low income group, 100% of the elderly home owners who are black/non Hispanic experience housing problems, while overall, 21.7% of elderly owners in this income group experience housing problems. Statistically, this information for Asian populations in all income groups cannot be provided by family size. Yet the figures for Asians by group indicate overall a disproportionate experience of housing problems. For example, 94.9% of renters who are Asian and very low income experience housing problems. This type of disproportionate effect is noted with a comment on the HUD Housing Needs Table, and is detailed in the table located in Exhibit IV, Charts and Maps.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

1. HUD definition of High Priority High priority are activities that the City anticipates funding, Medium Priority are activities that the City may approve subject to availability of funds, and Low Priority are activities that the City does not anticipate funding but would support other agencies in their grant applications to other funding sources.

The HUD Housing Needs Table portrays the housing needs for elderly, small families, large families and individuals by income category, based upon housing problems defined as excessive housing costs and/or overcrowding. A significant need is shown for assistance for more than 1,000 Extremely Low Income elderly households. For

the Extremely Low Income and Very Low Income categories of small families, approximately 1000 households in each income group is experiencing housing problems, predominantly excessive housing cost. Similarly, in both of the lowest income groupings, a significant proportion (89%) of large families, experience housing problems. Finally, Extremely Low Income and Very Low Income individuals show significant numbers having housing problems. The greatest housing needs, then, are shown by Extremely Low Income elderly, Extremely Low and Very Low Income families and individuals. The Consolidated Plan assigns a High Priority for projects and programs that address the housing needs of these populations.

CDBG will assist approximately 190 housing units annually. This assistance will be provided to non-profit owners of assisted housing for rehabilitation as part of the annual Request for Proposals that are considered during the annual public hearing and budgeting process for the Annual Action Plan. These units typically house the "poorest of the poor," the Extremely Low Income and Very Low Income tenants. Such property owners include the Housing Authority and other non-profit entities. Much of this assistance will be for single purpose renovations such as elevator replacement, window replacement, re-roofing and kitchen/bath renovation. The CDBG assistance will be provided in the form of a zero percent forbearance loan that is forgiven at the end of the loan term. CDBG rehabilitation assistance to the Housing Authority will not be subject to a loan. In some cases, the CDBG funds will be supplemented with Housing Authority modernization funds, replacement reserve funds or private loans. In addition, CDBG funds, including program income to the Revolving Loan Program, will be allocated to the Stamford Community Development Office to substantially rehabilitate up to 10 units per year. CDBG funds will be used for program delivery costs of CDBG, HOME and other rehabilitation programs.

The HOME Program grant is expected to provide assistance for the rehabilitation, construction or acquisition of up to 25 affordable housing units for low income households. Utilizing HOME Program Income, the City will assist approximately five additional units annually. Since Program Income is generated by the early repayment of Downpayment Loans due to sale or refinance of condominiums, the receipt of Program Income cannot be scheduled.

All HOME assistance will be provided in the form of a zero percent deferred payment loan. Developers who are participating in the Low Income Housing Tax Credit Program, may request that their HOME financing accrue interest at the applicable federal rate; in that case, the City will cooperate in such a request. Due to the need to structure rents that can support the costs of a structure's rehabilitation and operation, approximately 20% of all HOME rehabilitation/construction assistance will be targeted to create units serving Very Low Income households. The balance will benefit Low Income households.

Approximately 15 low income households will be assisted annually with downpayment loans for the purchase of condominiums. Some very low income households may receive additional downpayment assistance from the Housing Authority through the HOPE 6 Program or through the Housing Development Fund, Inc. through their Smart Move Program. Other Very Low Income households may be assisted with HOME downpayment loans to purchase condominiums that are developed by non-profit corporations and sold at below-market prices.

The HOME Program will continue to utilize its HOME Loan recapture mechanism, rather than a resale price restriction. However, buyers of certain condominiums

constructed by non-profit developers may be subject to resale price restrictions that are not triggered by the HOME Program.

Due to the HOME restriction on the maximum after-rehab value of owner-occupied homes (currently \$424,650), the City anticipates that very few homeowners will meet the HUD eligibility requirements for using HOME funds for owner-occupied rehabilitation.

2. As noted earlier, the priority assigned in the HUD needs analysis chart is based upon likelihood of funding and the availability of funding. The degree of funding (that is, number of units) for each sub group in the income level analysis is the product of matching fund sources to level of subsidy. CDBG funds can best address the rehabilitation of assisted housing that is rented to Extremely Low Income and Very Low Income tenants. These units are most likely receiving other subsidies, but require the CDBG funds to achieve major building improvement projects for which replacement reserves are insufficient.

The balance of funds will be distributed to projects with less access to other operating subsidies, whereby rents must cover the cost of operating expenses, maintenance and improvements. Units are reserved for Very Low Income Tenants and Low Income tenants.

Due to the issue of the high property values in Stamford exceeding the HUD maximum value for participation in the City's HOME rehabilitation program as an owner occupant, little emphasis will be given to homeowner rehabilitation under the HOME Program. However, there is the possibility that multi-unit owner occupied structures could qualify for HOME funding. The City has developed an "on demand" application process for these homeowners who wish to use HOME monies. Also, the HOME Downpayment Loan Program will annually assist approximately 15 Very Low Income and Low Income households.

As part of the assistance to fifteen homebuyers, lump sum repayments of existing downpayment loans generally produces enough annual revenue for 5 of the downpayment loans. These downpayment loans are addressed by the High Priority goal (partial new funds, partial projected receipts) of 15 units for small related owners in the Low Income category.

3. As noted above, the basis for assigning the priority to each activity/category of need is the likelihood of it receiving funding from the CDBG or HOME funds. If we are sure funds from these projects will be used, high priority is assigned. If limited HOME or CDBG funds are combined with projected, but not yet present sources of funds (program income) medium priority is assigned. Low priority indicates no program funds designated for that category, but the City will support projects in these categories as they seek outside/other funding.

As discussed above, the priority assigned to the following categories is based on the number of people in that category experiencing housing problems, and the proportional severity of the problem experienced by the group. The priorities are:

Extremely Low Income elderly renters,
Extremely Low and Very Low Income families
Extremely low and Very low Income individuals

4. The greatest need experienced here is the lack of affordable housing. This is a function of supply and demand. Despite the deep recession beginning in 2008, prices for housing and land in Stamford remain high; it is very hard to impact the supply side of this equation. Even when a site is found, and new construction of affordable housing occurs, deep subsidies are usually required to enable low income households to afford the units. Of equal priority is to use HUD funds to assure continued availability of code compliant affordable units by assisting in rehabilitating existing housing for the preservation of affordable units.

The greatest obstacle to meeting the above categories of underserved needs is the cost of providing necessary subsidy - especially great for those in the less than 30% AMI category. Even if units can be created or rehabilitated, deep development subsidies or rental/operating subsidies must be in place to assure affordability and financial feasibility.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

The housing stock of the City of Stamford has continued to increase through the 1990's. The number of housing units increased by 6.9% to 47,317, a net increase of more than 3,000 dwellings. Fifty-seven percent of the housing is owner-occupied and 43% is renter-occupied. Vacancy rates for both owner and renter housing were sharply reduced in the 1990's. Comparing 1990 to 2000, the rental vacancy rate dropped from 6.5% to 3%. The homeowner vacancy rate dropped from 1.9% to 0.6%. This helps explain how Stamford's population grew by 8.4% while the housing stock grew by only 6.9%. The low vacancy rate reflected a very tight housing market that fueled a market response of rising rent levels and home prices.

The ACS survey estimate indicates a drop in housing units, to 46,173. Of that number, 58.5% is owner occupied and 41.5% is renter occupied. The ACS survey based vacancy rate is 4.7%.

Since 1997 the City of Stamford has been focusing its efforts on assisting low income people to become homeowners, thereby assuring that they will have an affordable place to live in Stamford into the future. Homeownership is a powerful means of building wealth in Stamford's strong real estate market. The City has been dedicating a substantial portion of its federal HOME Investment Partnership Program funds for downpayment loans for low income home buyers. This has also contributed to the closing of the racial/ethnic homeownership gap.

The City of Stamford and the Stamford Community Development Program has been closely monitoring the gap in homeownership among minority households. The gap has been closing at a substantial pace. The 1980 Census found that the rate of homeownership among White households was 68%, the rate among Black households was 10.2% and the rate among Hispanic households was 13.8%.

The 1990 Census reported that the homeownership rate among White households remained at 68%. However the rate had increased to 23% for Black households and 26% for Hispanic households. This represented more than a doubling of the ownership rate for minorities.

The 2000 Census showed the ownership rate had not changed for White households, but it had increased to 31.9% for Black households and 28% for Hispanic households. Although the increase in proportion of Hispanic homeowners does not appear to increase much in the 2000 Census, note that this is likely dampened by the tremendous increase in the Hispanic population due to immigration. In this case the raw numbers tell the real story. In 1990 there were 656 Hispanic homeowners. In 2000 this more than doubled to 1,485 Hispanic homeowners. Among Black households, over the 20 year period from 1980 to 2000, the rate of homeownership more than tripled from approximately 10% to one-third of all Black households.

The ACS figures for 2008 indicate the ownership rate for black household to have increased to 36.4%, and for Hispanics to 37.2%.

In the last Consolidated Plan for Stamford (2000) the market analysis section read: "The impact of the latest wave of prosperity on housing in Stamford is swollen property values and an acute housing shortage. Sales data indicates median home sale value in 1986 was \$180,500. In 1998, it is \$236,750. In 1999, median sales price of a house in Stamford was \$337,500." At the end of 2004, the median sales price of a Stamford home was \$489,000 ("Home, Sweet Home" Advocate, 12/29/04). A Spring quarterly real estate review ("House Prices Continue to Climb" Advocate, 5/20/05) pegged the average sale price of a single-family home in the first quarter of 2005 at \$754,088, and for a condominium, \$315,585. In early May of 2010, the average listing price of a Stamford home was \$723,533. The median sales price was \$412,500, a .6% increase over the same period in 2009. Thus, the Stamford residential real estate market seems to not have suffered the severe loss in value experienced in other communities. For a home of \$412,000, a family income of \$106,000 is needed, assuming a 5% downpayment and 30-year 4.9% mortgage. The median income for the Stamford Metropolitan Area for 2010 per HUD is \$125,700. However, 42% of households in Stamford fall below 80% of the median as adjusted and defined by HUD. For a family of four, this would be an income of \$83,400. Clearly, 42% of Stamford households do not have sufficient income to afford to buy a home here. Those fortunate to have purchased homes before the spike in home prices have secured an affordable place to live in Stamford for the future. Those who cannot afford to buy a home in Stamford must remain renters,

often paying well over 30% of income for housing. Further, given the trend since 2000, it does not appear that the market will offer any relief.

The 2000 Census shows that the median rent had risen 27% during the 1990's. The current Section 8 Fair Market Rent for a two-bedroom unit is \$1,800. To afford this market rent, a household would need to earn \$72,000 annually. This represents 57.2% of the area median income. In 2005, the Section 8 Fair Market rent for a two bedroom was \$1,437, then 52% of the area median income. The 2000 Census reports that 31.2% of Stamford households are paying more than 35% of their income for rent and 18.4% are paying more than 50% of their income for rent. The 2008 Census ACS indicates that 52% are paying more than 30% of their income for rental housing.

The housing in the target areas is the oldest in the City. But even the cost of these units outstrip family income. This is especially true when cost of maintenance is factored in. Hence, the Community Development Office sees small multi-family buildings being purchased by investor owners. If cash is available to these owners for repairing the properties, the units are often rented at well above HUD fair market value.

Units available for those with special needs are limited. Approximately 1700 units are available for elderly, with only 360 units for frail elderly. Approximately 630 units exist to house those with special needs/disabilities. This number includes all homeless facilities, transitional facilities and supportive housing for those not homeless. The Stamford Health Department, through the Stamford Cares program, assures counseling and case management to those with AIDS. This includes application to an outside source for one time assistance with funds for housing.

22. Assisted Rental Units

Approximately 5,288 governmentally assisted and 568 deed restricted rental units for a total of 5,856 assisted rental units exist in Stamford. Units are operated by the Housing Authority, for-profit and non-profit owners and are subject to limits on rent charges imposed by a variety of programs and policies. In general, rent is limited to 30% or less of the income of eligible tenant households in these units. These 5,856 assisted rental units are located throughout the city in Housing Authority and not-for-profit developments, or in private developments that have benefited from a variety of government programs, including tax-credits, tax-exempt bond financing, below-market loans, and inclusionary-zoning-driven density bonuses. Residency at approximately 1,486 of these governmentally assisted housing units is restricted to elderly. Of the assisted and deed restricted units, the Housing Authority is responsible for 1,551 units and has 1,636 units supported by Section 8 vouchers.

Over the last thirty years, non-profit and for-profit developers of the projects have used a variety of private, State, local, and Federal housing programs to make the projects affordable to these income groups. Current programs include the locally-administered HOME and CDBG programs that have targeted funds for projects in several distressed neighborhoods. Over the years, assisted housing developments in Stamford have received Federal funds from the Section 221(d) (3), Section 236, Section 8, Rental Rehabilitation, Section 312, Lead Based Paint Hazard Control and Section 202. Developers have also used State programs administered by the Connecticut Department of Economic and Community Development (formerly the Department of Housing) and the Connecticut Housing Finance Authority. In recent years, developers have also used the Low Income Housing Tax Credit program for

rental projects in Stamford. Local banks have participated as lenders in some of these projects. Of the 5,288 governmentally assisted units in Stamford, 72 percent are targeted for family households and 28 percent for elderly households. All assisted housing developments have low vacancy rates that reflect normal turnover of units. Many developments have long waiting lists, while other developments had no vacancies and do not bother to maintain waiting lists since they did not expect turnover of tenants.

3. The housing market dictates that any CDBG or HOME funds be used to leverage other private or public funds. Cost of development is very high. A limited number of new construction projects can be done with HOME funds, but only if sites are obtained at a low cost or a 'written down' cost. CDBG funds will be concentrated on rehabilitation of older multifamily structures in the target area.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

Housing - 5 Year Objectives

1. Assist 600 units of existing elderly housing to remain safe, sound and affordable.
2. Produce 30 supportive housing units in cooperation with the Continuum of Care.
3. Assist purchase of 60 homes by program eligible families with down payment assistance.
4. Make units lead safe, increasing number of lead safe units through cooperation with Lead Hazard Control funded agencies, e.g., the LAMPP program.
5. Assist in the rehabilitation or construction of 100 units for low moderate income families.

Integration of Other Funding Sources

The City of Stamford budgets some \$800,000 in local capital funds for housing related matters. The 2010-11 capital budget, however, made \$1.4 million available. These funds are most often used to purchase property for development as affordable housing. In addition, a \$1.6 million dollar Affordable Housing Trust Fund has been generated through a zoning linkage ordinance. These funds will be used to assist prioritized projects submitted to the City by non-profit developers. The developers' efforts will be further expanded and targeted to HUD defined low-moderate income families through participation of CDBG or HOME funds. Current developers have also used State HOME funds and Low Income Tax Credits for financing housing. Note, the slow down of the economy has hurt the generation of funds through the linkage ordinance, so funding of new projects from this source has slowed. Funds will again be made available as they build up from development.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Stamford Housing Authority (SHA) owns and/or manages 1,550 units. This is down from the 2005 level of 1,660 housing units. However, this number excludes 430 apartments that were privatized and continue to provide affordable housing (Rippowam Park, formerly known as W.C. Ward Homes) and privately managed units that replaced units lost in the Fairfield HOPE VI program. In Southfield Village, HOPE VI created 330 on-site units plus 40 off-site units which house a mixture of low-moderate income and market rate units. In addition, the Authority has completed a HOPE VI grant for Fairfield Court. The Fairfield Court HOPE VI grant from HUD, (awarded in 2004) resulted in the Authority building 113 new housing units and replaced 144 of the existing housing units. The new Fairgate development, on the site of the old Fairfield Court created 90 rental units of mixed-income housing consisting of 38 public housing units, 17 moderate rent units and 35 market rate units. The Authority is following a similar mixed income approach in creation of units for the redevelopment of the state created low income housing, Vidal Court. The first residential development addressing Vidal Court is the Westwood, which will provide 95 mixed-income residences, architecturally designed to resemble a New England village. The Authority's stock includes 628 smaller units designed for elderly or disabled households. Family public housing comprises the remainder of public housing. The SHA has an average vacancy rate of 4 percent.

Section 8 Rental Assistance Program

The Stamford Housing Authority (SHA) administers a rental assistance program that provides Section 8 vouchers for 1,636 extremely low and low income households. The Authority will continue to encourage private landlords to participate in the Section 8 program, including requesting rent exceptions whenever required by the market. The Authority has initiated a Shared Housing Program to permit assistance on a sub-unit basis. The Authority is actively seeking to utilize Project Based Section 8 assistance for restructuring financing of two elderly developments. This would permit renovations at Quintard and Clinton Manor. The Authority may seek to convert Section 8 certificates to additional Project Based Section 8 certificates as well.

Physical Condition And Restoration And Revitalization Needs

The Stamford Housing Authority owns and manages 21 developments, many of which are over 50 years old and in need of modernization or replacement. The SHA has conducted a physical needs analysis for their properties to determine whether apartments should be rehabilitated or replaced.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

1 and 2. Strategies To Improve The Living Environment Of Families Residing In Public Housing

A major goal of the Stamford Housing Authority (SHA) is to increase the self-sufficiency and economic integration of families living in public housing by redeveloping its non-elderly housing complexes, conducting resident outreach and implementing youth development initiatives. The SHA is promoting the involvement of residents by collaborating on supportive services, management, and redevelopment issues. The Authority will continue to stimulate partnerships with private developers to provide much needed capital for redevelopment and the construction of new mixed-income housing. In this way, the Authority will create privately owned, economically integrated developments that include low, moderate and market rate housing operating under long term use restrictions. Tenants of these "privatized" developments will enjoy a high degree of investment as have members of the Southfield Village HOPE VI resident community. The Authority invited residents of Fairfield Court, a severely distressed public housing complex, to join neighborhood advocates in planning the revitalization of their West Side community. These efforts, along with the support of local non-profits and service providers, resulted in a successful HOPE VI project completion. The Housing Authority is also doing a 'state funded' HOPE VI type project at another of its older developments, Vidal Court.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Cost of housing is perhaps the greatest barrier to housing choice for the low-and moderate income family. Market forces have resulted in rents being "bid up". Despite the effects of recession, housing costs remain high in the Stamford area. The finance and technology boom brings many housing consumers to the market with more cash. At the same time, service sector jobs that most often support the low-moderate income remain at low earning levels.

The current Section 8 Fair Market Rent for a two-bedroom unit is \$1,800. To afford this market rent, a household would need to earn \$72,000 annually. ACS data indicate that 45% of Stamford households earn less than \$72,000. In early May of 2010, the average listing price of a Stamford home was \$723,533. The median sales price was \$412,500. For a home of \$412,000, a family income of \$106,000 is needed, assuming a 5% downpayment and 30-year 4.9% mortgage. ACS data indicate that 63% of Stamford households earn less than \$106,000. A buyer of low or moderate income is most often confined to the condominium market, and to the lower end of that market. At that point, the quality of the housing, and continued uncontrolled obligations to a condominium association must be evaluated - a condominium may not always be a good alternative to renting.

The City updated its Impediment to Fair Housing study in 2008. The study acknowledges cost of housing as a barrier, to which other issues contribute, especially availability of building sites. However, the study also acknowledges that the discrimination in financing of homeownership contributes to barriers to accessibility of affordable housing.

2. The following policies and conditions have been identified as creating obstacles to the delivery of affordable housing in Stamford. Key goal of any policy relative to access to affordable housing is the policy's creation of additional units.

- **Zoning**

Stamford Zoning Regulations generally support development of affordable housing. The zoning regulations permit multi-family housing in a good portion of the city. Furthermore, zoning provides for a 50 percent density bonus to developers of affordable elderly housing as well as a favorable 1:3 parking requirement for

government-assisted elderly housing. Assisted family housing also receives a reduction in the parking requirement to 1.5:1 from the normal ratio of 1.75:1.

Stamford has a historical density bonus - if a redevelopment plan keeps a historical structure, additional density is allowed on the site. This feature has generated approximately 150 units since 1990, nearly all of which have been affordable. In addition, a new zoning linkage is being proposed, in which all developers would have to make 12% of their units affordable housing.

Although developers in Stamford have not been able to address satisfactorily the housing needs of single persons that are neither elderly nor have disabilities, current zoning does permit up to four unrelated persons to share a housing unit. This regulation allows single persons to share the cost of an apartment and thereby secure adequate and affordable housing. Zoning also permits rooming houses in multi-family and commercial zones.

- **Limited Availability of Vacant Residential Property**

Accessory apartment zoning one of the best opportunities for expanding the housing stock of small rental apartments. The Master Plan for the City of Stamford recommends permitting accessory apartments, and in 1986, the Zoning Board adopted regulations to permit accessory apartments. An appeal to the Board of Representatives was successful. The appeal called for overturning the regulations because they would mean "elimination of existence of single family neighborhoods and destruction of property values." One suggestion for again looking at accessory apartments is to have the Zoning Board re-consider an accessory apartment regulation targeted to the elderly.

- **Housing Code Enforcement**

Rooming houses and SROs generally have a reputation for poor conditions. The local housing code does not have specific provisions for this type of housing. Local codes could be reviewed for provisions for SRO housing, creating a desirable housing alternative for individuals with low incomes. Standards might include 200-300 square foot rooms with a private bathroom, small refrigerator, and food preparation area.

- **Historic Preservation**

Stamford has many old historic residential structures. Preservation maintains the character and stability of neighborhoods. However, preservation is often more costly than new construction. Rehabilitating and preserving historic features in these properties often escalates development costs, making some projects infeasible. The Planning and Zoning Commission will continue to give special exceptions and 50 percent density bonuses for development of historic properties. (Section 7.3 of Stamford Zoning Regulations), as discussed above.

- **Geographic Concentration of Housing Choice**

The paradox associated with the zoning, housing code and historic preservation measures developed above is the likelihood that most units created will be in the areas of the City already most densely developed, and already possessing the highest concentrations of low-moderate income and minority residents. The need for affordable housing units is so great, that opportunities to provide affordable housing must be taken where they can be made, however, policies should be reviewed for long term impact, and longer term "fixes" must be developed. The proposed zoning linkage noted above will insure that there will be affordable housing as part of every new development in Stamford. New neighborhoods should not only mean renewal of existing blighted areas, it should also mean new planned residential subdivisions with affordable housing ownership and rental unit mix anywhere in the City of Stamford and its adjoining economically dependent communities of New Canaan and Darien. The City must work with the Southwestern Regional Planning Agency and the

Conference of Connecticut Municipalities to achieve a regional affordable housing boom, that would be:

- profitable to developers and building trades,
- tolerated by current area residents by improving tax base, assisting in achieving extension of needed infrastructure, and offering housing opportunities for maturing offspring, and
- appeal to those with moderate income seeking greater housing choice - size, kind, and location..
- **Discrimination in Financing Homeownership**

The City's Impediments to Fair Housing study of 2008 notes: "The Community Reinvestment Act (CRA) data presented by the Federal Finance Institution Evaluation Commission does indicate that race may also be an issue impacting conventional housing financing. The Bridgeport-Stamford-Norwalk MSA data indicate that the percent of total loan originations of white non Hispanic versus other races/ethnicities is somewhat disproportional to applications from these groups, but loan denials are severely disproportionate to both application levels and loan originations. For example, originations from other races compose 58.9% of all denials, while only composing 35.1% of all originations. Although the CRA data does not provide information showing the relationship of race to income, the significant difference in proportion in this instance makes racial factors and fund access an issue.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

In January of 2009, the local Continuum of Care conducted a census of the homeless in Stamford and Greenwich. This count included those in shelters as well as those without shelter. A total of 282 people were experiencing homelessness. Included in that number were 219 households, 175 single adults, 43 families, and 62 children in those families. Fifteen per cent of the single adults and 17% of adults in families were currently working. Forty eight per cent of single adults and 59% of adults in families had a 12th grade education or higher.

The following lists characteristics and needs of low income individuals and families with children (especially extremely low income) threatened with homelessness.

Families find that the income payments from the AFDC program are insufficient to pay current rental charges. If families are able to find an affordable apartment, they often lack the money to pay for a security deposit. The following profile typifies the families that come to emergency shelters:

- * Evicted from homes of friends or family
- * Female head of household
- * Two children under five years old
- * No high school diploma
- * Income from AFDC program
- * Black or Hispanic.

According to social service providers in Stamford, the following groups of adults and children are not currently homeless but are imminently at risk of becoming homeless:

- * Single mothers with children who don't have their own households and live with their children in someone else's household, usually relatives
- * Extremely low income households in non-assisted, substandard, overcrowded, and unaffordable units
- * Lower-paid and laid off workers during a recessionary period
- * Extremely low and low income substance abusers in recovery
- * Extremely low and low income mentally ill persons
- * Extremely low and low income dually diagnosed persons experiencing both mental illness and substance abuse
- * Families in buildings being foreclosed or condemned, or in assisted developments being converted to market-rate developments
- * Extremely low and low income ex-offenders
- * People paying too much of their income for rent or mortgage payments
- * Extremely low and low income Hispanic families and individuals who do not take advantage of housing and social services because of language problems
- * Extremely low and low income individuals with disabilities for whom housing and social service programs are not available.

The following groups constitute the major part of the unsheltered homeless:

- * Individuals who are extremely low and low income substance abusers turned away from some shelters and evicted from housing
- * Lower paid and laid off workers during a recessionary period
- * Extremely low and low income mentally ill persons who have been released from State mental hospitals or can no longer live any longer with family and friends

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

The Continuum of Care's strategy and priorities for addressing the needs of the Homeless and Special Needs Populations were developed with significant input from homeless assistance providers, homeless persons, and other concerned citizens. The plan states:

" Our strategy for Ending Chronic Homelessness by 2012 is four pronged:

- 1) Divert funds spent on emergency and transitional programs for chronically homeless persons and use the freed up funds to build more Permanent Supportive Housing (PSH) for chronically homeless persons; use HUD CoC funds to leverage our mainstream resources such as HOME, CDBG, HOPE VI, Low Income Housing Tax Credits, and Housing Trust Fund funds via Continuum members such as SLLW and Mutual Housing via the Affordable Housing Action Collaborative (AHAC). Goal: 20 new units in 18 months.
- 2) Use the HMIS and our \$450,000 SSA HOPE grant to increase the speed at which homeless persons apply for Medicaid, SSI, TANF, and Food Stamps (goal: five days) and the speed at which they receive those benefits/entitlements. Goal: 60 days.
- 3) "Close the front door" of our Emergency Shelter (ES) and Transitional Housing (TH) components and "open the backdoor" by building PSH and targeting chronically homeless persons at 25% of new admissions Goal: 25% by June 1, 2006.
- 4) Build the capacity of vocational programs for homeless persons in mainstream programs."

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The Continuum of Care Charts contained in the Continuum's Plan indicate:

Prevention

Services in place: Please list by type (e.g., rental/mortgage assistance)

Eviction Mediation Program, housing support, short-term emergency rental assistance, crisis and respite beds, assessment and referral to appropriate community resources

Service Providers:

Person-to-Person

FS DuBois Center

St. Luke's LifeWorks

Shelter for the Homeless

Component: Outreach

Outreach in place: Please list the outreach activities, e.g., mobile van, for homeless persons who are living on the streets in your CoC area.

Project for Assistance in Transition from Homelessness, HIV testing/services, drug treatment outreach and advocacy, Specialized assessment and case management, street canvassing, placement of information at public facilities, coordination with mainstream agencies and other Continuum members.

Service Providers:

Stamford Health Department, Committee on Training and Employment (CTE), St.

Luke's LifeWorks, Shelter for the Homeless, Stamford CARES (HIV/AIDS), F.S.

DuBois and Stamford Health Systems (mental health), LMG or CT Renaissance

(substance abuse), veteran agencies from the West Haven VA Hospital, Priority Care

(visiting nurse) and Kids in Crisis Care Center (for youth and children).

Component: Supportive Services

Services in place: Please list each of the following services, if provided in your community: case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other.

Case management and Social Services, Employment Services, Substance Abuse Services, Primary and Specialty Medical Care, Mental Health Services, Veterans Services.

Service Providers:

Easter Seal's Rehabilitation Center (mental health and disabled), Goodwill Industries

(disabled), CTE's training programs, Urban League, Shelter for the Homeless, LMG,

Inc. (inpatient and outpatient drug and alcohol treatment programs), inpatient drug

and mental health treatment programs, Stamford Hospital. The Connecticut Mental

Health Association, St. Luke's LifeWorks, Laurel House, Person-to Person, Stamford

CARES, Health Care Connection, Child Guidance Center of Souther Connecticut,

Stamford Catholic Family Services, Family Centers, Stamford Behavioral Health

Clinic, the Office of Advocacy and Assistance of the Department of Veterans' Affairs

and the West Haven VA Medical Center in the Healthcare for Homeless Veterans

Program.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

2. We have counted 48 sheltered chronically homeless persons in the Greater Stamford/Greenwich Area, and 6 unsheltered chronically homeless persons. Our strategy for Ending Chronic Homelessness by 2012 is four pronged:

1) Divert funds spent on emergency and transitional programs for chronically homeless persons and use the freed up funds to build more Permanent Supportive Housing (PSH) for chronically homeless persons; use HUD CoC funds to leverage our mainstream resources such as HOME, CDBG, HOPE VI, Low Income Housing Tax Credits, and Housing Trust Fund funds via Continuum members such as SLLW and

Mutual Housing via the Affordable Housing Action Collaborative (AHAC). Goal: 20 new units in 18 months.

2) Use the HMIS and our \$450,000 SSA HOPE grant to increase the speed at which homeless persons apply for Medicaid, SSI, TANF, and Food Stamps (goal: five days) and the speed at which they receive those benefits/entitlements. Goal: 60 days.

3) "Close the front door" of our Emergency Shelter (ES) and Transitional Housing (TH) components and "open the backdoor" by building PSH and targeting chronically homeless persons at 25% of new admissions.

4) Build the capacity of vocational programs for homeless persons in mainstream programs.

We will engage in activities adapted from the National Alliance to End Homelessness.

The following is excerpted from the Continuum's Final Narrative:

Paradigm Shift and Planning: Beginning with our September 17, 2003 Plenary Session, we made a fundamental change in our approach to ending chronic homelessness by 2012. This work continued throughout 2004 and 2005. For our July Plenary Session, we hired Suzanne Wagner, a professional facilitator from the Center for Urban Community Services (CUCS) to conduct the meeting and chart our goals and objectives. This was of great help in completing Logic Models for all eight of our programs.

Based on our Analysis of Unmet Need, we have adequate ES and TH beds, but we do not have adequate Permanent Housing or PSH. If we could divert the funds that we spend on the 93 chronic homeless persons in the Greater Stamford Area, we could free up a significant amount of funds spent in our shelters and use it to leverage more PH/PSH. That would allow us to "close the front door and open the back door." We are building both more PH and PSH so that we can move homeless persons out of ES and TH and into less expensive PH/PSH.

Data: We want to use our HMIS and SSA HOPE funds to monitor and increase the speed at which chronically homeless persons apply for, receive and utilize mainstream resources. We want to do this system-wide. To achieve this we used HMIS funds to hire a full-time Systems Administrator (shared by Stamford, Norwalk and Bridgeport), a 0.6 FTE SSA HOPE Project Director (in Stamford) and two 0.3 FTE HOPE Associate Directors (in Norwalk and Bridgeport). They send each HUD-funded provider an "exception list" which highlights those persons new to the CoC system who have not yet applied for mainstream resources. We are also developing an "exception list" of persons who have been in the system 30, 60, and 90+ days or more and are not receiving entitlements and benefits. Once we have cleared confidentiality issues we hope to have the Care Coordination Committee review progress on these "exception reports" twice each month. In a section below, we discuss the security and privacy issues with this plan.

As a result of our Point-In-Time survey (in 2005), we learned that only 1 of our chronically homeless unsheltered person received SSI or SSDI, and only 5 of our chronically homeless persons in Emergency Shelter were receiving SSI/SSDI and 41 in Transitional Housing were receiving those benefits. Since chronically homeless

persons are, by definition, disabled, we need to concentrate our efforts on getting mainstream benefits beginning with SSI/SSDI and Medicaid.

Emergency Prevention: The CoC in the Greater Stamford Area uses ESG funds, Stamford Housing Authority funds (and other non-HUD, non-CoC resources) to provide prevention programs including rent, mortgage and utility assistance, case management, landlord and mortgage-lender interventions and similar aid.

System Prevention: The Continuum supports the St. Luke's LifeWorks-sponsored Jail Diversion Program. The CT Department of Mental Health and Addiction Services funds it (not HUD) , and it assists anyone who is homeless and mentally ill and is being released from jail, or is being arraigned or is being released from the Connecticut Valley Hospital, a state funded mental institution. The collaborators are St. Luke's LifeWorks and the F.S. Dubois Center, our state funded local mental health authority and Stamford Hospital. Homeless persons are guaranteed up to sixty days of housing (the goal is seven days) in the Jail Diversion Program and then into a placement in Permanent Housing, or if indicated, up to 24 months in TH and then Permanent Housing.

Outreach: Our goal is to get chronically homeless persons off the streets and into housing immediately, and we are able to do this in less than one day in most cases. Although there is "no wrong door" to enter any Continuum member agency, most homeless persons enter the system through the Shelter for the Homeless (men) or the Emergency Shelters (single women and families) at St. Luke's LifeWorks or through St. Luke's LifeWorks' PATH Teams. SSA HOPE funds will provide us with two interns per semester that will conduct street outreach.

Shorten Homelessness and Rapid Re-Housing: Our P-I-T survey found 93 persons who were chronically homeless. The Continuum is realigning resources to reduce the duration of each spell of homelessness, and prevent recurrence. In particular, the Continuum is using a "housing first" approach, particularly with Mutual Housing's 12 PSH units that came on line in 2004/2005 and the four new low-demand beds that just completed their Technical Submission and the new project ranked "First" this year. Both programs are committed to taking 100% chronically homeless persons directly off the street.

Ensuring that homeless people have incomes to pay for housing: CTE, a former CoC member has rejoined and is now attending 100% of our meetings and worked on our ranking Committee. CTE will now provide pre-employment services to individuals who are living in supportive housing and struggling with multiple barriers to economic self-sufficiency. SSA Hope should dramatically increase the number of eligible persons receiving SSI/SSDI.

(3) Coordination. If your CoC covers a jurisdiction that has developed, or is developing, a separate strategy to end chronic homelessness, please provide a narrative description of efforts made to ensure coordination between that strategy and the overall CoC strategy, i.e. endorsement of that coordination by the applicable unit of government chief executive officer, etc.

Stamford/Greenwich is proud to be listed as one of the "10-Year Plan communities" on the United States Interagency Council on Homelessness' website. We have met with the Mayor of Stamford Dannel P. Malloy and outlined our plan. Mr. John O'Brien, our ICH Regional Coordinator (Boston), accompanied us to the meeting with

Mayor Malloy. Mr. O'Brien had also previously met with us (Nov. 19, 2003) to help us formulate our proposal. The Mayor made several suggestions that have been incorporated into our Plan. The revised plan will be discussed and voted on at the September 2005 Plenary and will be presented to the Mayor shortly thereafter. We will also present our "Plan to End Chronic Homelessness by 2012" to the First Selectman of the Town of Greenwich in the Fall of 2005.

Our work with the Mayor has been successful because the City is an active participant in the CoC process. Sarah Pour, Community Development, and Ellen Bromley, Social Services Coordinator, City of Stamford, and Nancy Brown, Director of Planning in the Town of Greenwich are regular participants in the CoC. Their work with us ensures that the CoC is always consistent with the Consolidated Plan. This includes regular grants for the city's CDBG and HOME funds in support of our CoC Projects. Likewise, the Town of Greenwich supported us through CDBG over the past two years, and by inclusion in their Consolidated Plans and Action Plans....

The Consolidated Plan will reflect our Plan to End Chronic Homelessness by 2012, just as it now reflects our Needs Analysis. Both cities plan to continue to support the CoC with CDBG and HOME (Stamford only, Greenwich is not a participating jurisdiction) funds and in their annual Action Plans.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

Not Applicable.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and

moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

See Attachment, Tabular Format, Exhibit 2

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

People and families in poverty, living in Stamford, face the following types of social and economic barriers:

Barriers	Opportunities Needed
Lack of education	GED, literacy training
Lack of child care	Child care, after-school programs
Substance abuse	Treatment
Lack of employable skills	Training
Mental disabilities	Counseling individually and in groups
Lack of health care	Health care access
Domestic violence	Legal assistance, emergency shelter, and advocacy
Family dysfunction	Counseling
Lack of skills	Training in finances and tenant/landlord responsibilities

Although Stamford is not perceived as a poor city, in 2000, certain areas had a poverty rate as high as 30%. The number of individuals living in poverty increased from 6.3% (1990) to 7.9% (2000) of the population. In 2008, the ACS estimate is 9.7%. The number of families living in poverty increased from 3.9% of all families in 1990 to 5.4% in 2000 of all families. In 2008, the ACS estimate of families living in poverty is 5.7%. The increase in those in poverty has increased significantly for individuals. In 2000, 16.5% of unrelated individuals over 15 years of age were in poverty. The ACS estimates 22.8% of individuals over 15 yrs of age are earning income at or below the poverty level. The ACS does not provide data on a census tract level. In 2000, only two census tracts exceeded a 20% poverty rate, the Central City with a rate of 21.5% and the South End with a 29.7% rate. One census

tract had a significant drop in poverty: Waterside neighborhood, which had a poverty rate of 24.6% in 1990, had its rate reduced to 12%. This was primarily due to vacating most of the housing in Southfield Village in preparation of its demolition. Half of the apartments in Southfield Village had been demolished as of April 2000. Consequently, the 2000 Census figures show a substantial reduction in poverty in Waterside. The adjoining South End neighborhood in 1990 had a poverty rate of 16.2% which nearly doubled in the 1990's.

The City of Stamford had sufficient concentrations of poverty to apply for Federal Empowerment Zone or Enterprise Community designation. However, HUD did not select Stamford for funding. The City of Stamford has successfully worked with residents and businesses to obtain a state Enterprise Zone designation for the Waterside and South End neighborhoods. The designation provides incentives to firms to create jobs, housing, and support services in these neighborhoods.

The City encourages persons living at the poverty level to obtain a GED, literacy and job training programs offered by the Board of Education and local non-profit organizations.

The City will also support child care programs and after school programs. The Welfare and Health Departments and non-profit agencies will support programs that address substance abuse, mental illness, inadequate health care and domestic violence, often associated with poverty.

Homelessness often threatens households living at or below the poverty level in Stamford because of the high cost of housing. The City will continue to assist the development of affordable housing by the Stamford Housing Authority, non-profit organizations, and private housing developers. The Consolidated Plan emphasizes providing housing for extremely low income households. The Stamford Housing Authority is committed to furthering the economic independence of Section 8 tenants through the application of its own and leveraged resources. A new Housing Assistance Program will increase the level of participation and long-term success of low-income residents in the Section 8 program by addressing typical barriers to engagement. Section 8 tenants will be helped in the purchase of their first home by participating in the SHA's homebuyer assistance program. Section 8 tenants are also a targeted group of Stamford's Job Ladder Welfare to Work program.

Community Goals To Eliminate Poverty:

The following community goals, if achieved, would eliminate poverty in Stamford's distressed neighborhoods.

1. Economic and employment opportunities to achieve and sustain full independence
2. Education and training programs designed to gain access to quality jobs

Strategies

The strategies described below will work to reduce the concentrated poverty in Stamford. These programs involve collaboration with other organizations and agencies.

- Supportive housing
- Maximizing use of Enterprise Zone designation
- Job training and microbusiness assistance
- Assist existing and developing micro-enterprises

- Literacy and English as a second language programs
- Youth programs.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

This question not applicable to City of Stamford, however the City of Stamford will support applications for developments that apply to the Connecticut Housing Finance Authority for the federal Low Income Housing Tax Credits. For projects that receive an allocation of HOME funds, such funds will be loaned at the applicable federal interest rate so that HOME financing will be consistent with the LIHTC regulations.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Special Needs Analysis response:

Non-homeless with special needs are summarized in the HUD required spreadsheet. The HUD spreadsheet lists those conditions which readily qualify individuals as special needs: elderly, frail elderly, persons with severe mental illness, developmentally disabled physically disabled, alcohol/other drug addicted, HIV/AIDS. The categories listed, however, are not mutually exclusive. For example, persons who are elderly may also have physical disabilities. Persons with HIV/AIDS may also suffer an addiction. The figures reported can best indicate that there are a total of some 22,600 manifestations of conditions that require supportive services. Similarly, people having housing problems manifest some 15,200 of these conditions. For those manifesting housing issues, the City has listed the units that we know are responsive to these issues. For those manifesting need for supportive services, the City presents the number of housing units (these offer supportive services), plus the number benefiting from supportive services offered through such agencies as the Food Bank, DMHAS, Domestic Violence program, etc. (Many of these supportive services are CDBG funded activities). There is a continued great need for services to this population, and the supply of supportive housing is inadequate. The provision of adequate permanent supportive housing is a cornerstone of Stamford's Continuum of Care's plan to end homelessness. The City supports development of such housing. The City places a high priority on supportive

elderly housing, as the need for elderly housing is so great, and as many services for elderly are established (senior center activities, meals on wheels, health clinics) but places a 'medium' priority on housing for other subcategories of the non-homeless, as development proposals must first show commitment from other sources for continuing subsidy of supportive services.

Among supportive services for one segment of the Special Needs group is Stamford CARES, a program of Family Centers Inc. Stamford CARES was established in 1986 in response to the complex needs of families living with HIV/AIDS in Stamford and its surrounding towns. Stamford CARES provides medical case management, mental health services, housing coordination, emergency financial assistance and access to substance abuse services, medical care and oral health services to men, women and families living with HIV/AIDS. Stamford CARES is the lead agency for the HIV Care Continuum in Stamford and Norwalk, subcontracting vital services to Stamford Hospital, Optimus Inc., CHC Inc., Liberation Programs, Mid-Fairfield AIDS Project, Norwalk Community Health Center and Connecticut Counseling Centers.

Stamford CARES accesses all available resources for housing assistance. In addition to disbursing Ryan White and FEMA eviction avoidance funds (one-time), staff work with local and statewide partners to access emergency assistance, shelter plus care, HOPWA funds and other housing programs throughout the City, region and State of CT.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and

programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Populations that are non homeless with special needs have been estimated on the relevant HUD worksheet: "Non Homeless Special Needs Table. The source of the data for the categories of severe mental illness, developmentally disabled (interpreted as difficulty in self care), and physical disability is the 2000 Census, Table OT - P21. Figures on those receiving supportive mental health services were based on respondent count to the DMHAS Consumer Satisfaction Survey of Fy 04. (Regional information is not available from later DMHAS surveys.) This data indicates that there is a critical need for services to the physically disabled, elderly/frail elderly, and mentally ill. Note, for the data derived from the 2000 Census, it is probable that these categories overlap. Clearly, the service strategy adopted for this group must assure that individuals who present a number of disabilities receive a comprehensive evaluation and treatment plan/support.

Priority housing and service needs for this group include specialized housing, transportation, and monitoring/case management to avoid the need for crisis care.

A significant portion of those requiring supportive services were over 65 - 27%. A first priority is the delivery of support services to elderly disabled, and repair and maintenance of housing facilities for elderly.

Mental illness is a significant contributing cause of disability in all age groups. A first priority is the provision/assistance in leveraging mental health services to all age groups of this vulnerable population.

Supportive housing for the functioning 16-65 year old disabled must be provided so that life goals can be achieved. HOME funds and CDBG funds can be used in combination with other construction sources and funded support programs to create housing that offers specialized support services for mentally ill, developmentally and physically disabled. As HOME or CDBG funds must be combined with other unknown sources (these will present themselves project by project) this is a second priority for funding.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and

specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

The City of Stamford is not eligible for HOPWA funds

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

The City of Stamford is not eligible for HOPWA funds.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

II. First Program Year Action Plan



SF 424

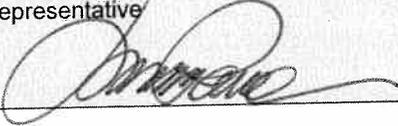
The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 8/11/2010		Applicant Identifier		Type of Submission	
Date Received by state		State Identifier		Application	Pre-application
Date Received by HUD		Federal Identifier		<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
				<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information					
City of Stamford, CT			CT91074 STAMFORD		
888 Washington Blvd.			DUNS: 72121601		
P.O. Box 10152			Office of Community Development		
Stamford		Connecticut		Department	
6904		Country U.S.A.		Division	
Employer Identification Number (EIN):			Fairfield		
06-6001897			7/10		
Applicant Type:			Specify Other Type if necessary:		
Local Government: City			Specify Other Type		
Program Funding			U.S. Department of Housing and Urban Development		
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding					
Community Development Block Grant			14.218 Entitlement Grant		
CDBG Project Titles Stamford CT, Year 36			Description of Areas Affected by CDBG Project(s) Target areas, See Project Detail		
\$CDBG Grant Amount 1,263,819		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income \$100,000			Other (Describe) \$227,453 reallocated current CDBG allocation		
Total Funds Leveraged for CDBG-based Project(s)					
Home Investment Partnerships Program			14.239 HOME		
HOME Project Titles Stamford CT HOME Investment Partnerships Program			Description of Areas Affected by HOME Project(s) See project detail		
\$HOME Grant Amount \$671,435		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged \$151,100, Capital Funds		

\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts 4	Project Districts 4		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
Timothy	R.	Beeble
Community Dev't. Director	203-977-4864	203-977-4775
tbeeble@ci.stamford.ct.us	www.cityofstamford.org	Other Contact
Signature of Authorized Representative		Date Signed
Michael A. Pavia, Mayor 		August 11, 2010

Approved as to Form
Corporation Counsel
 By SVR
 Date 08/10/10



First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

+ GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 1 Action Plan Executive Summary:

The Year 1 City of Stamford Action Plan addresses the three objective categories of decent housing, suitable living environment, and economic opportunity, with a total of 23 Community Development Block Grant (CDBG) activities, and 3 HOME Investment Partnerships Program (HOME) budget line items.

Stamford's total CDBG allocation is \$1,263,819. CDBG funds address the decent housing objective with eight activities totaling \$946,640, that will rehabilitate more than 450 apartments. The emphasis in housing activities is sustainability, with improvements budgeted for two low income elderly housing complexes, and two low income family rental projects. In addition, HOME funds will be used to create approximately 30 units of affordable housing by rehabilitating rental units, assisting in construction of new units, and in providing down payment assistance. A total of \$671,435 in HOME monies are available to the City of Stamford for the creation of affordable housing..

Economic Opportunity is addressed with the funding of the Women's Business Development Center. The total funding in this category is \$15,000 to be used to assist micro businesses.

Fourteen public service activities will help create a suitable living environment in Stamford. Investment in these activities totals \$190,208. Activities include health and homeless related services, elderly services, and special outreach services to ethnic communities. Public improvements totaling \$86,660 will assure sustainability of a head start facility, a family shelter, and a facility providing mental health services.

General Questions

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.**

Funds will be directed to the five neighborhoods described as the 'target area' in the City's Consolidated Plan. These five neighborhoods, covering ten census tracts, show concentrations of low income residents in excess of 51% of the population of the Census Tract or Block Group. The following description of each neighborhood and tracts within that neighborhood review the changes that have occurred in data when 2000 census enumerations are compared to the 1990 census information. There are no post 2000 estimates regarding the factors reported here at the neighborhood level.

The Westside neighborhood (Tracts 214 & 215) has 13,275 residents and 68% are low income people. Compared to the 1990 Census, this represents an increase in population in the neighborhood of 1,901 people. Forty percent of the population is Black. The Hispanic population had a two and a half fold increase to 37% of the neighborhood population. There are 4,553 housing units in the Westside; this is an increase of 364 net new units through the 1990's. Approximately 75% of the housing in the Westside is renter-occupied.

The South End (Tract 222) has a population of 3,075 which represents a 4.1% decrease in the 1990's. 76.5% of its residents are low income. The Hispanic population is 1,486, or 47.6% of the neighborhood. This represents a 17.7% increase during the 1990's. During the 1990's, the South End lost nearly a third of its Black population which as of 2000 was 968. The South End housing stock remained unchanged at 994 units of which 85% are renter occupied.

The Waterside Neighborhood (Tract 223) has a population of 4,836 which is an 8.2% decrease. Much of this loss of population can be attributed to preparations for the demolition of Southfield Village as part of the redevelopment of the area as Southwood Square under the HOPE 6 Program. 54.5% of Waterside's population is low income. There are 1,335 Hispanic residents, or 27.6% of the population. This represents a 75.6% increase in the number of Hispanic people during the 1990's. There are 1,836 Black residents of the neighborhood, or 38% of the population. This represents a loss of 38.5% of the neighborhood's Black population during the 1990's. There are 1,722 housing units in Waterside of which 54% are renter occupied.

The Eastside Neighborhood (Tracts 217, 221 Block Group 1, 218.02 Block Groups 2 and 3, and 220 Block Group 2) has a population of 14,170 of which 8,772 or 62% are low income people. The Eastside population increased by 20% in the 1990's. There are 3,849 Black residents of the neighborhood, representing 27% of the population. There are 4,105 Hispanic residents in the Eastside, representing 29% of the population. This is an 80% increase in the Hispanic population of the Eastside during the 1990's. There are 6,055 housing units in the Eastside, which is a net increase of 814 new housing units constructed during the 1990's. Rental housing comprises 69% of the neighborhood's housing stock.

The Downtown Neighborhood (Tract 201) has a population of 3,890 of which 65% are low income people. The neighborhood population increased by 37% due to construction of new housing. There are 1,043 Black residents in the Downtown, representing 27% of the neighborhood. There are 978 Hispanic residents, which is 25% of the population and represents a doubling of their proportion in the Downtown. The housing stock in the Downtown is 1,967 units, a 23% increase. Rental units are 91% of the neighborhood's housing.

These low income neighborhoods are situated surrounding the Stamford downtown and areas south of Interstate 95. These are the oldest developed areas of Stamford, holding the oldest housing stock and exhibiting the greatest degree of mixed land uses. The South End, for example, is an historic district, in which abandoned factory buildings and a private trash transfer facility exist 'cheek by jowl' with residential areas and community neighborhood facilities. These are also the areas most impacted by the wave of immigrants locating in Stamford. In the 2000 Census enumeration, six of the nine low income census tracts comprising the Target Neighborhoods had foreign born population in excess of 40%.

The target area has been the area of greatest minority population concentration. The minority population is itself in flux. Most of the census tracts show a decrease in Black and Asian minorities, but significant increase in the Hispanic population.

In 2008 -10, the target neighborhoods were examined in regard to how major environmental changes both in and adjacent to the target neighborhoods, have and will, impact their physical and social makeup. Major events affecting these areas included the foreclosure crisis, and major redevelopment/public right of way takings.

The Mill River Greenway, currently under construction, will create a 3 mile path from Scalzi Park to Kosciuszko Park and Southfield Parks at Long Island Sound. Mill River Park, located in the downtown section of the Greenway, will be a focal point for activity and recreation. The Greenway, passing through target Census Tracts 201, 215, 222 and 223, will offer pathways to encourage exercise and activity along the rivers edge. As part of the project the Mill Pond Dam has been removed, reestablishing 4 miles of spawning habitat for alewife and blueback herring. It is anticipated that the rehabilitated physical environment will offer residents of the area significant quality of life enhancements.

The Housing Authority of the City of Stamford (d.b.a Charter Oak Communities) has undertaken a \$20 million dollar HOPE VI funded project to revitalize the Fairfield Court public housing community located in Census Tract 214. Originally constructed in 1936, the design, age and deteriorated physical condition of the complex rendered it obsolete. The new complex will offer 275 units of housing including access to supportive services and occupational initiatives. In addition to providing a clean, safe, welcoming environment, the project will increase the economic self-sufficiency and independence of the residents.

The Stamford Urban Transitway, in Census Tracts 221 and 222, runs south of the railroad tracks, along Cherry Street and Jefferson Street, between Elm and Canal Streets. The project, with an estimated total cost of \$65.8 million is supported by the City of Stamford and the Federal Transit Administration. It will provide a direct link to the Stamford Transportation Center, improve traffic operations, safety, efficiency, and encourage public transportation and non-motorized modes of transportation to address current and future traffic needs. Work includes the

creation of travel lanes (one of which moving in each direction will be dedicated for the use of buses, taxis, private shuttle vehicles, and vehicles carrying two or more persons), traffic signals, a bicycle way, sidewalks, and landscaping.

The South End, Census Tract 222, is the site of Harbor Point, a large scale private redevelopment project which will result in the creation of over 4,000 residential housing units in a 15 story apartment building and two rehabilitated historic factory buildings. Two office towers, a hotel and acres of park land will be developed. A much needed and anticipated supermarket is under construction. Harbor Point will revitalize an area that has for years been home to a decaying series of industrial buildings.

In evaluating the foreclosure crisis' impact, 10 tracts were considered, and each of the target tracts was evaluated relative to the norm in these tracts regarding Private Mortgage Insurance (PMI). PMI is generally required by lenders when the borrower is providing a down payment of less than 20% of the value of the property. SCD studied the use of PMI as an indicator of heavily mortgaged properties and owners who may be at risk of foreclosure. Of ten census tracts evaluated for the percentage of mortgage loans using PMI in 2007, the range of percent PMI was 6% to 45%. Of the 10 tracts evaluated 8 were determined to be the most significantly affected by the foreclosure crisis. Of the 8 tracts selected as the Target Area for the investment of funds from the Neighborhood Stabilization Program (NSP1), 6 tracts are also in the established CDBG Target Neighborhoods, specifically the Westside, East Side and Cove sections of the City. The neighborhood descriptions below review PMI data and updated federal estimates regarding housing for all of the CDBG Neighborhood's census tracts and/or block groups.

East Side Neighborhood:

Tract 217: this tract lies immediately east of the downtown, and contains dense condominium and apartment development. Of the Census 2000 count of 3,450 residential units, only 508 were found in 1 – 4 family structures. In 2000, only 753 units were owner occupied. In 2008, 262 units of housing was completed on East Main Street at Eastside Commons (112 condominiums) and Glenview House (150 apartments). These market rate developments have 10% of their units set aside to be affordable to Very Low Income households. All units are within walking distance or a short shuttle ride from the main Metro North station or the Glenbrook Train Station. Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 3,102 households, with 1,461 mortgages. The neighborhood is served by retail along East Main Street. The amenities of the downtown social scene are also close at hand.

This tract had 16% of its mortgages having PMI. This was just below the median percentage among the studied tracts.

Income levels estimates by HUD for 2010 showed greater than 60% of the households as low income.

Tract 218.02: this tract lies east of Tract 217 and abuts the Town of Darien. The 2000 Census found that this tract had 2,098 residential units, 1318 were in 1 – 4 family structures and 1,154 units were owner occupied. Current estimates indicate an increase in owner occupancy since 2000 as indicated by estimated figures from HUD created for NSP. These indicate currently 2,024 households, with 1,564 mortgages. Of the tracts evaluated for percent of mortgage loans using PMI in 2007,

at 22% this tract is ranked fourth, below the high of 45%. Tract 218.02 had 237 sub prime loans in the period 2004 – 2006, the highest among the studied tracts. Income levels estimates by HUD for 2010 showed greater than 60% of the households as low income.

Tract 220 is defined on the southeast by tract 219, and bounded on the north by Interstate 95 and the railroad. Neighborhoods are densely built out with 1 – 4 family homes. Of the Census 2000 count of 1,169 residential units, 829 are found in 1 – 4 family structures. In 2000, 583 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 1,150 households, with 548 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 41% this tract had the second highest in a range of 7.14% to 45%. Income levels estimated by HUD for 2010 showed area benefit under CDBG is established in Tract 220, Block Group 2, where HUD shows low-moderate income at 76.2%. This Block Group is northernmost in the tract, between East Main Street and Cove Road.

Tract 221 located southwest of Tracts 219 and 220, has a northern border defined by Interstate 95 and the railroad. Neighborhoods are densely built out with 1 – 4 family homes. Of the Census 2000 count of 2,600 residential units, 1,603 are found in 1 – 4 family structures. In 2000, 924 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 2,502 households in tract 221, with 1,315 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 15% this tract is two below the median value of 18% in a range of 7.14% to 45%. Income level estimates by HUD for 2010 showed 65% of the individuals as low-moderate income.

Westside

Tract 213, Block Group 3, and 214 & 215 are known as the Westside, an area bounded by the Mill River, I-95 and the Town of Greenwich. The area is the site of single and multi-family homes, condominiums, small shops and offices. The neighborhood will be the site of significant capital improvements by the City. The Westside Walking Connector will provide access for low, moderate and middle income residents to the heart of Stamford's Downtown, the Mill River revitalization area, the Stamford Transportation Center, and the University of Connecticut campus. The Westside Walking Connector will include streetscape enhancements, walking/bicycle paths and a pedestrian bridge over the Mill River.

According to the 2000 Census, Tract 213, Block Group 3 had 509 residential units, with 377 units found in 1 – 4 family structures. In 2000, 321 units were owner occupied.

For the entirety of Tract 213, estimated figures from HUD created for NSP indicate currently 1,512 households, with a total of 1,317 mortgages. Of the tracts evaluated for percent of mortgage loans using PMI in 2007, Tract 213 had 11.38%, well below the median of 18% in the range of 7.14% to 45%. Income levels estimates by HUD for 2007 showed 50.6% low-moderate income persons in Tract 213, Block Group 3.

According to the 2000 Census, Tract 214 had 2,283 residential units, with 1,267 units found in 1 – 4 family structures; Tract 215 had 2,270 residential units with 1,391 units in 1 – 4 family structures. For both tracts, there were a total of 4,553 units of which 2,658 are in 1 – 4 family structures. In 2000, 1,101 units were owner occupied.

Estimated figures from HUD created for NSP indicate currently 2,198 (Tract 214) and 2,164 (Tract 215) for a total of 4,362 households, with a total of 1,653 mortgages (Tract 214: 773 and Tract 215: 880). Of the tracts evaluated for percent of mortgage loans using PMI in 2007, Tract 214 had 45%, the highest in the range of 7.14% to 45%, and Tract 215 had 26%, well above the median of 18%.

Income levels estimates by HUD for 2010 showed 67% of individuals in Tract 214 and 74% of individuals in Tract 215 as low-moderate income.

South End

Tract 222 is located south of Tract 201. It includes an entire peninsula, lying between the Waterside neighborhood peninsula (tract 223) and the Cove neighborhood (tract 221). Its' northern border is defined by Interstate 95 and the railroad. The south End is a mix of heavy industry, commercial and residential use. Currently, a significant redevelopment of abandoned industrial property is taking place which will eventually create 4000 new residential units with necessary supportive commercial development. Of the Census 2000 count of 994 residential units, 592 were found in 1 – 4 family structures. In 2000, 143 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 922 households in tract 222, with 200 mortgages. Of the ten tracts holding CDBG eligible low-moderate income areas, this tract is first above the median value of 18% for percent of mortgage loans using PMI in 2007. However, the real activity for PMI was only 2 mortgages out of a total of 20. Given the redevelopment of the area occurring by a major developer, there were significant property purchases occurring, but these were cash transactions. According to information obtained from the City of Stamford Assessor's Office the South End has the third highest percentage, or 30%, of property transfer activity in the City since January 2005. This has resulted in the South End having had the greatest amount of land changing hands. In the tract, 125 acres, or 47% of the land comprising the tract was transferred between January 2005 and September 30, 2007.

Between January 1, 2005 and September 30, 2007, 185 transactions occurred in the South End. 49% or 91 of the transactions involved an LP or LLC of which 47 or 51% involved Antares Investment Partners. Antares had acquired 24% of the property transferred, through 51% of the transactions occurring after January 2005.

In the South End, 78 or 42% of the 185 transactions occurring between January 2005 and September 30, 2007 involved structures classified as multifamily, residential condo or apartment buildings.

Income levels estimates by HUD for 2010 showed 78% of the individuals as low-moderate income.

Downtown

Tract 201 is located north of tract 222. It includes the commercial and downtown residential area, lying between tract 215 to the west and tract 217 to the east. The tract is a mix of downtown neighborhood commercial area (Bedford Street), high rise luxury (for example Trump Tower) and more modest low rise condominium and rental property, as well as a regional mall, known as Town Center. The creation of the Mill River Park along the west side of the tract has attracted additional higher density residential development, which has utilized the City's inclusionary zoning ordinance. Of the Census 2000 count of 1,967 residential units, only 226 were found in 1 – 4 family structures. In 2000, 175 units were owner occupied.

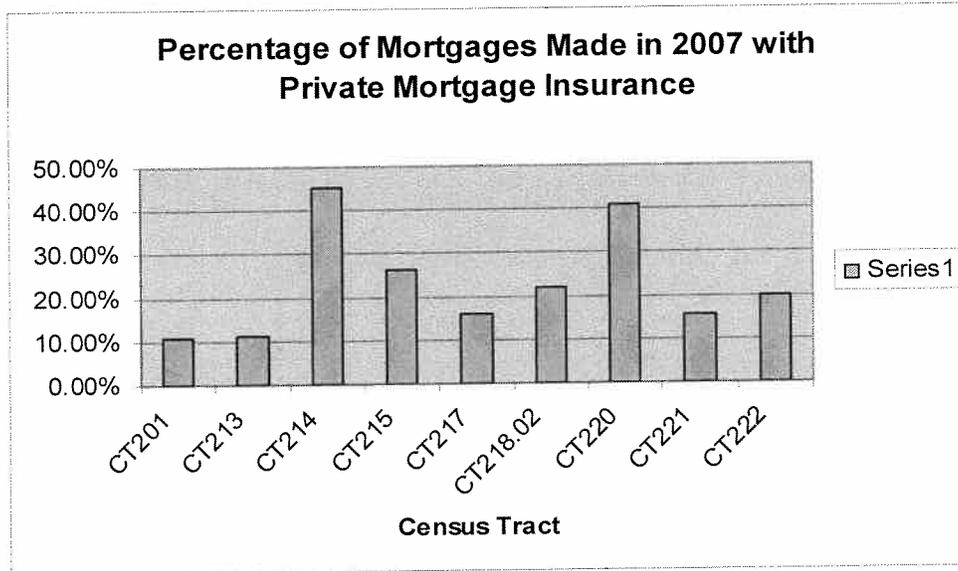
Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 1,899 households in tract 201 with 399 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 10.8% this tract is second from the bottom of the range of 7.14% to 45%. Income levels estimates by HUD for 2010 showed overall 68.9% of the individuals as low-moderate income. Within the tract, block group 1, north of Broad Street, was 56.8% low-moderate income, and 2, south of Broad street, and east of Washington Boulevard, was 68.7%, while block group 3, south of Broad street, and west of Washington Boulevard, was 81% low-moderate income.

Waterside

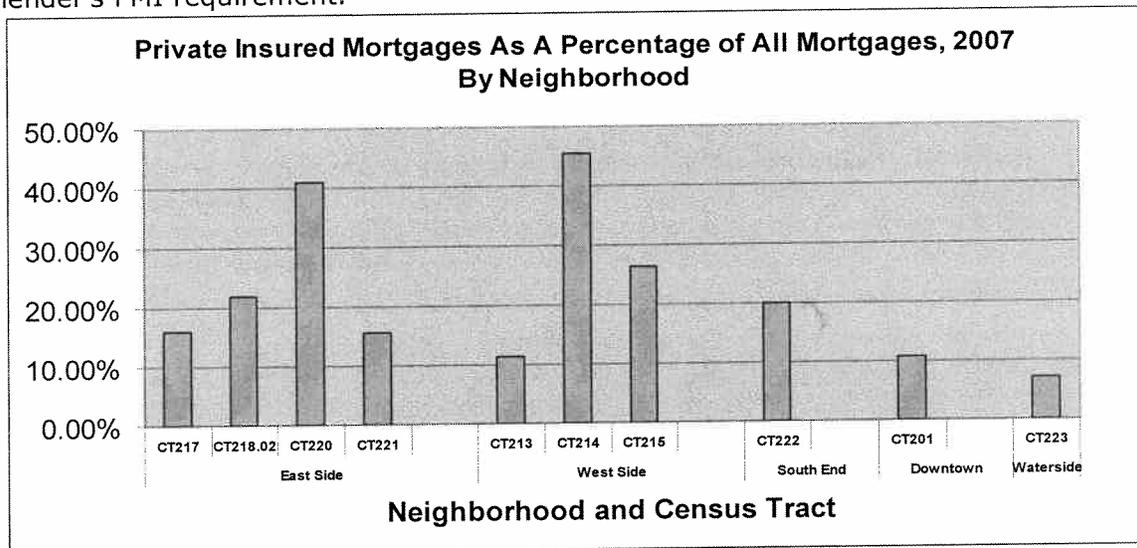
Tract 223 is a peninsula located south of Interstate 95 and tracts 214 and 215. The tract is a mix of industrial and residential, with a smattering of neighborhood service commercial. There has been some upscale office and restaurant development along the water on Southfield Avenue. The southernmost tip of the peninsula is composed of very high end, exclusive water oriented single family residential development. Despite this, income level estimates by HUD for 2010 showed overall 58% of the individuals as low-moderate income, with northernmost Block Group 3 taking the lead with 79.4% low-moderate income. Immediately below Block Group 3 is Block Group 1, qualifying with 56.3% low-moderate income persons per HUD. Of the Census 2000 count of 1,637 residential units, 1,210 were found in 1 – 4 family structures. In 2000, 752 units were owner occupied.

Estimated figures from the U.S. Department of Housing and Urban Development (HUD) created for NSP indicate currently 1,634 households in tract 223 with 766 mortgages. Of the ten tracts evaluated for percent of mortgage loans using PMI in 2007, at 7.14% this tract is at the bottom of the range of 7.14% to 45%.

SUMMARY

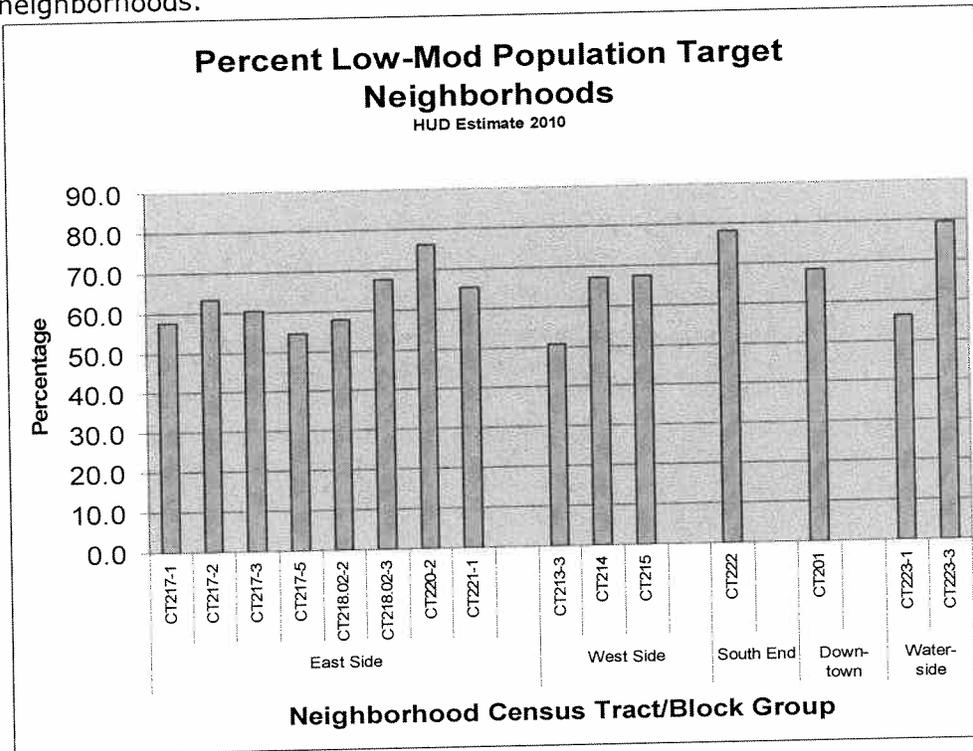


Private Mortgage Insurance (PMI) protects lenders in the event a borrower defaults on a mortgage. Lenders view borrowers who are unable to provide a 20% down payment as a higher risk and therefore, procure on behalf of the borrower, a private mortgage insurance policy, which the borrower is required to pay for. PMI payments result in a nominal increase in a borrower’s monthly payment, but ultimately substantially decrease a borrower’s purchasing power. PMI data does not reflect the number of borrowers who have been able to secure 80/10/10 or 80/15/5 financing arrangements. Although designed to remain in affect until the loan-to-value ratio is less than 80%, many borrowers experience difficulty in obtaining release from the lender’s PMI requirement.



Analyses of PMI as a percentage of all mortgage contracts written in 2007 in the Target Neighborhoods indicate a significant number of mortgages required PMI. Over 40% of the mortgages in CT 220 and 214 required PMI. Overall the West Side has the highest percentage of mortgages requiring PMI. On average 27.72% of the

mortgages in each West Side census tract require PMI. Across each Target Neighborhood the average percent of mortgages with PMI is 21.56%. This is one indicator of stress in a housing market, and likelihood of default. These neighborhoods also have greater than 51% low-moderate income population. In the downturn of the economy beginning in 2008, this population, often serving in the service sector, is very vulnerable to loss of employment. These factors combine to indicate almost one quarter of mortgages in these tracts are at high risk for default. See below table for HUD's estimate of low-moderate income in the target neighborhoods.



2. Through a public request for proposal process, annual HUD CDBG allocations of funds are made available to all prospective City and non-profit agencies for projects and programs that benefit Stamford's low income people. This process solicits applications consistent with the adopted strategies and priorities of the Consolidated Plan. The City of Stamford's Board of Representatives' Housing and Community Development/Social Services Committee and the Mayor with the assistance of the Community Development staff review each proposal. The Committee conducts a public hearing process which includes a presentation by each applicant. The Committee then reviews the projects for factors that include: consistency with CDBG guidelines for fund use, consistency with strategies and priorities of the Consolidated Plan, and the track record of the applying agency. The Committee meets with the Mayor's office to review recommendations with staff, and make final budget decisions.

Each project/program is reviewed relative to the extent it will further the high priorities of the Consolidated Plan and the extent to which the project addresses the critical need for affordable housing, community development, economic development and the service needs of the low income residents, primarily living in the Target Neighborhoods. A second public hearing is held annually to receive comments on the Annual Action Plan and proposed budget for the use of HUD funds.

Similarly, HOME funds for housing rehabilitation and construction in Stamford are allocated through a public competitive Request for Proposal (RFP) process. Projects are ranked on an objective basis considering leveraging of HOME funds, construction investment, low income benefit, Consolidated Plan consistency and relocation impact. The highest ranking proposals prepared to proceed are funded until all advertised funds are allocated. The Community Development staff will work with property owners through out the year to assist them in planning their housing projects and preparing for the next advertised RFP competition.

HOME funds for down payment loans for the purchase of homes, condominiums and cooperative units in Stamford are made available to low income buyers throughout the year. The public will be reminded of the availability of these funds through a legal advertisement as part of the annual RFP for HOME funds, as well as newspaper press releases, presentations by Community Development staff at neighborhood meetings and outreach by the approved housing counseling agencies. Home buyers are required to participate in pre-purchase homebuyer counseling provided by a non-profit organization approved by the City. Current approved housing counseling agencies include the Housing Development Fund, Inc., the Urban League of Southwestern, CT, Inc, and the Mutual Housing Association of Southwestern, CT, Inc.

Ten (10%) percent of the HOME entitlement grant plus program income is allocated annually for administration by the Community Development Office.

Fifteen (15%) percent of the HOME Entitlement Grant is set aside for use by Community Housing Development Organizations (CHDO) for housing development. Recognized CHDO's in Stamford are Neighborhood Housing Services of Stamford, Inc. and Mutual Housing Association of Southwestern, CT, Inc. The City will consider proposals for CHDO capacity building grants from CHDO's who need training or consulting services that will focus on identified capacity deficiencies. No more than 3% of the annual HOME allocation may be used for this purpose.

3. Critical underserved need identified in the strategic plan is for affordable housing for very low and low income people, as well as adequate services and employment opportunities. The obstacle to meeting these needs are the nature of the housing market in Stamford, and the inability for service providers to keep pace with the need for services in a swelling immigrant population.

The Consolidated Plan's housing needs chart indicates the greatest need (as defined by number of population experiencing housing problems) is experienced by renters earning less than 30% MFI. For this group, the elderly, small related and other household categories show more than 1000 people each experiencing some housing problem. That is, either excessive housing costs and/or overcrowding of the apartment by its occupants. The need for affordable, adequate housing extends from very low to moderate incomes, as a result of the extreme pressure on the housing market. Land and housing values rose precipitously in Stamford between 2000 (the date of the census data) and 2007 while income levels for the population in the target area did not kept pace. Housing values have now decreased but are stabilizing and there are few affordable rental opportunities for low-moderate income persons. The median sales value for a single family house remains out of reach for those with moderate income as defined by HUD for Stamford: \$412,500. April 2010 data indicate the median sales value is a .6% increase over last year at this time. The Housing Needs analysis chart for this Plan indicates very few units for sale or

rent, and a significant gap between a rent affordable to a Very Low Income family and the fair market rents set by the Department of Housing and Urban Development. For a 0-1 bedroom unit, the difference is \$262 per month, and for a 2 bedroom unit, it is \$385 per month. Those who would rent a three bedroom unit face a gap of \$711 per month.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

The basis for allocating funds to these neighborhoods is the overlapping concentration of need indicators: high concentration of LMI (51% or better), minority/immigrant population, age of housing stock, and percentage of rental housing. Funds are allocated within this area by a process of project competition and selection overseen by the Mayor and the City's Board of Representatives' Housing, Community Development and Social Services Committee (HCD/SS). The request for proposals that generates the project applications is very specific regarding the need for projects to benefit low income residents and meet priorities the City set forth in the Consolidated Plan. The Committee, in evaluating, selecting and funding projects is cognizant of the priorities set in the Consolidated Plan.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The Action Plan addresses the need for affordable housing by funding projects that retain housing as affordable and livable, and providing services to help the underserved population be more competitive in the housing market. Both CDBG and HOME funds will be used by the Stamford Community Development Office for housing unit rehabilitation. As feasible, HOME funds may be used to assist new construction. Several public services are tailored to an increasing low-moderate income non English speaking population, for example, Bi-lingual receptionist for dental services, a referral service for legal representation, and translation services for Hispanic seniors. Economic development activities emphasize job creation, and several public service activities address different aspects of skills and job readiness training.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

CDBG entitlement new allocation of grant funding of \$1,263,819 plus \$227,453 of reallocated funds are budgeted as follows:

- Public Services 15% of new allocation
- Public Improvements 7% of new allocation
- Economic Development 1% of new allocation
- Housing 57% of new allocation
- Administration/Planning 20% of new allocation

Note: Unallocated Yr. 35 supplemental CDBG funds, \$635.00 and Excess Housing, Public Improvements, and Economic Development funds

\$226,817.58 will be allocated to projects funded in the category of Housing. Program Income from repayment of rehabilitation loans will be used for additional housing rehabilitation.

The HOME entitlement grant of \$671,435 will be used as follows:

- HOME Development and Down Payment 75%
- HOME CHDO Projects 15%
- HOME Administration 10%

The City will support applications for Housing Tax Credits and McKinney-Vento programs for the homeless. The City is also supporting an application for Homelessness Prevention and Rapid Re-housing, and additional Neighborhood Stabilization Program funds as available.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The Stamford Community Development (SCD) Office serves as the Lead Agency for the Consolidated Plan and the administration of funding from the U.S. Department of Housing and Urban Development (HUD) including entitlement funding for the Community Development Block Grant and the HOME Investment Partnerships Program. The SCD Office is located on the 10th Floor of the Government Center, 888 Washington Boulevard, Stamford, CT 06901. The SCD Office may be reached by phone at 203-977-4155 or by email at tbeeble@ci.stamford.ct.us. The Mayor and the Housing, Community Development and Social Services Committee of the Board of Representatives, with the staff support of the SCD Office and input from the residents and representatives of non-profit agencies, set priorities and make the annual funding decisions directing the investment of the HUD funds that are made available to the City of Stamford.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

Annual CDBG allocations of funds are made available to all prospective projects in the target area through a request for proposal process. This process solicits applications consistent with the adopted strategies and priorities of the Consolidated Plan. The Mayor and the City of Stamford's Board of Representatives' Housing and Community Development/Social Services Committee review these proposals. The Committee and Mayor conduct an open hearing process which includes a presentation by each applicant. The Mayor and Committee then review the projects for factors that include: consistency with CDBG guidelines for fund use, consistency with strategies and priorities of the Consolidated Plan, and the track record of the applying agency. The Committee confers with the Mayor's office to review recommendations with staff, and make final budget decisions. The Committee holds a second public hearing to receive comments on the proposed budget.

Each proposal is reviewed relative to the extent it will further the priorities of the Consolidated Plan. This usually means the extent to which the project addresses the critical need for affordable housing or the service needs of the low-moderate income people in our target areas.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Public housing, health social service agencies and private housing interests are brought together through meetings of the Affordable Housing Action Collaborative (AHAC), a group of private, non-profit and public affordable housing advocates. Also, the City of Stamford Zoning Board and Board of Representatives conducted studies and hearings that yielded the adoption of inclusionary zoning regulations, a commercial linkage ordinance, and a 1:1 replacement ordinance. The inclusionary zoning provides for developers of new multifamily housing developments to set aside 10% of their units as permanently affordable to low income families. Units may be constructed on-site or on a near-by site. Alternatively, the developer may make a payment to the City's Housing Trust Fund equal to approximately \$182,000/affordable unit. The commercial linkage ordinance requires commercial developers to support the development of affordable housing, requiring that 50% of commercial building permit fees collected annually in excess of \$2,500,000 be deposited in the housing trust fund. In addition to the two ordinances listed above, the Mill River Zone provides for similar goals and requirements as the inclusionary ordinance, but requires 12% of the units be affordable, and that they be on site. There is no alternative for payments into the trust fund. The administration of these three ordinances carries out the public goal of creating affordable housing through private action. So far, of 2,328 units completed or under construction, 344 are affordable to households earning between 25% to 60% of Area Median Income (AMI). Experience indicates that as developers and City officials become more familiar with implementing the ordinances, more units will be created. In addition, thirteen developers plan to construct 5,934 housing units which will be subject to the inclusionary zoning requirement to provide 10% affordable housing. This includes a major 82 acre development in the City's South End, which is now being carried out by Building Land Technologies (BLT). BLT is readily accepting of the City's inclusionary and linkage provisions, and is negotiating income provisions while being sensitive to neighborhood displacement. The developer is proposing to exceed the required number of affordable units, which will be affordable to a range of incomes between 30% and 80% AMI. BLT is underway with Phase I of its development. This includes the conversion of a mill building on Henry Street known as "The Lofts," which is complete and occupied. Another 68 affordable units are under construction at 101 Washington boulevard.. And, Metro Green II will provide 50 affordable apartments with HOME and City Capital funds.

Citizen Participation

1. Provide a summary of the citizen participation process.

The City undertook the following process in soliciting and selecting programs and projects for funding through CDBG Year 36.

On January 4, 2010, a legal notice was published announcing the preparation of a Consolidated Plan, anticipated receipt of CDBG funds of approximately \$1,100,000 and invited the public to comment upon housing and community

development needs and propose uses of these funds by making application by February 1, 2010 and attend a public hearing on February 16, 2010. An email to interested non-profit agencies solicited participation in the CDBG Annual Action Plan and Consolidated Plan process was sent on January 4, 2010. The City received 42 proposals requesting \$2,700,951 in funding. On March 6th, the Housing, Community Development and Social Services Committee (HCD/SS) met to make CDBG funding decisions in awarding an estimated \$1,100,000 in CDBG Year 36 funds, as well as \$227,453 in current CDBG funds for re-programming.

On April 1st, HUD notified the City that it would receive \$1,263,819 in CDBG funds and \$671,435 in HOME Investment Partnerships Program funds. The City sent letters to CDBG applicants informing them of the recommendations for CDBG funding. On April 20th the HCD/SS Committee held a hearing to receive comment regarding the proposed Action Plan and Consolidated Plan. They then finalized the budget and made adjustments for the additional anticipated CDBG Year 36 funds.

On June 8th, an advertisement was placed notifying the public of the availability of the draft Consolidated Plan for review for a 30 day period.

On June 10th, the City of Stamford Board of Finance Approved the Year 36 Annual Action Plan.

On July 6th, the Board of Representatives approved the Year 36 Annual Action Plan, and authorized the Mayor to file a Consolidated Plan including the Annual Action Plan, incorporating the CDBG and HOME budgets for Year 36. No comments from the public were received during the thirty (30) day published comment period on the Year 36 Action Plan and Consolidated Plan.

Marie Johnson, Executive Director, Senior Services of Stamford, Inc. visited the SCDP office to review submitted applications. Two members of the public visited SCDP to review applications, Ms. Lula Ann Blackson and Ms. Estel Coleman. No comments were received from any of the reviewers.

2. Provide a summary of citizen comments or views on the plan.

At the first public hearing, recommendations were heard on the need for rehabilitation of existing assisted housing, community centers, day care centers, special needs facilities and homeless shelters. Presenters also made recommendations for the provision of public services for the homeless, the unemployed, the elderly, the disabled, youth and victims of abuse. A presenter also recommended job creation through economic development.

At the second public hearing, comments were received from one agency that had failed to submit their proposal for CDBG funding by the stated deadline and from two agencies who had failed to participate in the first public hearing to present their request for funding, as required by the City of Stamford's CDBG Notice of Funding Availability (NOFA). Each agency asked the Housing Community Development and Social Services Committee to consider their proposals despite the fact that they did not meet the requirements of the NOFA. The Committee agreed to consider the proposals, but voted against shifting proposed funding from other programs to any of the programs of the three effected agencies.

Other than the Year 36 proposals and accompanying testimony by the respective agencies, no comments were received on the plan. A reporter from the *Advocate*, attended the HCD/SS meeting.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

On January 4th, the City placed a legal notice advising the public of the availability of CDBG funds for Year 36, and providing information on how to obtain a submission package for proposals for funds. On the same date, an e-mail notice was sent to all current CDBG funded agencies and any that had expressed an interest in CDBG funding in the previous year. The January 4th e-mail notice was provided to the four neighborhood associations and the two community centers that serve the low income minority and immigrant populations.

The legal advertisement of April 8 announced a 30-day review and comment period for the Year 36 Action Plan, the CAPER, and 2005 – 2010 Consolidated Plan. It indicated that these items were available to review at the CD Office, at the Town Clerk's Office or at the public library. The legal notice announced that there would be a public hearing in an accessible building (the Stamford Government Center) on April 20 to receive comments on the Plans and proposed use of Year 36 funds. The advertisement offered assistance to anyone with special needs in order to participate in the hearing. This includes assistance to non-English speaking citizens. The announcement of the proposed use of funds and the scheduled hearing was also sent by mail, with a full list of proposal requests received. For the most part, these agencies have bi-lingual capabilities on staff, and all have staff that are fluent in English. If any non-English speaking citizen contacts the SCD Office with their special needs in understanding the plan, we can obtain the assistance of a number of City employees who speak Spanish, French-Creole, Hebrew, Paskistani, Polish and a number of Asian languages. If so requested, SCD will provide a translated copy of the plan as submitted to HUD. At the time of submission, no request for a translated copy had been received.

The advertisement of June 8th, notifying the public of the availability of the draft Consolidated Plan for review for a 30 day period referred readers to City offices and the City web site to see copies of the plan.

The proposed plan was also posted on the City's web site. Free internet service and computers are available to the public at the Stamford Government Center and the public library branches.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

No comments were received.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

Planning and Zoning

The Zoning Board will continue to offer special exception density bonuses for development of historic properties. The Zoning Board will continue to implement the Inclusionary Zoning regulation for affordable housing. The inclusionary ordinance stipulates that 10% of the units in multifamily new developments having 10 or more units must be affordable to very low income households. Should the required units not be built on site, developers must make a cash "buy out" payment to the City to permit development of affordable units at other sites. The amount of buy out is an average of \$182,000 per unit. In the Mill River Zone, developers must provide 12% of their units as affordable and on-site; a buyout option is not available.

The City will undertake and promote the following initiatives to improve the institutional capacity to deliver affordable housing in the public, non-profit, and private sectors:

Public Sector

The City's various boards will continue to develop familiarity with certifying occupants of Inclusionary Zoning units, monitoring on going compliance, processing the receipt of Inclusionary Zoning payments as well as the appropriation process to the Trust Fund. The City has established a project funding approval procedure for the Trust Fund.

The City of Stamford has long worked with its neighbor, the Town of Greenwich, in assisting projects that benefit both communities. This is especially true around funding for homeless shelters and youth homes. In 2009, this cooperation was recognized with a peer award from the Connecticut Community Development Association.

In 2008, the City began working closely with the Connecticut Department of Economic and Community Development to carry out programs under the first round of funding for the Neighborhood Stabilization Program (NSP) for which the City is receiving \$2,909,550. The City will pursue other NSP funds as available.

Non-Profit Sector

The City will use HUD consultants and SCD staff to provide technical assistance to Community Housing Development Organizations (CHDO's) as well as non-profits that wish to become CHDO's. A strong liaison with the Connecticut Housing Coalition has resulted in significant trainings being available for local CHDO staff. In addition to the statewide trainings offered, SCD will request HUD Technical Assistance for local non-profit training as necessary. SCD will make HOME funds available for CHDO capacity building for those CHDO's having deficiencies. SCD will foster partnerships among non profits and CHDOs to achieve greater organizational stability and access to increased housing related financing.

The City's Community Development Office has made staff available to consult with the emerging neighborhood based economic development organizations as they pursue creating their own administrative structure and development strategies.

The City will encourage HUD, the Local Initiative Support Corporation (LISC) and the Connecticut Housing Coalition to provide Stamford's non-profits with training courses in non-profit development, and in seeking non-Federal sources of funds for operations and projects. SCD will work with non-profits to assure that to the extent feasible, they will receive developer fees for their projects.

The City is a willing participant in the local Affordable Housing Action Collaborative (AHAC), a roundtable of affordable housing providers: government, housing authority and non-profits. AHAC recently assessed its role and the benefits its institutional members seek from membership. As a result, AHAC is considering a more formal membership structure. Due to the economic downturn and changes in staffing of several key members, AHAC has not met regularly in the past year.

The City is an active participant in the Stamford Greenwich Continuum of Care. SCD staff has co-chaired the Continuum during the development and adoption of its 10 year plan, and the City continues to provide meeting space and foster cooperation and communication among participants.

The City has established partnerships with developer non-profits as part of its strategy for acquisition and rehabilitation of foreclosed properties under the Neighborhood Stabilization Program. The non-profits are involved in property evaluation, acquisition, rehabilitation, and housing counselling of prospective buyers. The City made the first NSP loan in Connecticut at the close of June 2009. Working with non-profit housing development groups the City has assisted with the acquisition and rehabilitation of 5 foreclosed properties which will be sold to income eligible buyers.

Private Sector

The City will seek to provide a link between willing lenders and neighborhood projects. Part of this effort will be to provide lenders with an orientation to Stamford's neighborhoods. SCD will work with banks to fulfill their obligations under the Community Reinvestment Act to fund development of affordable housing in distressed neighborhoods.

Small companies, especially minority-owned businesses, need access to financing and the capacity to handle multiple projects. The City will assist small minority-owned businesses to gain access to loans and technical training. The City will fund a micro enterprise technical assistance program, particularly focused on women-owned businesses which will provide links to lenders.

Minority Outreach Statement

The City of Stamford will actively conduct minority outreach as it announces availability of funds for programs and as it procures services.

The City seeks to continue to engage qualified minority and women owned firms for goods and services. The City has performed outreach and sponsored training of local individuals in lead hazard control work. The City actively advised minority contractors of training opportunities, for example, the recent EPA required training

for the EPA's lead-based paint Renovation, Repair and Painting (RRP) Program. The classes conducted were sufficient to enable certification for those who completed the classes and followed up with application to EPA for certification. This has generated a minority firm that often succeeds in winning bids for grant related construction involving lead hazard control activities. The City also funds the Women's Business Development Center, which assists entrepreneurs establish micro businesses. The City will continue its commitment to increase the number of qualifying minority and women owned firms through this type of outreach.

The City has a strict policy regarding bidding or request for proposal process when services are sought from outside of City government. All requested services/bids are advertised in the local newspaper. In addition, notices of opportunities will be provided to target agencies known to access significant minority/ethnic groups. These agencies include: Yerwood Center, the Hispanic Advisory Council of Greater Stamford, the Haitian Center, and the Urban League of Southwestern Connecticut, Inc. Notices, advertisements/web postings will include requests for professional qualifications/request for proposals (real estate firms, appraisal firms, underwriters, accountants, legal services, title search services, etc.) as well as construction work. In the past, when a respondent to a notice for services responded and language difficulty was experienced, the City staff have met individually with the respondent and his/her interpreter.

Monitoring

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.**

Program Year 1 Action Plan Monitoring response:

Community Development Block Grant funded activities will be monitored as provided for in the monitoring section of the City's Consolidated Strategic Plan. Similarly, HOME projects, existing and new, will be monitored for compliance regarding income, rents, and condition as described in the City's Strategic Plan.

Lead-based Paint

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

Program Year 1 Action Plan Lead-based Paint response:

The City continues to pursue funds for more outreach and education regarding Lead hazards, and conducts lead screenings. The City is cooperating with the LAMPP Program (Lead Action for Medicaid Primary Prevention), a statewide Lead Hazard Control fund source, and makes referrals to LAMPP for remediation work. Any work

involving HOME, or CDBG funds receive lead hazard evaluations, and must comply with Section 1012 and 1013 regulations. Any unit inspected which has an EBL child must comply with Section 1012-1013 and the Stamford local lead ordinance in remediation.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Several funded projects address the objective for improving the quality of affordable rental housing. In particular, efforts are being made to assist the population seen with great need in the Consolidated Plan housing analysis, low-income elderly. Pilgrim Towers will receive funds to replace a portion of the building's windows. This development serves 76 elderly who require deep rental subsidy. Funds have been approved for accessibility improvements to meet ADA compliance for 24 units low income elderly housing at Stamford Cross Road Residences. Funds have been budgeted to rehabilitate the steel support beams for balconies on 44 apartments for low income people at the Martin Luther King, Jr. Apartments. NNI Stillwater Limited Partnership will receive funds to rehabilitate the kitchens and baths of 15 low income apartments at 53-55 Stillwater Avenue. Stamford Community Development has received an allocation of funds to further rehabilitation of 70 units. Thus, a total of 211 units will be directly assisted. It should be noted that funds appropriated in public improvements also will benefit affordable housing: St. Luke's Community Services, Inc.'s Franklin Commons residential facility will upgrade a fire alarm system thus assuring continued habitability of a facility that provides transitional housing and support services to over 280 women, children and men in six residential suites of 54 rooms.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

-
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

According to the Housing Authority of the City of Stamford Year 5 PHA Plan – 5-Year Plan for Fiscal Years 2010 – 2014 Annual Plan for Fiscal Year 2010:

The Authority does not anticipate a HOPE VI application during FYE 2011.

The Authority anticipates submission of a Disposition Application for its 23 Connecticut Avenue property (CT 7-17). This property will be incorporated into the larger redevelopment of Vidal Court, a state-aided property, which will result in one for one replacement of the federal public housing units located at this address. [The Authority project narrative states "Palmer Square (will be) comprised of two parcels, the 26 Palmers Hill property...and the 23 A-B-C-D Connecticut Avenue properties, which will be combined into one parcel and consist of the new construction of 72 units and rehabilitation of 4 units for a total of 76 units of mixed-income rental housing...All residents of the Connecticut Avenue properties, are guaranteed priority for a housing unit in the new Palmer Square development..."]

The Authority anticipates continued use of Project-based Section 8 (PBV) in support of its redevelopment activities and in advance of the passage of SEVRA, which increases the cap on how much tenant-based subsidy can be converted to project-based, will see regulatory relieve to permit maximum usage of Section 8 PBV.

Outside of the current Fairfield HOPE VI Program, the Authority has no other homeownership program ongoing. The Authority may look at the feasibility of a homeownership program using some portion of its scattered site housing program during the fiscal year (2010) covered by this Agency Plan. (Year 5 PHA Plan for FY 2010-2014.)

The Agency Plan states that the Authority during the next 12 – 24 months will design and execute a Financial Education Program with service partners to improve the level of financial literacy of residents in all assisted housing programs.

The Executive Director and Deputy Executive Director continue an extensive series of resident association and community meetings across the entire state and federal portfolio. There is at least one meeting per month at all developments with active resident organizations.

In Year 31, the City funded security improvements at the Housing Authority's Stamford Manor elderly housing that will be completed in Year 36. This project was funded at \$133,600. This amounted to more than 10% of our entitlement grant. Security became a high priority at Stamford Manor as a fatal shooting had occurred. Tenants took concerns about security to the Authority, which in turn applied to the City for CDBG assistance. Installation remains to be completed. In Year 35, CDBG funds were allocated to rehabilitate Czescik Homes for the Elderly, by replacing entry doors and renovating interior hallways to assure handicapped accessibility, and by providing security cameras. Community Development will continue to work closely with the Authority to assure project completion of the previously funded activities.

The City cooperates with the Housing Authority and the local Housing Development Fund in assisting Authority tenants with HOME downpayment funds in conjunction with the HOPE VI downpayment program. To date, 50 public housing tenants have purchased homes with downpayment financing from the Authority and the HOME Program.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

The City's latest update to its Impediments to Fair Housing Analysis and Plan indicates the following actions should be taken to overcome impediments:

- Increase home ownership opportunities for low-moderate income.
- Improve quality and number of affordable rental units to provide choice for low-moderate income renters.
- Improve access to housing opportunities for low-moderate income people.
- Increase successful applications for conventional homeowner financing.

In keeping with the above, the HOME downpayment program will continue to provide financing to low income tenants to become homeowners. This permits low-moderate income borrowers to purchase a unit they can afford anywhere within Stamford. Perhaps more importantly, in the Stamford housing market, any unit held for any period of time gains substantial value. A family assisted with a downpayment loan is often on the way to creating personal wealth through equity that will enable them even greater choice of housing with their next purchase. As feasible, CDBG and HOME funds will be used to keep units affordable and safe through rehabilitation and new construction. Funds will be made available to private property owners and housing non-profits for this purpose.

The City of Stamford is committed to affirmatively furthering fair housing, including providing counseling to applicants for assistance from City programs, so that success in obtaining conventional loans can be achieved. The City of Stamford is also committed to advising its realtor and banking community of the need to provide fair and equal opportunity to conventional financing for all of Stamford's citizens. Education and outreach to these communities will be provided.

Downpayment Assistance

The downpayment assistance program, which has financed home purchases by 183 low income households, has consistently met the needs of the minority community. Thru March 2010, 56% of those assisted are African American, and 19% are Hispanic. It is anticipated that future downpayment assistance will continue these trends. This would result in minorities receiving the majority of the downpayment loans for the year 2010 – 2011.

Affirmative Marketing of Housing Containing 5 or More Units

The City of Stamford has established Affirmative Marketing Procedures. The goal of the City's procedures is to assure that individuals, who normally might not apply for

the new or vacant rehabilitated units because of their race or ethnicity, know that vacancies exist, feel welcome to apply and have the opportunity to rent/buy the units. Under these procedures, the City will determine the outreach target for developments/units as they come on line. Landlords are to provide the City of Stamford notice as soon as units are available so that the City can in turn notify target agencies known to access significant minority/ethnic groups. These agencies include: Yerwood Center, the Urban League of Southwestern Connecticut, the Hispanic Advisory Council of Greater Stamford, the Haitian Center, Tri-Lingual Outreach, and the City's Fair Rent Commission.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.

-
- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

The City does not receive ADDI funds. However, the City of Stamford will use its allocation of HOME funds and matching funds for acquisition, new construction, and rehabilitation of affordable housing for very low and low income persons and families. The funds will be available for rental and ownership housing. Ten percent of the FY 2010 HOME grant will be budgeted for administrative costs.

The City of Stamford has assigned the following priorities regarding implementation of the HOME Program:

1. Highly leverage HOME funds with private investment. Leveraged funds may be in the form of owner or sponsor cash, in-kind equity, private financing, or contributions.

2. Use HOME funds to expand the affordable housing stock, preserve existing housing, or provide home ownership opportunities.

3. Limit HOME fund expenditures to a maximum of \$20,000 per unit including relocation costs, thereby assisting the maximum number of housing units and households.

4. Target HOME funds for groups in great need and who have been disproportionately underserved by previous housing programs. Certain sub populations have significant numbers of people who are experiencing housing problems. These groups include very low income singles/elderly as well as small families. Elderly/single individuals will need one-bedroom and efficiency apartments as well as single room occupancy housing. Small families are in need of two bedroom apartments. Although fewer in actual number, a higher proportion of large families experience housing problems than small families or elderly. This is the case in all income groups. HOME funds will be made available to households earning up to 65% of the Area Median Income.

The City of Stamford will set aside 15 percent of its allocation of HOME funds for Community Housing Development Organizations (CHDOs). The City of Stamford is fortunate to have a number of experienced non-profit housing development corporations, two of which the City has designated as CHDOs. The SCD staff provides technical assistance to any non-profit development corporation that wishes to qualify as a Community Housing Development Organizations (CHDO). The City anticipates that CHDOs and other non-profit organizations will assume a major role in the development of HOME projects in Stamford. The following non-profit housing development organizations and their subsidiaries have previously participated in the various housing programs administered by SCD: Mutual Housing Association of Southwestern Connecticut, Inc. (CHDO), Neighborhood Housing Services of Stamford, Inc. (CHDO), New Neighborhoods, Inc., Stamford Affordable Homes, Inc. and Saint Luke's Community Services, Inc.

CHDOs will have exclusive access to the 15% set aside of funds, but they may also compete for the balance of HOME funds available for affordable housing. The actual use of CHDO funds will be determined by project proposals that are made by recognized CHDOs.

Recapture/Resale Issues.

The City of Stamford requires that participants in the HOME downpayment program execute mortgage deeds that require HOME units to be the owner's principal residence for the life of the loan. In addition, should they sell the unit, HOME funds are recaptured.

The Stamford Community Development Office received HUD approval of its form of note and mortgage for a HOME Downpayment Loan Program. These documents contain the required recapture provision in event of sale of the unit, or in event of several instances of default (for example, moving from the unit and renting it out). The Adopt-A-House Program worked with the City to draft the proposed documents which were approved by HUD in 1997. In the event of sale by foreclosure, the owner will be required to repay HOME funds only as net proceeds permit the satisfaction of prior liens, closing costs and the HOME loan. When voluntary sale occurs, the City must be notified by the Owner, and, should the sale price of the property be less than outstanding liens, the City may exercise a right of first refusal, and arrange a purchase by a low-income home buyer. This will assure that the unit will remain affordable.

The HOME Downpayment Assistance Program provides up to a \$20,000 deferred payment loan at zero percent which is payable upon resale or in 30 years, whichever occurs first. Since the HOME loans must be repaid, there is no requirement for resale restrictions. To date 192 low income households have purchased a residence with a HOME downpayment loan. The Uniform Relocation and Acquisition Act (URA) regulations effective February 2005, have had a chilling effect on this program. In order for a low income buyer to receive a HOME downpayment loan to purchase a unit marketed with a tenant in-place, the buyer or the seller must pay relocation benefits. Furthermore, the tenant is no longer permitted to waive his/her relocation benefits. As a result, many of the downpayment loans are for newly developed affordable units, vacant existing units, or owner occupied existing units.

In 2010 - 11, the City will consider instituting underwriting standards that require HOME downpayment loan recipients to meet a minimum requirement for their housing cost to income ratio.

To the extent possible, HOME downpayment loans may be used on units purchased through the City's Neighborhood Stabilization Program (NSP). The NSP program shares the goal of creating affordable housing units, by acquiring, rehabilitating and reselling eligible properties to income qualified persons.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

The City of Stamford has endorsed the latest Stamford/Greenwich Continuum of Care Plan: Homelessness 2007, Stamford/Greenwich Connecticut, A Ten Year Plan, Different Time, Diferent Place, October 2007. The Plan presents the latest analysis of the annual homeless count, and presents goals and strategies that emphasize prevention of homelessness, and intervention. It identifies needed resources, strategies to create them and the need for greater access to services required by the target population. The Continuum of Care's strategy and priorities for addressing the needs of the Homeless and Special Needs Populations were developed with significant input from homeless assistance providers, homeless persons, and other concerned citizens. The plan states:

"We believe that most individuals and families can go directly to permanent housing if they are receiving optimal services from case managers who can broker effective comprehensive support services from local providers for such services as mental health, vocational and substance abuse treatment.

For those few individuals and families that cannot go directly to permanent housing we have 144 Emergency Shelter (ES) beds for individuals and 50 beds for our 16 families. We presently have 147 Transitional Housing (TH) beds for individuals and 62 beds for our 23 Transitionally Housed families. The CoC believes this is sufficient for our continuum and, therefore, concludes that if supportive housing development continues its trend we do not need any new emergency or transitional shelter beds or units for either individuals or families.... The CoC strategic plan is to build 65 units of permanent housing and/or permanent supportive housing for those identified as chronically homeless, thereby freeing up dollars and resources to house other homeless people. Of these 65 units, 45 units will be permanent or permanent supportive housing for individuals and 20 units of permanent or permanent supportive housing for families. The CoC also seeks to increase percentages of homeless persons moving from transitional to permanent or supportive permanent housing." (Stamford/Greenwich Connecticut, A Ten Year Plan, October 2007, p. 14.)

The CoC has created a standing Ten Year Plan Committee in which all major stakeholders in CoC are represented and which is responsible for reviewing Plan objectives and progress and presenting a report to the full CoC membership in the first quarter of 2010. The CoC 2009 Strategic Plan affirms that the plan goals are realistic and reachable.

1. The amount of funds the Continuum will apply for in 2010-2011 is still not known, as the HUD NOFA has not been published. It is anticipated that the 2010 NOFA will make available approximately \$39,000 for a 2 year project to serve homeless disabled individuals and families, with a emphasis on serving veterans. In 2005 - 2009 the amount awarded to each Stamford agency was around \$19,000. The 2010 amount is projected at that level.

2. The Action Plan addresses the objectives of the strategic plan by making funds available to provide emergency shelter, and to maintain/create housing at the "back door" of the shelter, in the form of supportive and transitional housing. For emergency shelter, CDBG funds from Years 34 and 35 will be used to replace flooring and the boiler at the Shelter for the Homeless, Inc. The need for a "continuum" of housing options for this population is addressed through window replacement at the St. Luke's Franklin Commons' transitional housing site. The City's HOME program encourages application for SRO/efficiency units targeted to this most needy of our population. The greatest obstacle to creation of more transitional units is the dearth of funding available for supportive services and deep rent subsidy. The Economic Recovery program Homelessness Prevention and Rapid Rehousing will provide some funds in this regard. The City worked with CTE, Inc., to develop the application for Recovery funds that will include Stamford, Bridgeport, Greenwich and Norwalk.

3. The City is committed to working with the Continuum of Care in its initiative to end chronic homelessness. Among the strategies to do so is to track the chronically homeless into support systems - Medicaid, SSI, TANF, and Food Stamps. CDBG funds several outreach programs and shelter related counseling/case management services that will put more homeless in touch with these sources of funds. CDBG is funding the Homeless Shelter's Day Drop In Program and Career Development Program. The Continuum also emphasizes creation of housing that provides supportive services to at risk populations. As noted above, the City works with the suppliers of such services in maintaining these units and in creating additional units. A HOME award has been made to help create the supportive housing campus proposed for Fairfield Avenue that will be targeted to the chronically homeless, and that will provided significant support services through a specialized local non-profit.

4. Those who are non-homeless and at risk of becoming homeless are addressed in the Consolidated Plan's Needs Chart. Often, an individual exhibits more than one of the disabilities that make them hard to house: severe mental illness, physical disability, addictions. The Continuum places emphasis on delivering supportive services to this at risk population. The Action Plan cooperates in this effort by providing CDBG funding for the following programs: a Food Bank that provides food for Stamford's shelters, Sexual Assault Crisis Center for their outreach program, and the Child Guidance Center of Southern Connecticut, Inc.'s Mental Health Treatment Program, which will provide mental health services to 60 youth.

5. The need for a Discharge Coordination Policy is considered critical by the Continuum. Currently, one program operated by St. Luke's (a Continuum member), the Jail Diversion Program, assists anyone who is homeless and mentally ill and is being released from jail, or is being arraigned or released from the Connecticut Valley Hospital, a state funded mental institution. The Continuum is also committed to utilizing the expanding new HMIS (Homelessness Management Information System) to offer a means of tracking those discharged or otherwise at risk (removal from a treatment program) of being homeless to assure that needed follow up is provided. The Continuum of Care follows and promotes protocol which support the discharge policies adopted by the CT State Department of Children & Families (DCF), Department of Public Health (DPH), State of CT Dept. of Mental Health & Addiction Services (DMHAS), and the State of CT Department of Corrections (DOC). DCF contracts with CoC agencies (Kids in Crisis, St. Luke's) to provide housing and services for youth 18 years of age or older. Hospitals, DMHAS, DOC and the CoC members work to ensure no one is discharged into homelessness. DMHAS and CoC agencies work together to ensure the psychiatrically disabled are appropriately placed. DOC participates with CoC providers to locate appropriate housing for inmates.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response:

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

For overall Community Development strategies and objectives, please see Exhibit 2, Non Housing Community Development, of the City's Consolidated Plan document.

The following activities will be funded in the program year beginning 7/1/10:

Strategy 1: Assist Existing and Developing Micro-Enterprises
In Year 36, the City will fund the Women's Business Development Center, Inc. (WBDC), which provides assistance to low-income individuals seeking to begin a micro-enterprise. WBDC works with its clients to develop business plans and initiate business start ups. The goal is to produce at least 2 new businesses.

Strategy 2: Develop a Skilled Labor Force For Local Businesses

The City will provide CDBG public service funds for training programs through the Urban League (Weatherization Training Program) and the Shelter for the Homeless (Career Development Program).

Strategy 3: Create Additional Employment Opportunities In Stamford

There are no projects in this category.

Strategy 4: Improve Public Infrastructure In Targeted Areas

There are no projects in this category.

Strategy 5: Improve Community Facilities

Year 36 funds will be used to preserve three facilities delivering important public services in the target neighborhoods. In the downtown area, Saint Luke's Community Services, Inc.'s Franklin Commons is a large facility providing services and transitional housing for 280 residents/clients in 54 rooms. Year 36 funds will upgrade life safety systems (fire alarm) in the shelter/transitional housing and program space at the St. Luke's facility. Childcare Learning Centers, the Stamford provider of Head Start services to children 3 to 5 years of age, have significant facilities at Palmer's Hill Learning Center. Funds will be used for improvements to the life safety systems (fire/smoke alarms) and lighting at Palmer's Hill.

Strategy 6: Promote Health, Medical, Educational, Nutrition, and Human Service Programs

The City will fund 14 public service activities with CDBG funds. These include a dental center, the Food Bank, and the Sexual Assault Crisis Center's outreach education program. Funds are directed to the Shelter for the Homeless to assist in job readiness and provide a day drop-in shelter that serves 600+ persons. To assure all have an opportunity to avail themselves of the community's services, the City funds a trilingual outreach effort. Elderly are served through a program that provides a social worker to coordinate volunteer services to 55 blind seniors, a North side senior center program and an Elder Hispanic Outreach Program at the downtown center, which will provide translation and social support for 170 elders. Youth are served through the Child Guidance Center of Southern Connecticut, Inc., which will provide mental health services to 60 youth, a Youth Mentoring Program, and through Connecticut Legal Services, Inc. information and referral services including legal representation to low income people. Kids in Crisis, Inc. provides medical care for youth who enter a local youth/family emergency shelter. The Food Bank, partially funded by CDBG, provides low cost/free food to distribution points throughout the City, including homeless shelters, soup kitchens, churches and day care centers.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

To reduce poverty in Stamford in Program Year 36, the city will provide services and programs that help those in poverty or are threatened with poverty achieve economic advancement. The City will fund programs or collaborate with other organizations to implement strategies described below.

Permanent Housing and Services for the Homeless:

In Year 36, service to the homeless population remains a City priority. The City will provide CDBG funding for the Homeless Day Drop-in Program of Pacific House Shelter for the Homeless, as well as the Pacific House's Career Development Program. St. Luke's Franklin Commons will receive life safety system upgrades, thus preserving essential shelter housing.

Stamford acknowledges that homelessness requires a continuum of care approach. To help stabilize families, and thus avoid homelessness, the City is funding the Food

Bank, as well as services for families: mental health treatment for youth , services to blind seniors.

Job Training and Micro Business Assistance:

The City will continue to provide technical assistance to groups that are or are organizing as Community Business Development Organizations (CBDOs). The West Side Neighborhood Revitalization Zone, Inc., the , East Side Partnership and the Waterside Coalition, are attempting to deliver economic opportunity activities to those in their neighborhood areas. The City will fund the continuation of a micro enterprise technical assistance program to aid low income people to establish their own businesses. CDBG funds will finance a weatherization training program sponsored by the Urban League for unemployed and under employed persons.

Health Programs:

The City will continue to fund a food bank program and a dental care program. Public service funds will assist in providing mental health services to 60 youth. In addition, funds are being provided to Voluntary Services for the Blind of Fairfield County, Inc., to coordinate volunteer providers of assistance to 55 Stamford seniors with impaired vision.

Wealth Creation

The City's HOME downpayment loan program permits qualifying low-income families to purchase housing in Stamford. This provides a family with an appreciating asset. Analysis of 36 of the 50 repayments made through the end of June 2009 reveals an astounding creation of wealth: low income buyers were annually gaining 18% equity appreciation or \$26,500. This was equal to approximately 63% of the average buyer's household income. Each homebuyer gained an average of \$75,371 at the time of their sale or refinance. Total loan repayments of \$777,959 have provided sufficient HOME Program income to assist 39 additional homebuyers. Of the assisted homebuyers, 56% are African American, 19% are Hispanic and 4% are Asian. Incomes have ranged from \$11,000 to \$82,000.

In addition to the HOME downpayment program, the City's Housing Trust Fund (created through payments generated by the City's linkage and inclusionary zoning buy out provisions) has funded downpayment bridge loans to the Housing Development Fund (HDF) so that inclusionary zoning units can be offered to those well below median income. Once HDF submits the loan documentation to the SCD office, and if the documentation meets the HOME requirements, HOME funds reimburse the bridge loan.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

The priorities for the population of non-homeless special needs are two fold: provision/preservation of specialized housing, and supportive service delivery to assure avoidance of homelessness. Specific objectives are rehabilitation/modification of housing to assure continued residence by those in this group, and provision of at least 3 support services to groups at risk. In this Action year, CDBG will fund several programs that address the needs of the non-homeless special needs population. For example, work will be funded a transitional family housing facility to permit their continued operation under City housing code.

CDBG will fund services that provide stability to these populations, assuring that they can avoid homelessness. For example, CDBG helps stabilize families by funding the community outreach/education program at the Sexual Assault Crisis Center. Food Bank funding benefits the low-income who often must decide between paying for rent or food. Support to groups at risk of homelessness is achieved through funding such programs as Voluntary Services for the Blind, which will provide in-home assistance to vision handicapped seniors, enabling them to remain as independent as possible.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

-
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
 8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
 9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response:

Not applicable. The City of Stamford is not an entitlement city under HOPWA

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response:

The City of Stamford does not receive HOPWA funds.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

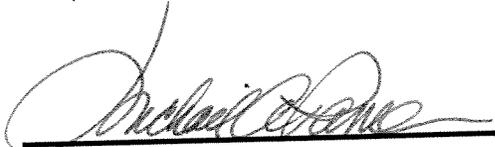
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

8/11/2010

Date

Michael A. Pavia

Name

Mayor

Title

888 Washington Boulevard

Address

Stamford, CT 06904-2152

City/State/Zip

203-977-4150

Telephone Number

Approved as to Form
Corporation Counsel

By SJR

Date 08/10/10

- This certification does not apply.
 This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2010, 2___, 2___, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

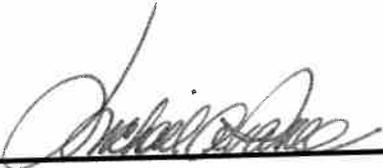
Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

8/11/2010

Date

Michael A. Pavia

Name

Mayor

Title

888 Washington Boulevard

Address

Stamford, CT 06904-2152

City/State/Zip

201-977-4150

Telephone Number

Approved as to Form
Corporation Counsel

By SVR

Date 08/10/10

- This certification does not apply.
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

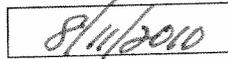
The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official


Date

Michael A. Pavia

Name

Mayor

Title

888 Washington Boulevard

Address

Stamford, CT 06904-2152

City/State/Zip

203-977-4150

Telephone Number

Approved as to Form
Corporation Counsel

By SVR

Date 08/10/10

- This certification does not apply.
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
 This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City of Stamford City Hall	888 Washington Blvc.	Stamford	Fairfield	CT	06904

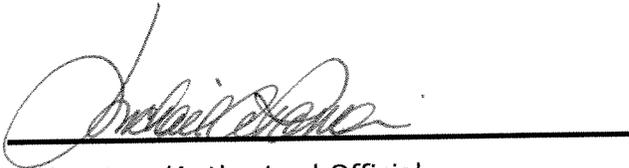
7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal

criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official

8/11/2010

Date

Michael A. Pavia

Name

Mayor

Title

888 Washington Blvd.

Address

Stamford, CT 06904-2152

City/State/Zip

203-977-4150

Telephone Number

Approved as to Form
Corporation Counsel

By SJR

Date 08/10/10

III. Action Plan Budget

28TH BOARD OF REPRESENTATIVES CITY OF STAMFORD

President
RANDALL M. SKIGEN
Clerk of the Board
ANNIE M. SUMMERVILLE

Majority Leader
JOHN J. BOCCUZZI
Minority Leader
ROBERT "GABE" DELUCA

RESOLUTION NO. 3385 AUTHORIZING THE MAYOR TO SUBMIT THE YEAR 36 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT PROGRAM OF THE CITY OF STAMFORD, CONNECTICUT

WHEREAS, the City of Stamford is entitled to receive from the United States Department of Housing and urban Development ONE MILLION TWO HUNDRED SIXTY-THREE THOUSAND EIGHT HUNDRED NINETEEN DOLLARS \$1,263,819.00 under the Community Development Block Grant (CDBG) Program and SIX HUNDRED SEVENTY-ONE THOUSAND FOUR HUNDRED THIRTY-FIVE DOLLARS (\$671,435.00) for the HOME Investment Partnerships Program (HOME) for Federal Fiscal Year 2010; and

WHEREAS, there is \$227,453 in current CDBG funds available for reprogramming; and

WHEREAS, these funds are subject to filing a Consolidated Plan including the Annual Action Plan and completion of all citizen participation requirements.

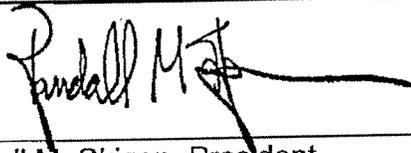
NOW THEREFORE, BE IT RESOLVED BY THE 28TH BOARD OF REPRESENTATIVES OF THE CITY OF STAMFORD THAT:

The Mayor is hereby authorized to file a Consolidated Plan including the Annual Action Plan, incorporating the CDBG and HOME budgets for Year 36. The Mayor is further authorized to execute all related forms for the Community Development Program, including all understandings and assurances/certifications contained therein; and the Mayor is directed and authorized to act in connection with the Consolidated Plan and related forms and execute all related contracts for the receipt of CDBG and HOME funds and to provide such additional information as may be required including reprogramming of existing Community Development funds and program income and further;

The Above resolution shall be effective upon enactment.

Resolution No. 3385
July 6, 2010
Page 2

This resolution was approved by unanimous voice vote at the regular monthly meeting of the 28th Board of Representatives held on Monday, July 6, 2010.



Randall M. Skigen, President



Annie M. Summerville, Clerk

cc: Mayor Michael Pavia
Donna Loglisci, Town & City Clerk
Ernie Orgera, Director of Operations
Fred Flynn, Director of Administration
Michael Larobina, Esq., Director of Legal Affairs

CITY OF STAMFORD
ANNUAL ACTION PLAN
FOR USE OF HUD FUNDS
PROGRAM YEAR THIRTY-SIX
JULY 1, 2010 - JUNE 30, 2011
YEAR 36 CDBG ENTITLEMENT \$1,263,819
CURRENT CDBG REALLOCATION \$ 227,453
FY 2010 HOME ENTITLEMENT \$ 671,435

PUBLIC SERVICES

<u>AGENCY/PROGRAM</u>	<u>BUDGET</u>	<u>LOCATION/CD OBJECTIVE</u>
1. Kids in Crisis, Inc. Medical Care for Youth Emergency Shelter Nurse services for 125 homeless children and teens at youth shelter	\$ 5,000	1 Salem St. Greenwich, CT Low Income Benefit
2. Voluntary Services for the Blind, Inc. Social Worker/Coordinator for Blind Social Worker to coordinate volunteer services to 55 blind seniors	\$ 5,000	945 Summer St. Low Income Benefit
3. Child Guidance Center of Southern CT, Inc. Mental Health Treatment for Youth Clinician to provide Mental Health Services for 60 low income youth	\$ 5,000	196 Greyrock Place Low Income Benefit
4. Connecticut Legal Services, Inc. Removing Barriers to Stability Information and referral services including legal representation	\$ 10,000	20 Summer St. Low Income Benefit
5. Senior Services of Stamford, Inc. Senior Prescription Drug Program Assist 20 low income elderly with prescription drug cost	\$ 12,000	945 Summer St. Low Income Benefit
6. Community Health Center, Inc. Dental Center of Stamford Bi-lingual Receptionist for dental services to 3,500 people	\$ 15,000	141 Franklin St. Low Income Benefit

PUBLIC SERVICES (continued)

(Proposed Use of Funds..Page 2)

<u>AGENCY/PROGRAM</u>	<u>BUDGET</u>	<u>LOCATION/CD OBJECTIVE</u>
7. <u>Catholic Charities of Fairfield County</u> <u>Elder Hispanic Outreach Program</u> Program coordinator for translation and services for 100 @Senior Center	\$ 9,000	888 Washington Blvd. Low Income Benefit
8. <u>Domestic Violence Crisis Center, Inc.</u> <u>Safehouse and Housing Advocacy</u> Advocate/Counselor to serve 200 victims of domestic violence	\$ 10,000	141 Franklin St. Low Income Benefit
9. <u>Food Bank of Lower Fairfield County, Inc.</u> <u>Food Bank of Lower Fairfield County</u> Warehouse Manager for food bank serving 4,500 Stamford households	\$ 28,403	461 Glenbrook Rd. Low Income Benefit
10. <u>Sexual Assault Crisis Center, Inc.</u> <u>Sexual Assault Risk Reduction Education</u> Executive Director and Educator to provide sexual assault prevention education to 200 people	\$ 12,500	700 Canal St. Low Income Benefit
11. <u>Bread of Life Church</u> <u>I'm My Brother's Keeper Mentor Program</u> Staff and program expense for youth mentoring program	\$ 21,500	11 Hazel St. Low Income Benefit
12. <u>Urban League of Southwestern CT, Inc.</u> <u>Weatherization Training Program</u> Job training to prepare 25 low income residents in weatherization work	\$ 20,000	46 Atlantic St. Low Income Benefit
13. <u>Shelter for the Homeless, Inc.</u> <u>Homeless Day Drop-In Center</u> Case Manager for the homeless program serving 450 men and women	\$ 18,403	597 South Pacific St. Low Income Benefit

PUBLIC SERVICES (continued)

(Proposed Use of Funds..Page 3)

<u>AGENCY/PROGRAM</u>	<u>BUDGET</u>	<u>LOCATION/CD OBJECTIVE</u>
14. Shelter for the Homeless, Inc. Homeless Career Development Program Staffing for education and career development for 450 homeless	\$ 18,402	597 South Pacific St. Low Income Benefit

PUBLIC SERVICES SUB-TOTAL
STATUTORY MAXIMUM (15% maximum - \$190,208)

\$190,208

PUBLIC IMPROVEMENTS

<u>AGENCY/PROJECT</u>	<u>BUDGET</u>	<u>LOCATION/CD OBJECTIVE</u>
15. Saint Luke's Community Services, Inc. Rehabilitation of Franklin Common Fire alarm system for shelter and public services program space	\$ 30,350	141 Franklin Street Low Income Benefit

BUDGET

\$ 30,350

16. Child Guidance Center of Southern CT, Inc. Rehabilitation of Mental Health Facility HVAC rehabilitation to facility providing mental health services	\$ 22,100	103 West Broad St. Low Income Benefit
---	-----------	--

\$ 22,100

17. Childcare Learning Centers, Inc. Rehabilitation of Palmer's Hill Learning Center Improvements to fire/smoke alarms and classroom lighting	\$ 34,210	64 Palmers Hill Rd. Low Income Benefit
--	-----------	---

\$ 34,210

PUBLIC IMPROVEMENTS SUB-TOTAL:

\$ 86,660

ECONOMIC DEVELOPMENT

AGENCY/PROGRAM

18. Women's Business Development Center, Inc.
Micro Enterprise Outreach and Assistance
Staff costs to assist 50 low income people
in exploring a building start

BUDGET
\$ 15,000

LOCATION/CD OBJECTIVE
888 Washington Blvd.
Low Income Benefit

ECONOMIC DEVELOPMENT SUB-TOTAL:

\$ 15,000

HOUSING

AGENCY/PROJECT

19. HNPP, Inc.
Historic Neighborhood Preservation Program
Historic design for CDBG, HOME & NSP Rehabilitation

BUDGET
\$ 17,150

LOCATION/CD OBJECTIVE
South End, Waterside,
Westside, Eastside
Low Income Benefit

20. Pilgrim Towers, Inc.
Rehabilitation of Pilgrim Towers (31 apts)
Phase II window replacement for 31 units of
elderly housing

\$200,000

25 Washington Court
Low Income Benefit

21. Stamford Cross Road Residences
Rehab of 24 units of elderly housing
Accessibility improvements to meet ADA compliance

\$100,000

6 Cross Road
Low Income Benefit

22. Martin Luther King Jr. Apartments LLC
Rehab of MLK Apartments (44 apts)
Rehabilitate the steel support beams for balconies
(44 apartments)

\$141,578

40 Stillwater Ave.
Low Income Benefit

23. NNI Stillwater Limited Partnership
Rehab of Stillwater Heights (15 apts)
Storm doors, sliding doors, carpeting, generator
for 53-55 Stillwater Ave

\$105,004

53-55 Stillwater Ave.
Low Income Benefit

HOUSING (continued)

(Proposed Use of Funds..Page 5)

AGENCY/PROJECT

LOCATION/CD OBJECTIVE

BUDGET

24. Housing Authority of the City of Stamford
Rehabilitation of Stamford Manor (215 units)
Replace west elevator for 11 story,
elderly housing building (215 units)

26 Main St.
Low Income Benefit

\$118,000

25. Friendship House Apartments LP
Rehabilitation of 28 Perry St.
Rehab of masonry exterior (121 apts.)

28 Perry St.
Low Income Benefit

\$120,000

26. Stamford Community Development
Housing Development Program
Housing Development Loan Program for
CDBG/HOME/NSP housing (70 units)

South End, Waterside
West Side, Eastside
Low Income Benefit

\$144,908

HOUSING SUB-TOTAL:

\$946,640

ADMINISTRATION & PLANNING

LOCATION/CD OBJECTIVE

BUDGET

27. Stamford Community Development Office
CDBG/HOME/NSP Program Administration
Administration Staff & Expenses
for CDBG/HOME/NSP Programs

888 Washington Blvd.
Low Income Benefit

\$252,764

ADMINISTRATION & PLANNING SUB-TOTAL:
STATUTORY MAXIMUM (20% - \$252,764)

\$252,764

SUMMARY:

YEAR 36 CDBG ALLOCATION

\$1,263,819

CDBG REALLOCATED FUNDS

\$ 227,453

YEAR 36 TOTAL

\$1,491,272

HOME INVESTMENT PARTNERSHIPS PROGRAM

\$ 671,435

GRAND TOTAL - HUD FUNDING

\$2,162,707

CDBG:

Public Services	\$ 190,208
Public Improvements	\$ 86,660
Economic Development	\$ 15,000
Housing	\$ 946,640
Administration	\$ 252,764
<u>CDBG YEAR 36 TOTAL:</u>	<u>\$ 1,491,272</u>

HOME:

HOME Projects & Downpayment Loans	\$ 503,576
HOME CHDO Projects (15%)	\$ 100,716
HOME Administration (10%)	\$ 67,143
<u>HOME TOTAL</u>	<u>\$ 671,435</u>
<u>GRAND TOTAL:</u>	<u>\$ 2,162,707</u>

Project Name: HOME Administration		UOG Code: CT91074 STAMFORD			
Description: IDIS Project #:		UOG Code: CT91074 STAMFORD			
Program delivery and administrative cost					
Location: Census Tracts: 02001,021300-021800, 022100-022300.		Priority Need Category: Select one: Planning/Administration			
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1			
		2			
		3			
Project-level Accomplishments	Accompl. Type:	Proposed	Accompl. Type:	Proposed	
		Underway		Underway	
		Complete		Complete	
	Accompl. Type:	Proposed	Accompl. Type:	Proposed	
		Underway		Underway	
		Complete		Complete	
Accompl. Type:	Proposed	Accompl. Type:	Proposed		
	Underway		Underway		
	Complete		Complete		
Proposed Outcome		Performance Measure		Actual Outcome	
Improved living conditions for LMI		Proper and efficient expenditure of HOME \$			
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	HOME	Proposed Amt.	67143	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	

Project Name: HOME CHDO Projects		UOG Code: CT91074 STAMFORD			
Description: IDIS Project #:		UOG Code: CT91074 STAMFORD			
To provide assistance to community based organizations in developing affordable housing through new construction or rehabilitation					
Location: Census Tracts: 02001,021300-021800, 022100-022300.		Priority Need Category: Select one: Rental Housing			
Expected Completion Date: 6/30/2011					
Objective Category: <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Explanation:			
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		Specific Objectives:			
		1	Increase the supply of affordable rental housing		
		2	Improve the quality of affordable rental housing		
		3	Increase the availability of affordable owner housing		
Project-level Accomplishments	10 Housing Units	Proposed Underway Complete	5	Accompl. Type:	Proposed Underway Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved housing opportunities for LMI		Housing units completed			
14B Rehab; Multi-Unit Residential 570.202		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	HOME	Proposed Amt.	100716	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	5	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: HOME Homebuyer Assistance		Description: IDIS Project #: UOG Code: CT91074 STAMFORD			
Downpayment loans to qualifying individuals/families					
Location: City wide		Priority Need Category: Select one: Owner Occupied Housing			
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category: <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives:					
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1 Increase the availability of affordable owner housing			
		2			
		3			
Project-level Accomplishments	10 Housing Units	Proposed	8	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
13 Direct Homeownership Assistance 570.201(n)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	HOME	Proposed Amt.	143576	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	8	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	

Project Name: HOME Projects		UOG Code: CT91074 STAMFORD			
Description: IDIS Project #: Assistance to for profit and non profit developers of newly constructed or rehabilitated affordable housing					
Location: Census Tracts: 02001,021300-021800, 022100-022300.		Priority Need Category Select one: Rental Housing			
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives			
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1 Increase the supply of affordable rental housing 2 Improve the quality of affordable rental housing 3			
Project-level Accomplishments	10 Housing Units	Proposed	18	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved housing and more housing for LMI		Units completed.			
14B Rehab; Multi-Unit Residential 570.202		Matrix Codes			
12 Construction of Housing 570.201(m)		Matrix Codes			
Matrix Codes		Matrix Codes			
Program Year 1	HOME	Proposed Amt.	360000	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	18	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Stamford Community Development Program	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Administration staff and expenses for CDBG and HOME programs.	
Location: Census Tracts: 02001,021300-021800, 022100-022300.	Priority Need Category Select one: Planning/Administration
Explanation:	
Expected Completion Date: 6/30/2011	
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	Specific Objectives
	1
	2
	3
Project-level Accomplishments	Accompl. Type: <input type="checkbox"/> Proposed <input type="checkbox"/> Underway <input type="checkbox"/> Complete
	Accompl. Type: <input type="checkbox"/> Proposed <input type="checkbox"/> Underway <input type="checkbox"/> Complete
	Accompl. Type: <input type="checkbox"/> Proposed <input type="checkbox"/> Underway <input type="checkbox"/> Complete
Proposed Outcome	Performance Measure
Actual Outcome	
21A General Program Administration 570.206	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG <input type="checkbox"/> Proposed Amt. 252764 <input type="checkbox"/> Actual Amount
	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
Program Year 2	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
Program Year 3	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
Program Year 4	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
Program Year 5	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Fund Source: <input type="checkbox"/> Proposed Amt. <input type="checkbox"/> Actual Amount
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units
	Accompl. Type: <input type="checkbox"/> Proposed Units <input type="checkbox"/> Actual Units

Project Name: Housing Development Program - SCDP		Description: IDIS Project #: UOG Code: CT91074 STAMFORD			
Program delivery and rehabilitation loans for Housing Development Program including HOME and CDBG rehabilitation.					
Location: Census Tracts: 02001,021300-021800, 022100-022300.		Priority Need Category Select one: Rental Housing			
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives			
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		1. Increase the supply of affordable rental housing			
		2. Improve the quality of affordable rental housing			
		3. Increase the availability of affordable owner housing			
Project-level Accomplishments	10 Housing Units	Proposed Underway Complete	70	Accompl. Type:	Proposed Underway Complete
		Proposed Underway Complete		Accompl. Type:	Proposed Underway Complete
		Proposed Underway Complete		Accompl. Type:	Proposed Underway Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved quality of life for LMI housing occupants		Number or units rehabilitated/constructed			
14H Rehabilitation Administration 570.202		Matrix Codes			
Matrix Codes		Matrix Codes			
Matrix Codes		Matrix Codes			
Program Year 1	CDBG	Proposed Amt.	382908	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	70	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Rehabilitation of 53-55 Stillwater Avenue		UOG Code: CT91074 STAMFORD			
Description: IDIS Project #: Repairs to 15 affordable apartments owned by New Neighborhoods, Inc. Year 1: storm doors, sliding doors, carpeting, generator.					
Location: 53-55 Stillwater Ave., Stamford		Priority Need Category: Select one: Rental Housing			
Expected Completion Date: 6/30/2011		Explanation:			
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives			
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability		1. Improve the quality of affordable rental housing 2. 3.			
Project-level Accomplishments	10 Housing Units	Proposed Underway Complete	15	Accompl. Type:	Proposed Underway Complete
		Proposed Underway Complete		Accompl. Type:	Proposed Underway Complete
		Proposed Underway Complete		Accompl. Type:	Proposed Underway Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved physical plant and livability		Requests for payment, inspections			
14B Rehab; Multi-Unit Residential 570.202		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	CDBG	Proposed Amt. Actual Amount	105004	Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	10 Housing Units	Proposed Units Actual Units	15	Accompl. Type:	Proposed Units Actual Units
Program Year 2	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units
Program Year 3	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units
Program Year 4	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units
Program Year 5	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units

Project Name:	Martin Luther King Jr. Apartment Rehabilitation				
Description:	IDIS Project #:	UOG Code:	CT91074 STAMFORD		
Martin Luther King Jr. Apartments LLC: rehabilitate the steel support beams for balconies (44 apartments).					
Location:	40 Stillwater Avenue, Stamford				
	Priority Need Category	Select one: Rental Housing			
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories					
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability					
Project-level Accomplishments	10 Housing Units	Proposed	44	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved physical plant		Requests for payment and inspections.			
14B Rehab; Multi-Unit Residential 570.202				Matrix Codes	
Matrix Codes				Matrix Codes	
Matrix Codes				Matrix Codes	
Program Year 1	CDBG	Proposed Amt.	141578	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	44	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Stamford Cross Road Residences		UOG Code: CT91074 STAMFORD			
Description: IDIS Project #:		Rehabilitation of 24 units of elderly housing. Year 1: Accessibility improvements to comply with ADA.			
Location: 6 Cross Road, Stamford		Priority Need Category Select one: Rental Housing			
Expected Completion Date: 6/30/2011		Explanation:			
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity		Specific Objectives			
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability		1 Improve the quality of affordable rental housing 2 Improve access to affordable rental housing 3			
Project-level Accomplishments	10 Housing Units	Proposed Underway Complete	24	Accompl. Type:	Proposed Underway Complete
		Proposed Underway Complete		Accompl. Type:	Proposed Underway Complete
		Proposed Underway Complete		Accompl. Type:	Proposed Underway Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved physical plant		Requests for payment and inspections			
10 Removal of Architectural Barriers 570.201(k)		Matrix Codes			
14B Rehab; Multi-Unit Residential 570.202		Matrix Codes			
Matrix Codes		Matrix Codes			
Program Year 1	CDBG	Proposed Amt. Actual Amount	100000	Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	10 Housing Units	Proposed Units Actual Units	24	Accompl. Type:	Proposed Units Actual Units
Program Year 2	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units
Program Year 3	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units
Program Year 4	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units
Program Year 5	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Fund Source:	Proposed Amt. Actual Amount		Fund Source:	Proposed Amt. Actual Amount
	Accompl. Type:	Proposed Units Actual Units		Accompl. Type:	Proposed Units Actual Units

Project Name: Pilgrim Towers		IDIS Project #:		UOG Code: CT91074 STAMFORD	
Rehabilitatin of 74 units of elderly housing. Year 1: Window replacement 31 units.					
Location: 25 Washington Court, Stamford, CT			Priority Need Category Select one: Rental Housing		
Expected Completion Date: 6/30/2011					
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity			Specific Objectives		
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability			1 Improve the quality of affordable rental housing		
			2		
			3		
Project-level Accomplishments	10 Housing Units	Proposed	74	Accmpl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accmpl. Type:	Proposed		Accmpl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accmpl. Type:	Proposed		Accmpl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improved physical plant		Requests for payment and inspections			
14B Rehab; Multi-Unit Residential 570.202			Matrix Codes		
Matrix Codes			Matrix Codes		
Matrix Codes			Matrix Codes		
Program Year 1	CDBG	Proposed Amt.	200000	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	74	Accmpl. Type:	Proposed Units
		Actual Units			Actual Units
Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
		Actual Units			Actual Units
Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
		Actual Units			Actual Units
Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
		Actual Units			Actual Units
Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
		Actual Units			Actual Units
Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
	Actual Units			Actual Units	

Project Name: Historic Neighborhood Preservation Program, Inc.	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Rehabilitation architectural design and consulting. Other funds: State of CT Basic Operating Grant and private donations	
Location: Census tracts: 020100,021300 - 021800, 022100 - 022300	Priority Need Category Select one: Rental Housing
Explanation:	
Expected Completion Date: 6/30/2011	
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	
Specific Objectives	
1	Increase the supply of affordable rental housing
2	Improve the quality of affordable rental housing
3	Improve the quality of owner housing
Project-level Accomplishments	10 Housing Units
	Proposed 20
	Underway
	Complete
Accompl. Type:	Proposed
	Underway
	Complete
Accompl. Type:	Proposed
	Underway
	Complete
Proposed Outcome	Performance Measure
Improved quality of living for LMI	Completed Rehabilitation of units
Actual Outcome	
14B Rehab; Multi-Unit Residential 570.202	Matrix Codes
16A Residential Historic Preservation 570.202(d)	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG
	Proposed Amt. 17150
	Actual Amount
Fund Source:	Proposed Amt.
	Actual Amount
10 Housing Units	Proposed Units 20
	Actual Units
Accompl. Type:	Proposed Units
	Actual Units
Program Year 2	Fund Source:
	Proposed Amt.
	Actual Amount
Fund Source:	Proposed Amt.
	Actual Amount
Accompl. Type:	Proposed Units
	Actual Units
Program Year 3	Fund Source:
	Proposed Amt.
	Actual Amount
Fund Source:	Proposed Amt.
	Actual Amount
Accompl. Type:	Proposed Units
	Actual Units
Program Year 4	Fund Source:
	Proposed Amt.
	Actual Amount
Fund Source:	Proposed Amt.
	Actual Amount
Accompl. Type:	Proposed Units
	Actual Units
Program Year 5	Fund Source:
	Proposed Amt.
	Actual Amount
Fund Source:	Proposed Amt.
	Actual Amount
Accompl. Type:	Proposed Units
	Actual Units

Project Name: Women's Business Development Center, Inc.	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Staff costs to assist new and existing micro-enterprises.	
Location: 888 Washington Blvd., Stamford	Priority Need Category Select one: Economic Development
Explanation:	
Expected Completion Date: 6/30/2011	
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity	
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	Specific Objectives 1 Improve economic opportunities for low-income persons 2 3
Project-level Accomplishments	08 Businesses Proposed Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Increase in new LMI businesses
Actual Outcome	Business starts
18C Micro-Enterprise Assistance	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Fund Source: 08 Businesses Accompl. Type:
Program Year 2	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
Program Year 3	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
Program Year 4	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
Program Year 5	Fund Source: Fund Source: Accompl. Type: Accompl. Type:

Project Name: Childcare Learning Centers, Rehabilitation of Palmer's Hill Learning Center	
Description: Improvements to fire/smoke alarms and classroom lighting	IDIS Project #: UOG Code: CT91074 STAMFORD
Location: 64 Palmers Hill Rd., Stamford	
Priority Need Category: Select one: Public Facilities	
Explanation:	
Expected Completion Date: 6/30/2011	
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	
Specific Objectives:	
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1 Improve quality / increase quantity of public Improvements for lower income persons 2 3
Project-level Accomplishments	11 Public Facilities Proposed Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure
Improved safety of building users	Installation of life safety systems and lighting
Actual Outcome	
03E Neighborhood Facilities 570.201(c)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 34210 Actual Amount Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount 10 Housing Units Proposed Units 1 Actual Units 11 Public Facilities Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Child Guidance Center : Rehabilitation of Mental Health Facility					
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD				
Location: 103 West Broad Street, Stamford					
Priority Need Category Select one: Public Facilities					
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1 Improve quality / increase quantity of public improvements for lower income persons 2 Improve quality / increase quantity of neighborhood facilities for low-income persons 3				
Project-level Accomplishments	11 Public Facilities	Proposed Underway Complete	1	Accmpl. Type:	Proposed Underway Complete
	Accmpl. Type:	Proposed Underway Complete		Accmpl. Type:	Proposed Underway Complete
	Accmpl. Type:	Proposed Underway Complete		Accmpl. Type:	Proposed Underway Complete
Proposed Outcome	Performance Measure	Actual Outcome			
Improvement of facility, addressing causes of	Improved health of building users, lower utility bills				
03 Public Facilities and Improvements (General) 570.201(c)		Matrix Codes			
Matrix Codes		Matrix Codes			
Matrix Codes		Matrix Codes			
Program Year 1	CDBG	Proposed Amt.	22100	Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount		Fund Source:	Actual Amount
	11 Public Facilities	Proposed Units	1	Accmpl. Type:	Proposed Units
	Accmpl. Type:	Actual Units		Accmpl. Type:	Actual Units
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount		Fund Source:	Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
	Accmpl. Type:	Actual Units		Accmpl. Type:	Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount		Fund Source:	Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
	Accmpl. Type:	Actual Units		Accmpl. Type:	Actual Units
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount		Fund Source:	Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
	Accmpl. Type:	Actual Units		Accmpl. Type:	Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
	Fund Source:	Actual Amount		Fund Source:	Actual Amount
	Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units
	Accmpl. Type:	Actual Units		Accmpl. Type:	Actual Units

Project Name: Career Development Program Shelter for the Homeless					
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD				
Career development for 450 homeless, designed to help clients get and keep living wage employment. Sponsored by Shelter for the homeless					
Location:	Priority Need Category				
597 South Pacific Street, Stamford	Select one: Priority Need Category				
Explanation:					
Expected Completion Date:					
6/30/2011					
Objective Category					
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity					
Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability					
1 End chronic homelessness 2 Improve the services for low/mod income persons 3					
Project-level Accomplishments	01 People	Proposed	450	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	CDBG	Proposed Amt.	18402	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
01 People	Proposed Units	450	Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	
Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units	
	Actual Units			Actual Units	

Project Name: Day Drop-In Program Shelter for the Homeless	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Case Manager for the homeless program serving 450 men and women	
Location: 597 South Pacific St., Stamford	Priority Need Category Select one: Public Services
Explanation:	
Expected Completion Date: 6/30/2011	
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	Specific Objectives 1 End chronic homelessness 2 Improve the services for low/mod income persons 3
Project-level Accomplishments	01 People Proposed 450 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
Increase self-sufficiency & probability of permanent	Case manager reports, referral follow ups.
05 Public Services (General) 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 18403 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 450 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Urban League Weatherization Training Program	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Job training to prepare 25 low income residents in weatherization work	
Location: 46 Atlantic Street, Stamford, CT	Priority Need Category Select one: Public Services
Explanation:	
Expected Completion Date: 6/30/2011	
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	Specific Objectives
	1 Improve the services for low/mod income persons
	2
	3
Project-level Accomplishments	01 People
	Proposed 25
	Underway
	Complete
	Accompl. Type:
	Proposed
	Underway
	Complete
	Accompl. Type:
	Proposed
	Underway
	Complete
Proposed Outcome	Performance Measure
Work readiness and technical weatherization	Job placement
Actual Outcome	
05H Employment Training 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG
	Proposed Amt. 20000
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	01 People
	Proposed Units 25
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 2	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 3	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 4	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 5	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units

Project Name: Youth Mentoring Program	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Bread of Life Church, I'm My Brother's Keeper Mentor Program: Staff and program expense for youth mentoring program	
Location: 11 Hazel Street, Stamford	Priority Need Category: Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:
Outcome Categories: <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons
	2
	3
Project-level Accomplishments	01 People Proposed 10 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
Improved life success of male youth	Develop individual plan of action; evaluate performance
05D Youth Services 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 21500 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 10 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Sexual Assault Crisis Center	
Description: Sexual Assault Risk Reduction Education - Executive Director and Educator to provide sexual assault prevention education to 200 people.	IDIS Project #: UOG Code: CT91074 STAMFORD
Location: Enter location, address, zip codes, census tracts, or other elements that will help to identify the location of the project.	Priority Need Category: Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:
Outcome Categories: <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3
Project-level Accomplishments	01 People Proposed 200 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
Healing and improved lifestyle	Completed referrals and surveys
05 Public Services (General) 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 12500 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 200 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Food Bank of Lower Fairfield County, Inc.	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Warehouse manager for food bank serving 4,500 Stamford households.	
Location: 461 Glenbrook Rd., Stamford	Priority Need Category Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3
Project-level Accomplishments	01 People Proposed 11520 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Improve nutrition for LMI, improving quality of life
Actual Outcome	people served, pounds of food dispensed.
05 Public Services (General) 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 28403 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 11520 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Domestic Violence Crisis Center, Inc.					
Description:	IDIS Project #: _____ UOG Code: CT91074 STAMFORD				
Location: 141 Franklin St., Stamford					
Priority Need Category: Select one: Public Services					
Explanation:					
Expected Completion Date: 6/30/2011					
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives:					
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability					
1. Improve the services for low/mod income persons 2. _____ 3. _____					
Project-level Accomplishments	01 People	Proposed	200	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
Improve quality of life for victims of domestic		Track Order of Protection, and living status 'post abuser'			
05G Battered and Abused Spouses 570.201(e)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	CDBG	Proposed Amt.	10000	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Program Year 2	01 People	Proposed Units	200	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Program Year 4	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
Program Year 6	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Elder Hispanic Outreach Program	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Catholic Charities of Fairfield County will provide a program coordinator for translation and services for 100 at the Stamford Senior Center	
Location: 888 Washington Blvd., Stamford, CT	Priority Need Category Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3
Project-level Accomplishments	01 People Proposed 100 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
Improved quality of life for seniors	Post service survey, social worker assessment
OSA Senior Services 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 9000 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 100 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Community Health Center Inc.: Dental Center of Stamford	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Bi-lingual receptionist for dental services to 3,500 people	
Location: 141 Franklin St., Stamford, CT	Priority Need Category Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3
Project-level Accomplishments	01 People Proposed 3500 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure
improve health and income potential of LMI	Evaluate rate of oral decay in children
Actual Outcome	
05M Health Services 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Fund Source: 01 People Accompl. Type:
	Proposed Amt. 15000 Actual Amount Proposed Amt. Actual Amount Proposed Units 3500 Actual Units Proposed Units Actual Units
Program Year 2	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
	Proposed Amt. Actual Amount Proposed Amt. Actual Amount Proposed Units Actual Units Proposed Units Actual Units
Program Year 3	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
	Proposed Amt. Actual Amount Proposed Amt. Actual Amount Proposed Units Actual Units Proposed Units Actual Units
Program Year 4	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
	Proposed Amt. Actual Amount Proposed Amt. Actual Amount Proposed Units Actual Units Proposed Units Actual Units
Program Year 5	Fund Source: Fund Source: Accompl. Type: Accompl. Type:
	Proposed Amt. Actual Amount Proposed Amt. Actual Amount Proposed Units Actual Units Proposed Units Actual Units

Project Name: Senior Services of Stamford, Inc., Senior Prescription Drug Program	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Assist low income elderly with prescription drug cost.	
Location: 945 Summer St., Stamford, CT	Priority Need Category: Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives:
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3
Project-level Accomplishments	01 People <input type="text"/> Proposed 20 Underway Complete Accompl. Type: <input type="text"/> Proposed Underway Complete Accompl. Type: <input type="text"/> Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
better senior health	Decreased emergency room visits
05A Senior Services 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	Program Year 2
CDBG <input type="text"/> Proposed Amt. 12000 Actual Amount Fund Source: <input type="text"/> Proposed Amt. Actual Amount	Fund Source: <input type="text"/> Proposed Amt. Actual Amount Fund Source: <input type="text"/> Proposed Amt. Actual Amount
01 People <input type="text"/> Proposed Units 20 Actual Units Accompl. Type: <input type="text"/> Proposed Units Actual Units	Accompl. Type: <input type="text"/> Proposed Units Actual Units Accompl. Type: <input type="text"/> Proposed Units Actual Units
Program Year 3	Program Year 4
Fund Source: <input type="text"/> Proposed Amt. Actual Amount Fund Source: <input type="text"/> Proposed Amt. Actual Amount	Fund Source: <input type="text"/> Proposed Amt. Actual Amount Fund Source: <input type="text"/> Proposed Amt. Actual Amount
Accompl. Type: <input type="text"/> Proposed Units Actual Units Accompl. Type: <input type="text"/> Proposed Units Actual Units	Accompl. Type: <input type="text"/> Proposed Units Actual Units Accompl. Type: <input type="text"/> Proposed Units Actual Units
Program Year 5	
Fund Source: <input type="text"/> Proposed Amt. Actual Amount Fund Source: <input type="text"/> Proposed Amt. Actual Amount	Fund Source: <input type="text"/> Proposed Amt. Actual Amount Fund Source: <input type="text"/> Proposed Amt. Actual Amount
Accompl. Type: <input type="text"/> Proposed Units Actual Units Accompl. Type: <input type="text"/> Proposed Units Actual Units	Accompl. Type: <input type="text"/> Proposed Units Actual Units Accompl. Type: <input type="text"/> Proposed Units Actual Units

Project Name: CT Legal Services: Removing Barriers to Stability					
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD				
Information and referral services including legal representation.					
Location: 20 Summer St., Stamford, CT	Priority Need Category: Select one: Public Services				
Explanation:					
6/30/2011					
Objective Category: <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity					
Specific Objectives:					
Outcome Categories: <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3				
Project-level Accomplishments	04 Households	Proposed	25	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome		Performance Measure		Actual Outcome	
05 Public Services (General) 570.201(e)		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Program Year 1	CDBG	Proposed Amt.	10000	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units	25	Accompl. Type:	Proposed Units
	Actual Units			Actual Units	
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 2	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
	Actual Units			Actual Units	
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 3	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
	Actual Units			Actual Units	
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 4	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
	Actual Units			Actual Units	
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
Program Year 5	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
	Actual Units			Actual Units	
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Mental Health Treatment for Youth	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Child Guidance Center of Southern CT, Inc., will provide a clinician to provide mental health services for 60 low income youth	
Location: 196 Greyrock Place, Stamford, CT	Priority Need Category Select one: Public Services
Expected Completion Date: 6/30/2011	Explanation:
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod Income persons 2 3
Project-level Accomplishments	01 People Proposed 60 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
Better mental Health for those treated	clinical evaluation, parental surveys
05M Health Services 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 5000 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 60 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

Project Name: Voluntary Services for the Blind	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Social Worker/Coordinator for the Blind, to coordinate volunteer services to 55 seniors	
Location: 945 Summer Street, Stamford, CT 06902	Priority Need Category Select one: Public Facilities
Expected Completion Date: 6/30/2011	Explanation:
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Improve the services for low/mod income persons
	2.
	3.
Project-level Accomplishments	01 People
	Proposed 55
	Underway
	Complete
	Accompl. Type:
	Proposed
	Underway
	Complete
	Accompl. Type:
	Proposed
	Underway
	Complete
	Accompl. Type:
	Proposed
	Underway
	Complete
Proposed Outcome	Performance Measure
Coordinated services to 55 seniors	# served, quarterly reports
Actual Outcome	
05 Public Services (General) 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG
	Proposed Amt. 5000
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	01 People
	Proposed Units 55
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 2	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 3	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 4	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units
Program Year 5	Fund Source:
	Proposed Amt.
	Actual Amount
	Fund Source:
	Proposed Amt.
	Actual Amount
	Accompl. Type:
	Proposed Units
	Actual Units
	Accompl. Type:
	Proposed Units
	Actual Units

Project Name: Kids in Crisis Inc., Medical Care for Youth Emergency Shelter	
Description:	IDIS Project #: UOG Code: CT91074 STAMFORD
Nurse services for 125 homeless children and teens at youth shelter	
Location: 1 Salem Street, Greenwich, CT 06807	Priority Need Category Select one: Homeless/HIV/AIDS
Expected Completion Date: 6/30/2011	Explanation:
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons 2 3
Project-level Accomplishments	01 People Proposed 125 Underway Complete Accompl. Type: Proposed Underway Complete Accompl. Type: Proposed Underway Complete
Proposed Outcome	Performance Measure Actual Outcome
medical care to homeless/in crisis children	# served
05M Health Services 570.201(e)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes
Program Year 1	CDBG Proposed Amt. 5000 Actual Amount Fund Source: Proposed Amt. Actual Amount 01 People Proposed Units 125 Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 2	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 3	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 4	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units
Program Year 5	Fund Source: Proposed Amt. Actual Amount Fund Source: Proposed Amt. Actual Amount Accompl. Type: Proposed Units Actual Units Accompl. Type: Proposed Units Actual Units

IV. Housing Chart and Maps

SOCDS CHAS Data: Housing Problems Output Summary
(% Table)

MFI	Overall		Hispanic		Black		Asian		White	
	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
<30%										
Elderly	53.4%	88.4%	37.0%	100.0%	43.3%	75.2%	N/A	N/A	59.6%	88.4%
Family	83.8%	88.6%	92.5%	94.8%	84.9%	100.0%	N/A	N/A	68.5%	87.3%
Other HH	77.4%	98.4%	85.2%	100.0%	68.1%	100.0%	N/A	N/A	77.1%	91.9%
>30-<50%										
Elderly	70.9%	52.8%	54.5%	71.4%	40.0%	72.0%	N/A	N/A	82.6%	50.2%
Family	66.9%	80.5%	81.0%	95.2%	58.5%	77.9%	N/A	N/A	83.7%	80.8%
Other HH	74.3%	78.6%	77.6%	N/A	71.3%	61.5%	N/A	N/A	78.8%	79.6%
>50-<80%										
Elderly	56.3%	21.7%	N/A	0.0%	0.0%	100.0%	100.0%	65.5%	62.8%	22.7%
Family	43.8%	65.0%	66.1%	89.1%	36.0%	71.1%	N/A	N/A	52.1%	55.9%
Other HH	62.4%	62.2%	63.0%	N/A	38.9%	0.0%	N/A	N/A	67.1%	79.2%

* For "Family overall figures, smaller percentage was used - small family or large family - from the CHAS/needs worksheet data

**Eligibility for Area Benefit Under CDBG
Stamford, CT
Source: 2000 Census Data with HUD LMI Estimated Data**

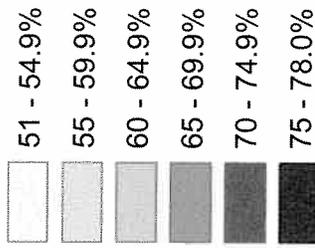
Section 570:208(a)(1)(i): Areas with 51% or more Low income persons:

Tract #s	Block #s	Percent Low
	201 Residential Portions	68
	214 All	67
	215 All	74
	217 All	54
218.02	All	51
	220 1 & 2	52
	221 1 & 2	51
	222 All	78
	223 All	58

Note: Using 570.208(a)(1)(ii) all Top Quartile L/M Tracts and BG's are already in excess of 51%

Map 2
Areas with 51% or more low income persons
City of Stamford, CT

Percent Low Income

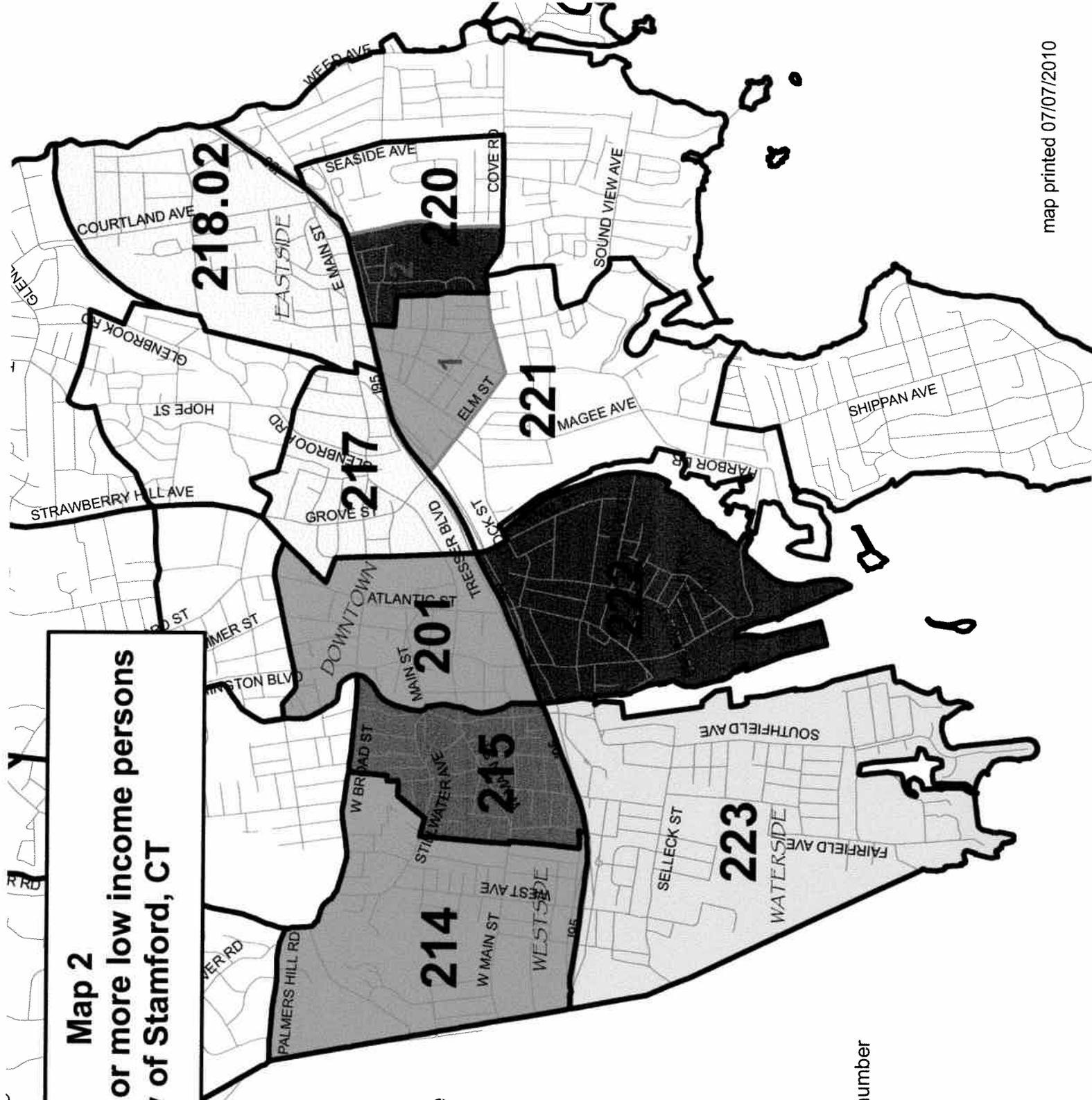


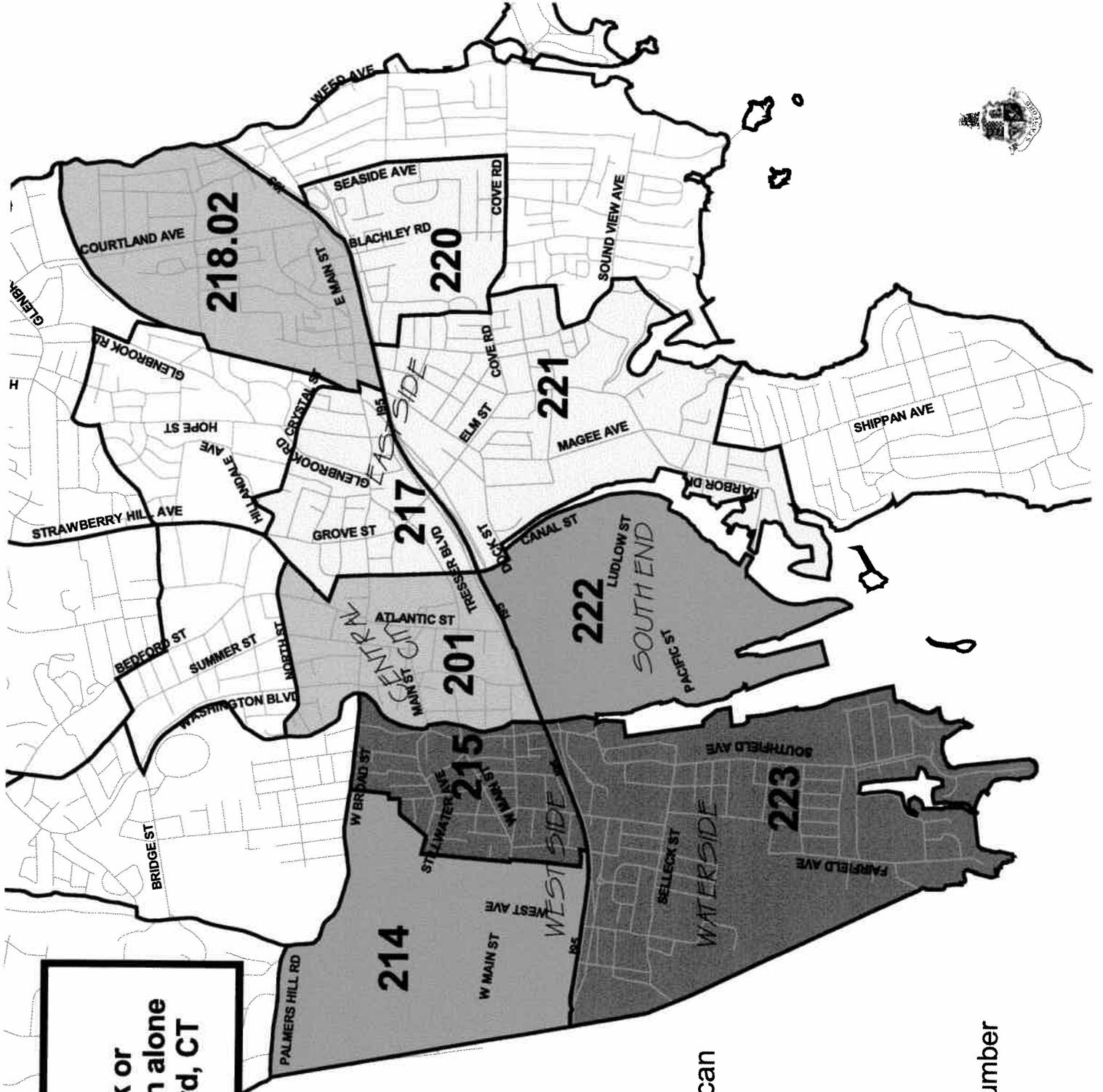
census tract

214 census tract number

census block group

1 census block group number





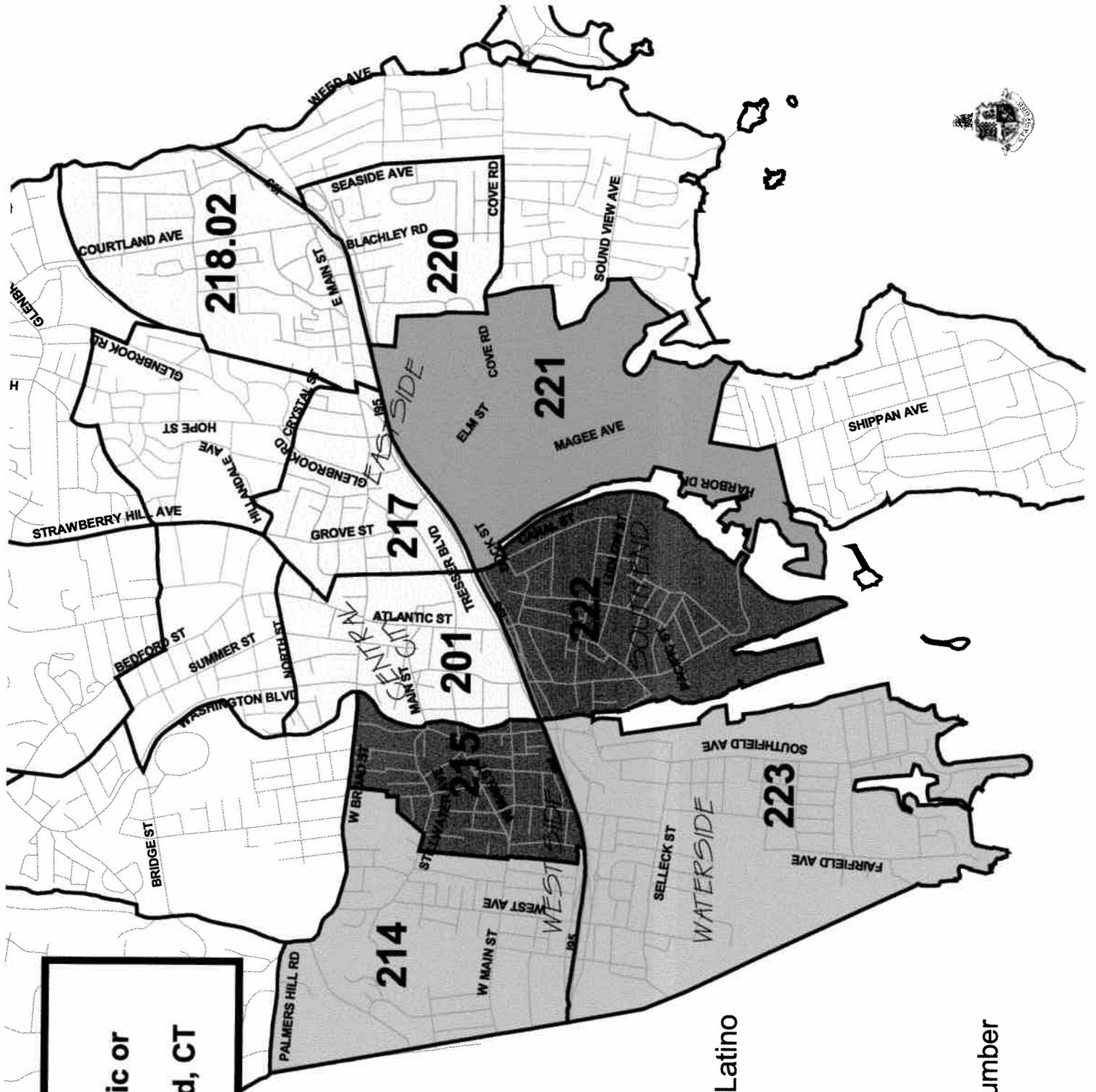
Map 3
Percent Black or African American alone
City of Stamford, CT

Percent Black or African American alone



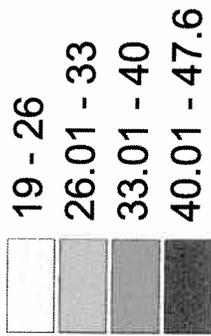
— census tract

214 census tract number

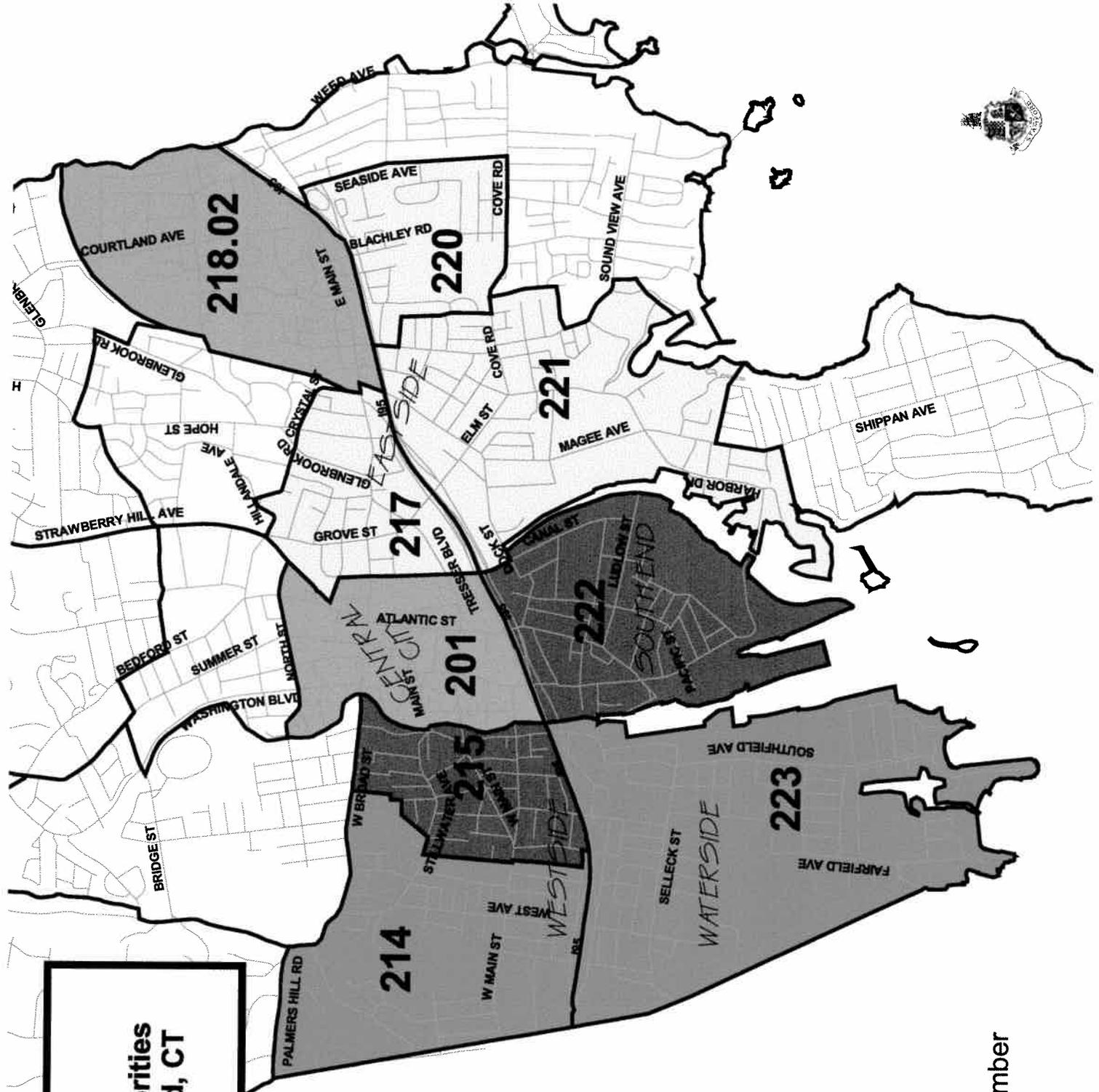


Map 4
Percent Hispanic or Latino
City of Stamford, CT

Percent Hispanic or Latino



— census tract
214 census tract number



Map 5
Percent All Minorities
City of Stamford, CT

Percent All Minorities

47 - 57
57.01 - 67
67.01 - 77
77.01 - 89

— census tract
214 census tract number

Exhibit 1: Stamford Community Development
Citizen Participation Plan, Schedule

MAYOR
MICHAEL A. PAVIA



DIRECTOR
TIMOTHY R. BEEBLE
tbeeble@ci.stamford.ct.us

CITY OF STAMFORD
COMMUNITY DEVELOPMENT
888 WASHINGTON BOULEVARD
P.O. BOX 10152
STAMFORD, CT 06904 - 2152
(203) 977-4155
FAX: (203) 977-4775
TDD 1-800-342-9710

STAMFORD COMMUNITY DEVELOPMENT
CITIZEN PARTICIPATION PLAN
AND
PUBLIC HEARING/APPLICATION SCHEDULE
For
PROGRAM YEAR THIRTY SIX
July 1, 2010 - June 30, 2011

MAYOR MICHAEL A. PAVIA

BOARD OF REPRESENTATIVES
Randall M. Skigen, President

**HOUSING/COMMUNITY DEVELOPMENT/
SOCIAL SERVICES COMMITTEE**

Elaine Mitchell, Chair

Phillip J. Giordano, Vice Chair

Frank Cerasoli

Valerie McNeil

Mary Deery Uva

Lila Wallace

Carolyn Young

STAMFORD COMMUNITY DEVELOPMENT OFFICE
Timothy R. Beeble, Director

TABLE OF CONTENTS

	<u>PAGE</u>
INTRODUCTION	3
I. PROGRAM EMPHASIS	5
II. CITIZEN PARTICIPATION	6
III. CONSIDERATION OF OBJECTIONS AND/OR COMPLAINTS	9
IV. PUBLIC HEARING/APPLICATION SCHEDULE	10

ATTACHMENTS:

- A) Community Development Plan
- B) Federal Regulations
- C) Proposal Form
- D) Consolidated Plan for 7/1/2005 – 6/30/2010 by reference
–available on line at:
[http://www.cityofstamford.org/filestorage/25/52/131/144/358/StamfordConPlan2005-2010 \(2\).pdf](http://www.cityofstamford.org/filestorage/25/52/131/144/358/StamfordConPlan2005-2010%20(2).pdf)

Or the Stamford Ferguson Public Library,
Or the Stamford Community Development Office

INTRODUCTION

Compliance with Federal Regulations

The Stamford Community Development Office has developed this Citizen Participation Plan in accordance with Federal regulations 24 CFR Part 91.100 and Part 95.105 governing citizen participation for the Consolidated Plan. These regulations govern how the City of Stamford prepares the Consolidated Plan and the Annual Action Plan in consultation with public and private agencies that provide housing, health services, and social services, including those focusing on service to children, elderly, persons with disabilities, persons with HIV/AIDS and their families, homeless persons. In 2005 the City of Stamford adopted a five-year Consolidated Plan for the strategic use of federal funds that it receives from the U.S. Department of Housing and Urban Development (HUD).

HUD funds have been provided to the City of Stamford for the past 35 years. For Year 36 which begins July 1, 2010, the City must prepare a new Consolidated Plan for the investment of its HUD funds that are anticipated to be received in 2010-2015, as well as an Annual Action Plan for the use of HUD funding in 2010-2011.

The Consolidated Plan and Annual Action Plan provide for and encourage citizens to participate in its development, any substantial amendments to the Consolidated Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER). The Stamford Community Development Office especially encourages participation by low income persons, particularly those living in neighborhoods where CDBG funds are proposed to be used. The Stamford Community Development Office will also take actions to encourage the participation of all citizens including minorities and non-English speaking persons and persons with disabilities.

The City of Stamford, in conjunction with the Housing Authority of the City of Stamford (HACS), encourages participation of residents of public and assisted housing developments, in developing the Annual Action Plan and implementing the Consolidated Plan. This participation will also include low income residents of targeted revitalization areas in which the developments are located. The City will provide information to the HACS about the Annual Action Plan activities related to its housing developments and surrounding communities so that the HACS will make this information available to its tenants at the HACS's public hearings.

The City will make the Citizen Participation Plan available to the public. The Citizen Participation Plan will be in a format accessible to persons with disabilities, upon request. The purpose of this document is to inform Stamford citizens how to participate in planning and implementing Federal Community Development Block Grant (CDBG) funds and HOME Investment Partnerships Program (HOME) funds. The Stamford Community Development Office has integrated the comments and suggestions of Stamford residents and organizations in

developing this plan

The City of Stamford annually receives approximately **\$1,800,000** in Federal entitlement funds for housing and community development activities provided by the U. S. Department of Housing and Community Development (HUD) under the CDBG and HOME Programs. The Stamford Community Development Office uses this funding to leverage other public and private funds to carry-out housing and community development activities. We encourage applicants to use creativity and all available public and private resources to make HUD's housing and community development programs work in our neighborhoods. Since the success of neighborhood revitalization depends upon the residents and business people of Stamford, it is important that you work with the City to identify Stamford's needs and suggest the best way to utilize the HUD funds in Stamford to best meet our needs.

We encourage you to participate in the planning process, and work with community groups to submit proposals for funding allocations for projects and programs relating to Stamford's Consolidated Plan goals. We encourage you to comment on proposals that are presented for consideration for funding.

The Stamford Community Development Office requests that all applicants submit their proposals by the deadline indicated in the enclosed Community Development Plan that contains a schedule of hearings and meetings. The Community Development Block Grant funding proposal form is enclosed as Attachment C. The 2005-2010 Consolidated Plan is available on-line on the City of Stamford web site [http://www.cityofstamford.org/filestorage/25/52/131/144/358/StamfordConPlan2005-2010\(2\).pdf](http://www.cityofstamford.org/filestorage/25/52/131/144/358/StamfordConPlan2005-2010(2).pdf) , at the Stamford Ferguson Public Library or at the Stamford Community Development Office.

The Citizen Participation Plan has been developed in accordance with applicable federal regulations. The purpose of this document is to inform Stamford Citizens on how to participate in planning and allocation of federal housing and community development funds. Citizen's comments and suggestions have been utilized in the development of this plan.

If you should have any comments or suggestions, please address them to:

Timothy R. Beeble
Community Development Director
Stamford Community Development Office
888 Washington Boulevard
Stamford, Connecticut 06904-2152
Phone (203) 977-4155
FAX 203-977-4775
e-mail: tbeeble@ci.stamford.ct.us

I. PROGRAM EMPHASIS

Within the context of concern of the U. S. Department of Housing and Urban Development (HUD) for the development of viable urban communities, the City of Stamford and its Stamford Community Development Office have established the following overall goal:

To provide expanded housing and economic opportunities for low income individuals residing in target areas, and to improve public services and community facilities serving this target population.

In order to address the above goal, Stamford Community Development Office funds or provides services in the following primary functional areas utilizing HUD funds that are made available to the City of Stamford:

Primary Functional Areas:

- o **Housing**
- o **Public Improvements**
- o **Economic Development**
- o **Administration/Planning/Fair Housing**

The complete explanation of the emphasis on these Primary Functional Areas can be found in the Community Development Plan, the Federal Regulations, and the Consolidated Plan.

The following locations have copies of this Citizen Participation Plan:

- o **Stamford Community Development Office**
- o **Ferguson Library**
- o **Town Clerk's Office**
- o **Mayor's Office**
- o **Board of Representatives' Office**

Additional copies and further information regarding this Citizen Participation Plan may be obtained by contacting the Stamford Community Development Office.

II. CITIZENS PARTICIPATION

A. Standards of Participation:

(1) The Stamford Community Development Office, through this Citizen Participation Plan, provides opportunities for the people of Stamford to become actively involved in the planning and implementation of housing and community development activities. The City encourages the participation of all residents, particularly low income persons, members of minority groups, residents of low income neighborhoods, the elderly, the disabled, and other persons directly affected by activities funded with the HUD funds. We welcome your comments concerning all aspects of the program, including: the Consolidated Plan, Annual Action Plan and the CAPER.

(2) The Stamford Community Development staff is available throughout the program year to work with agencies, committees, and individuals interested in initiating housing and community development activities. All applicants seeking funding are encouraged to meet with the Stamford Community Development Office prior to submission to discuss their proposals and receive advice on eligibility and efficient program design. Citizens are encouraged to call for an appointment or write for assistance.

(3) The Stamford Community Development Office provides information to the public regarding the past performance of HUD funded activities and will consider suggestions by citizens on how to improve the use of HUD funds in Stamford. Comments may be submitted verbally or in writing at the annual public hearings for the Annual Action Plan. Written comments can be submitted throughout the year to the Stamford Community Development Office. You can also make an appointment with the Community Development Director to discuss your ideas or concerns. The Stamford Community Development Office is open during normal business days/hours of the Government Center.

(4) The Mayor is available to assist Stamford citizens with problems, suggestions or complaints that cannot otherwise be resolved by the Community Development Director. Citizens may call the Mayor's office for an appointment to see the Mayor at his monthly Mayor's Night.

(5) The Housing and Community Development/Social Services (HCD/SS) Committee of the Board of Representatives will meet on any issue pertaining to housing and community development. The Committee meets monthly. Anyone interested in meeting with HCD/SS Committee may contact the Community Development Director or the Chairperson of HCD/SS in care of the Board of Representatives Office in the Government Center.

(6) As in the past, any community-wide and/or neighborhood advisory committee that is established by the City of Stamford will have adequate representation of low income persons, members of minority groups and other persons directly affected by the program.

B. Public Hearing

The Stamford Community Development Office conducts at least two public hearings each year to obtain citizen views on the community development programs. The date, time, place and subject matter of public hearings are publicized and are held at times and locations within the City, convenient to persons of low and moderate income residents and accessible to disabled persons.

The public hearing enables citizens to comment on the City of Stamford's Consolidated Plan, Annual Action Plan, the City's housing and community development needs and the CAPER. At one annual public hearing, Community Development Block Grant legislation will be reviewed, comments received on the use and performance of HUD funding investments, and funding proposals from the public will be heard. One public hearing will be held to hear comments on the proposed Annual Action Plan and may be held as a community forum or a workshop on housing and community development issues.

The Stamford Community Development Office will arrange for an interpreter for non-English speaking residents at the Public Hearings when it receives advanced notice that a significant number of non-English speaking residents are expected to participate.

C. Consolidated Plan

- (1) The Stamford Community Development Office published its proposed Consolidated Plan community-wide, which includes a description of activities in sufficient detail, including locations, to allow the public to determine the degree to which they may be affected.
- (2) The Stamford Community Development Office, the Mayor and HCD/SS Committee will consider citizen comments, and; if deemed appropriate, will modify the Consolidated Plan and/or Annual Action Plan.
- (3) The Stamford Community Development Office makes the final Consolidated Plan available to the public.
- (4) If substantial changes in the use of Community Development Block Grant funds are anticipated, the City of Stamford will provide citizens with reasonable notice of and opportunity to comment on any proposed substantial change of use of funds in any primary functional area as identified above.

- (5) A substantial change is the addition of a new Community Development Block Grant activity that is not described in the Annual Action Plan of the Consolidated Plan or an increase or decrease in the aggregate funding allocation in any primary functional area that exceeds twenty-five (25%) percent of the allocation indicated in the Annual Action Plan.
- (6) Whenever a substantial change in the use of Community Development Block Grant funds is planned, the City of Stamford will consider citizen comments, make the modified use of funds available to the public, and submit a copy of the modified plan to HUD.

D. Proposals:

The Stamford Community Development Office will publicize the availability of CDBG funds and solicit proposals.

- (1) Proposals will be logged on the Stamford Community Development Office's master list;
- (2) Proposals will be reviewed for completeness and to determine whether each proposal is eligible according to federal regulations.
- (3) The Mayor and HCD/SS Committee of the Board of Representatives will develop funding recommendations.
- (4) A written response concerning the status of submitted funding proposals will be sent to applicants within thirty (30) days of approval of the Community Development Block Grant budget.

E. Public Hearing Notification:

In order to give adequate notice of a public hearing:

- (1) The Stamford Community Development Office will publish a notice in standard type in the Stamford Advocate at least seven (7) days prior to each public hearing.
- (2) Each notice will indicate the date, time, place and topics to be considered.
- (3) The Stamford Community Development Office will notify community organizations and CDBG funded project sponsors.
- (4) Minutes or recordings will be taken for all public hearings and are kept on file in the Stamford Community Development Office.

Federal housing and community development entitlement funds under the CDBG and HOME Programs are limited and amount to approximately \$1,800,000 to Stamford annually. They are best utilized as a funding leverage source to stimulate other funds and actions. Since the beneficiaries of neighborhood revitalization are citizens of Stamford, it is appropriate that agencies and residents work with the City to determine the community's needs and suggest the best way to utilize HUD funds to meet those needs.

Residents and agencies are encouraged to submit proposals requesting funding allocations for projects and programs relating to Community Development goals and objectives and to participate in the implementation of those funded activities. The Stamford Community Development Office requests that all citizens submit their proposals by the deadline indicated in the enclosed Community Development Plan which contains a detailed schedule of hearings and meetings. The Community Development Block Grant funding proposal form is enclosed as Attachment C to this Citizen Participation Plan.

III. CONSIDERATION OF OBJECTIONS AND/OR COMPLAINTS:

A. Objections:

Persons wishing to object to approval of City of Stamford's certification by HUD may make such objection known to the HUD Area Office (One Corporate Center, 19th Floor, Hartford, Connecticut 06103-3220). HUD will consider objections made only on the following grounds.

- (1) The applicant's description of needs and objectives is plainly inconsistent with available facts and data;
- (2) The activities to be undertaken are plainly inappropriate to meeting the needs and objectives identified by the applicant;
- (3) The application does not comply with the federal requirements of the Community Development Block Grant, HOME Program and/or the Consolidated Plan.

B. Complaints:

The Stamford Community Development Office will acknowledge complaints in a timely and responsive manner. The Stamford Community Development Office will make every reasonable effort to provide written responses within 15 working days.

STAMFORD COMMUNITY DEVELOPMENT
CONSOLIDATED PLAN
CITIZEN PARTICIPATION & BUDGET SCHEDULE
PROGRAM YEAR THIRTY-SIX (JULY 1, 2010 - JUNE 30, 2011)

Mon., January 4, 2010

Advertisement: The Advocate

Purpose:

- 1) Inform the public that the Stamford Community Development Office's Proposed Citizen Participation Plan, the 2005-2010 Consolidated Plan, Application Schedule, and Stamford Community Development Year 36 Proposal Form are available for review and comment during normal business hours from 8:30 A.M. to 4:30 P.M. at the Stamford Community Development Office located at the Stamford Government Center, 888 Washington Blvd., Stamford, CT 06904-2152.
- 2) Inform citizens that Community Development Block Grant 2008-2009 Consolidated Annual Performance Evaluation Report (CAPER) is available.
- 3) Advise the public of the deadline for submitting Program Year 36 Proposals. *All applicants are encouraged to meet with the Stamford Community Development staff for technical assistance prior to submittal of proposals.*
- 4) Announce date of Community Development Block Grant Public Hearing, hosted by the Mayor and the Housing, Community Development and Social Services Committee of the Board of Representatives (HCD/SS). Inform citizens that the Stamford Community Development Office at the public hearing will briefly review HUD legislation and CDBG/HOME performance, as reported in its most current CAPER, discuss the City of Stamford housing and community development needs and solicit citizen comments on CDBG performance. Advertise the availability of HUD Entitlement Funds for the next program year (commencing July 1, 2010) and invite community organizations and the general public to submit written proposals for the use of HUD funds and comments on developing a 2010-2015 Consolidated Plan for the use of HUD funds.

All pertinent information will be on file at the Ferguson Library, Town Clerk's Office, Stamford Community Development Office, Board of Representatives Office and the Mayor's Office.

Mon., February 1, 2010

PROPOSAL DEADLINE. Proposals for Year 36 funding and current audit are due at the Stamford Community Development Office located at the Stamford Government Center, 888 Washington Blvd. 10th Floor, Stamford, CT. One copy of the audit and fifteen (15) copies of the proposal in addition to the original are to be submitted on or prior to this date.

Mon., February 8, 2010

Stamford Community Development Office provides binders of Year 36 Proposals to the Mayor and HCD/SS Committee.

Tues., February 16, 2010

PUBLIC HEARING. Jointly held by the Mayor and the HCD/SS Committee at the Stamford Government Center Board of Representatives' Chambers, 4th Floor, 5:30 p.m. Stamford Community Development's YEAR 36 proposals will be presented and citizen comments on HUD Program performance will be heard.

Tues., February 23, 2010

HCD/SS Sub-Committee Proposal Review.

Tues., March 2, 2010

HCD/SS Committee, Mayor's Office and Stamford Community Development Director to develop recommendations for Year 36 and approval of the Annual Action Plan/budget.

Wed., March 3, 2010

Stamford Community Development Office submits the proposed Annual Action Plan/budget as formulated by HCD/SS to the Mayor for approval.

Mon., March 8, 2010

ADVERTISEMENT. Publicize proposed Consolidated Plan and Annual Action Plan/budget for 30 day comment period and announce date and time of second public hearing/workshop.

Tues., March 23, 2010

HCD/SS Second Public Hearing at 6:30 pm in the Government Center 4th Floor to discuss the HOME Program and receive comments on the proposed Annual Action Plan and Consolidated Plan.

Mon., March 29, 2010	The Mayor submits the proposed Consolidated Plan, Annual Action Plan/budget and resolution to the Board of Finance and to the Board of Representatives' Steering Committee where it shall be assigned to the HCD/SS Committee for review, comment and modifications.
Thurs., April 8, 2010	Regular meeting of the Board of Finance. Vote on Year 36 proposed Consolidated Plan and Annual Action Plan/budget.
Tues., April 20, 2010	Regular meeting of the HCD/SS Committee. Vote to recommend the Consolidated Plan and Annual Action Plan for approval by the Board of Representatives.
Mon., May 3, 2010	Regular meeting of the Board of Representatives. Vote on the Year 36 Consolidated Plan, Annual Action Plan and budget.
Thurs., May 13, 2010	Stamford Community Development Office prepares the Consolidated Plan and Annual Action Plan for the Mayor to submit to HUD.
Mon., June 7, 2010	<u>PUBLISH</u> the Environmental Release of Funds legal notice of the "Finding of No Significant Impact on the Environment" anticipated from planned CDBG and HOME activities. Citizen responses are invited.
Thurs., July 1, 2010	Start of CDBG Year 36 Program.

STAMFORD COMMUNITY DEVELOPMENT OFFICE
PUBLIC HEARING - YEAR (36) THIRTY SIX

PUBLIC COMMENTS

The purpose of this Public Hearing is to:

Review the Community Development Block Grant (CDBG) legislation, including regulations concerning eligible activities;

Receive Citizen suggestions on the use of HUD funds for YEAR 36;

Receive Citizen Comments on the Consolidated Plan, CDBG performance and Stamford's housing and community development needs;

Hear YEAR 36 CDBG Proposals from Agencies.

You may provide your verbal comments at the public hearing or you may use this form to provide written comments, suggestions, problems or questions related to any of the CDBG/HOME Programs. Please list comments below:

Comments: _____

Name: _____

Address: _____

Phone No. _____

If you would like to discuss your comments further with the Stamford Community Development Office, contact:

Timothy R. Beeble, Director
Stamford Community Development
888 Washington Blvd.
Stamford, CT 06904
203-977-4864

Order Confirmation

<u>Ad Order Number</u> 0001515783	<u>Customer</u> STAMFORD COMMUNITY DEVELOPMENT	<u>Payor Customer</u> STAMFORD COMMUNITY DEVELOPMENT
<u>Sales Rep.</u> shousey	<u>Customer Account</u> 149544	<u>Payor Account</u> 149544
<u>Order Taker</u> shousey	<u>Customer Address</u> 888 WASHINGTON BLVD, TENTH FLOOR, STAMFORD CT 06904 USA	<u>Payor Address</u> 888 WASHINGTON BLVD, TENTH FLOOR, STAMFORD CT 06904 USA
<u>Ordered By</u> SARAH	<u>Customer Phone</u> 203-977-4155	<u>Payor Phone</u> 203-977-4155
<u>Order Source</u> E-mail	203-977-4864	203-977-4864
<u>PO Number</u> hud funds	<u>Customer Fax</u> 203-977-4775	<u>Customer EMail</u> SPour@ci.stamford.ct.us

Ad Content Proof

CONSOLIDATED PLAN For HUD Entitlement Funds

The proposed Consolidated Plan for the use of federal housing and community development funds for the forthcoming five years is available for citizens to review and comment. Typically the available federal funds under the Community Development Block Grant (CDBG) are approximately \$1.2 million, and the HOME Partnership Investment Program (HOME) approximately \$650,000 annually. Anticipated rehabilitation loan program income is approximately \$100,000 per year. These funds are intended to principally benefit low and moderate income persons in Stamford by providing decent housing, a suitable living environment and expanding economic opportunities. The proposed Plan identifies needs and sets goals for funding programs and projects that provide affordable housing, prevent homelessness, improve public facilities, promote job growth and provide support services related to youth, health, job training and homelessness. Most data used to develop the Plan is from the 2000 Census. As appropriate, U.S. Census 3 year American Community Survey estimates are used. Data from the 2010 Census is not available. The Consolidated Plan is available for review on the City's web site (<http://www.cityofstamford.org/content/25/52/131/144/358/119031.aspx>), and during normal business hours at the Stamford Community Development Office, (SCD), 888 Washington Blvd., 10th Floor, Stamford, CT, as well as at the Stamford Library - Main Branch and the Stamford Town Clerk's Office. Written comments on this proposed Consolidated Plan should be submitted to the SCD Office at the above address by July 12, 2010.

<u>Tear Sheets</u>	<u>Proofs</u>	<u>Affidavits</u>	<u>Special Pricing</u>	<u>Promo Type</u>
0	0	0	None	

Order Notes:

Invoice Text:

<u>Blind Box</u>	<u>Materials</u>	<u>Payment Method</u>		
<u>Net Amount</u>	<u>Tax Amount</u>	<u>Total Amount</u>	<u>Payment Amt</u>	<u>Amount Due</u>
\$109.18	\$0.00	\$109.18	\$0.00	\$109.18

<u>Ad Number</u>	<u>Ad Type</u>	<u>Ad Size</u>	<u>Pick Up Number</u>
0001515783-01	Legal Liners	2.0 X 46 Li	

<u>External Ad #</u>	<u>Ad Released</u>	<u>Ad Attributes</u>
	No	

<u>Color</u>	<u>Production Method</u>	<u>Production Notes</u>
<NONE>	AdBooker	

<u>Product</u>	<u>Placement/Class</u>	<u># Inserts</u>	<u>Cost</u>
<u>Run Dates</u> <u>Sort Text</u> <u>Run Schedule Invoice Text</u>			
Stamford Advocate: : 6/8/2010 CONSOLIDATEDPLANFORHUDENTITLEMENTFUNDSTHEPROPOSEDCONSOLIDATEDPLANFC CONSOLIDATED PLAN For HUD Entitlement Funds The proposed Consol	Public Notices	1	\$89.18
stamfordadvocate.com: : 6/8/2010 CONSOLIDATEDPLANFORHUDENTITLEMENTFUNDSTHEPROPOSEDCONSOLIDATEDPLANFC CONSOLIDATED PLAN For HUD Entitlement Funds The proposed Consol	Public Notices	1	\$20.00

Faris learns quickly

By Rich Elliott
STAFF WRITER

STORRS — Freshman Kelly Faris did not have an extraordinarily high level of expectation as she began her first season as a member of the UConn women's basketball team. Simply put, she solely wanted to do whatever it was that coach Geno Auriemma asked her to do.



Aside from that, Faris, frankly, did not know exactly what to expect. Auriemma, on the other hand, knew exactly what Faris would provide. He stated confidently that she would never play a bad game during her career with the top-ranked and unbeaten Huskies.

And through the first 12 games, Faris has not only met her expectations but she has also reinforced Auriemma's belief. Faris, a fundamentally sound 5-foot-11 guard, has emerged as a player who can impact the game in a number of ways off the bench.

"The thing that's impressive about her for a freshman is she competes really hard," Auriemma said. "She does the little things and takes pride in doing the little things. And she doesn't want to disappoint anybody by not doing them the right way."

Faris is averaging 4.3 points, 4.5 rebounds, 2.3 assists and 1.8 steals in 21.2 minutes for the Huskies. She is second on the team in steals, fourth in rebounds and assists and third among regulars with a 2.2 assist to turnover ratio.

Faris, who sustained a broken nose in practice Dec. 18, has been rock steady heading into tonight's game against South Florida at the XL Center (7; CPTV). In eight games, she has had at least four rebounds. In six games, she has had at least three assists. She has scored in 10

Stamford Area 327-7500
 The ADVOCATE
CLASSIFIED
 Visit our web site www.stamfordadvocate.com

Public Notices

YEAR 36 PUBLIC HEARING COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) (JULY 1, 2010 - JUNE 30, 2011)

Within the context of the U.S. Dept. of Housing and Urban Development's (HUD) objective for the development of viable urban communities, the City of Stamford has established the following goal for the utilization of HUD funds: to provide expanded housing and economic opportunities for low income individuals residing in Stamford, and improve public services and public facilities servicing this population and the low income neighborhoods in Stamford.

In order to address the above goal, CDBG funds projects or services in the following primary areas:

- Primary Functional Areas:
- Housing, Public Facilities & Economic Development - 62% minimum
 - Public Services - 15% maximum
 - Administration/Planning/Fair Housing - 20% maximum
 - Contingency - 3% maximum

Contingencies are funds that are set aside to cover potential cost overruns in approved and budgeted activities. The proposed Community Development Plan, Citizen Participation Plan, and Year 36 Proposal Form are available for review and comment, as is the CDBG Year 35 Consolidated Annual Performance and Evaluation Report and HUD's assessment of the program.

For Year 36, the City of Stamford an entitlement grant of approximately \$1,100,000 is expected. In addition, the City of Stamford expects to receive an entitlement grant of \$625,000 under the HOME Program. Approximately \$200,000 in program income is anticipated from repayments to the CDBG/HOME loan programs.

Written proposals for Year 36 funding are due at the Stamford Community Development Office on or before Monday, February 1, 2010. All applicants for Year 36 funding must present their proposals at the Public Hearing on Tuesday, February 16, 2010.

The federal regulations 24CFR Part 91 of the Federal Register, establish specific requirements for preparation of a local government's Consolidated Plan. This Plan consists of quantitative and qualitative data based on the Census, planning and administration strategies, a market analysis as well as projected housing and funding needs for and use of HUD funding through CDBG and HOME programs. A five year Consolidated Plan for the period for the use of CDBG and HOME funds over the next 4 months. An Annual Action Plan that relates the use of Year 36 HUD funds to the Consolidated Plan will be prepared.

A separate Request for Proposals for affordable housing rehabilitation and development under the HOME Program will be published after the start of the fiscal year. However, low income persons interested in HOME downpayment loans for purchase of residences in Stamford may apply for assistance throughout the year.

The Mayor and the Housing, Community Development and Social Services Committee (HCD/SS) of the Board of Representatives will hear suggestions on how HUD funds should be spent at a Public Hearing to be held on Tuesday, February 16, 2010 in the Board of Representatives' Chambers, 4th floor, Stamford Government Center, 888 Washington Blvd., at 5:30 P.M.

The purpose of the hearing is to hear comments on the needs of the City of Stamford for housing, economic development, public improvements and public services for low income residents; review the CDBG legislation including regulations concerning eligible activities; receive citizen comments on the Community Development Plan, Citizen Participation Plan, CDBG/HOME performance, and suggestions for the use of HUD funds. Agencies and individuals must present their proposals for the use of CDBG funds for which they have submitted an application to the Stamford Community Development Office, by the deadline to submit applications for CDBG funds, Monday, February 1, 2010.

All the above mentioned documents may be obtained during normal business hours from 8:30 a.m. to 4:30 p.m. at the Stamford Community Development Office located at the Stamford Government Center, 10th Floor, 888 Washington Blvd., Stamford, CT 06904-2152. All pertinent information also will be on file at the Ferguson Library, Town Clerk's Office, and Board of Representatives Office. In addition, CDBG application documents may be obtained electronically by making a request to Sandra Siegartel at ssiegartel@ci.stamford.ct.us. Prior to submission of proposals, all applicants are encouraged to meet with Community Development staff for guidance in preparing their proposals. For further information contact Timothy Beeble, Community Development Director at 203-977-4155.

Probate Notices

Probate Notices

General Help Wanted

AUTO USED CAR TECHNICIAN F/T Bruce Bennett Nissan

Busy shop seeks exp'd used car tech w/import exp. Nissan exp. helpful, not req. Benefit pkg including 401K, very competitive pay. Please call Allen Hubbard at 203-544-8371 ext 101, RT 7 in Wilton.

BOX REPLY SERVICE

TO ANSWER MAILBOX MAIL: Send business envelope to: THE ADVOCATE DRAWER # PO BOX 4910 STAMFORD, CT 06907-0910

OR GREENWICH TIME DRAWER # PO BOX 1410 GREENWICH, CT 06830
Replies will be forwarded "Blind Box" charge (per order)
Replies Picked-up \$30
Replies Mailed \$50

CUSTOMER CARE Manager

The Connecticut Media Group is seeking a Customer Care Manager to give direction for the Circulation Call Center and develop tactics to achieve predetermined business objectives. Develop and ensure quality staffing through effective recruitment, selection, and training. Create and maintain a healthy, positive and motivating work environment by consistently demonstrating and communicating our mission and values. Work closely with the Sales and Marketing Manager to ensure the highest level of customer retention and loyalty. The ideal candidate will have excellent leadership skills. College degree preferred. A minimum of 3 years' supervisory call center experience preferably within a fast-paced environment.

If you are the right person for this position, please contact Michele Marquis at mmarquis@ctpost.com

DRIVERS TAXI/LIVERY
MUST BE over 25 & have Public Service Lic. Apply 65 Stillman Street, Bridgeport

General Help Wanted

GRAPHIC ARTIST

THE Connecticut media group is looking for a dynamic, creative individual to join our Ad Services Division as Graphic Artist. This position is based in Stamford, CT.

This is an excellent opportunity for a Graphic Design Professional who desires to contribute to a growth-oriented, dynamic company.

Responsibilities include the design, creation and execution of sales material including literature, magazine and newspaper print advertisement materials as well as perform minimal administrative duties.

Requirements:

Bachelors Degree in Fine Arts or Graphic Design.

Minimum of two years experience as an Artist or Designer within a deadline driven environment.

Experience with various communication media including web and multimedia helpful.

Skilled in the following software: Adobe Creative Suite (InDesign, Illustrator, Photoshop), Microsoft Word and Excel.

Ability to organize and prioritize multiple projects, with the ability to work in a team environment.

Excellent communication skills, verbal and written.

Please send your resume and samples of your work to:

nondon@newtimes.com

Live-In Companion needed for gentleman in Bridgeport. Free room & board. Call 203-615-2131 for details.

NOTICE

GENERAL STATUTES OF CT FOR EMPLOYMENT ADS

"No such licensed person shall publish or cause to be published any notice of advertisement relating to employment which does not include the following identification: The

Order Confirmation

Ad Order Number 0001491862	Customer STAMFORD COMMUNITY DEVELOPMENT	Payor Customer STAMFORD COMMUNITY DEVELOPMENT
Sales Rep. phenderson	Customer Account 149544	Payor Account 149544
Order Taker shousey	Customer Address 888 WASHINGTON BLVD, TENTH FLOOR, atn: STAMFORD CT 06904 USA	Payor Address 888 WASHINGTON BLVD, TENTH FLOOR, STAMFORD CT 06904 USA
Ordered By sANDRA	Customer Phone 203-977-4155	Payor Phone 203-977-4155
Order Source E-mail	Customer Fax 203-977-4864	Customer EMail SSiegartel@ci.stamford.ct.us

Tear Sheets	Proofs	Affidavits	Special Pricing	Promo Type
0	0	0	None	

Order Notes:

Invoice Text:

Blind Box	Materials	Payment Method		
Net Amount	Tax Amount	Total Amount	Payment Amt	Amount Due
\$181.70	\$0.00	\$181.70	\$0.00	\$181.70

Ad Number	Ad Type	Ad Size	Pick Up Number
0001491862-01	Legal Liners	2.0 X 83 Li	

External Ad #	Ad Released	Ad Attributes
	No	

Color	Production Method	Production Notes
<NONE>	AdBooker	

Product	Placement/Class	# Inserts	Cost
Run Dates			
Sort Text			
Run Schedule Invoice Text			

Stamford Advocate: :	Public Notices	1	\$161.70
----------------------	----------------	---	----------

4/8/2010
ANNUALACTIONPLANFORHUDENTITLEMENTFUNDSTHEPROPOSED20102011ANNUALACTIO
Annual Action Plan for HUD Entitlement funds The proposed 20

stamfordadvocate.com: :	Public Notices	1	\$20.00
-------------------------	----------------	---	---------

4/8/2010
ANNUALACTIONPLANFORHUDENTITLEMENTFUNDSTHEPROPOSED20102011ANNUALACTIO
Annual Action Plan for HUD Entitlement funds The proposed 20

Ad Content Proof

Annual Action Plan for HUD Entitlement funds

The proposed 2010-2011 Annual Action Plan for the use of federal housing and community development funds by the City of Stamford is available for public review and comment. The available federal funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program will be \$1,263,819, and under the HOME Investment Partnerships Program (HOME) there will be approximately \$671,435. In addition, there is approximately \$227,452.58 in current CDBG funds and program income available for re-programming, as well as a projected HOME housing loan program income of \$200,000 that will be received during the year and used for housing rehabilitation and downpayment loans.

The proposed Annual Action Plan provides \$180,000 for public services including programs for homeless, youth, elderly, blind persons, substance abusers, unemployed people and victims of violence including child abuse; \$86,660 for improvements to public facilities; \$15,000 for economic development programs; \$678,340 in CDBG funds and \$671,435 in HOME funds for affordable housing; and \$240,000 for administration.

HUD funds are intended to principally benefit low income persons in Stamford by providing decent housing, a suitable living environment and expanding economic opportunities. The proposed Action Plan will fund programs and projects that provide affordable housing, revitalize neighborhoods, fight poverty, improve homeless shelters and other facilities, promote job growth and provide support services related to youth, elderly, health, job training and homelessness.

The Citizen Participation Plan, the Year 34 Consolidated Annual Performance and Evaluation Report (CAPER), the 2005-2010 Consolidated Plan and HUD's review of the CAPER are available for review from 9:00 am to 4:00 pm, Monday - Friday, at the Stamford Community Development Office (SCD), 888 Washington Blvd. 10th Floor, Stamford, CT as well as at the Stamford Library - Main Branch and the Stamford Town Clerk's Office. Written comments on this proposed Annual Action Plan and other listed documents should be submitted to the SCD Office at the above address by May 10, 2010.

On Tuesday, April 20, 2010 at 6:30 p.m. on the 4th floor of the Stamford Government Center, 888 Washington Blvd., the Housing, Community Development and Social Services Committee will hold a public meeting to accept verbal or written comments from citizens regarding the proposed Annual Action Plan. The Mayor and HCD/SS Committee will finalize proposed Annual Action Plan to fully allocate the available CDBG funding.

Anyone having special needs in order to participate in the public meeting should call Timothy Beeble, Community Development Director at 203-977-4155 by April 16, 2010 to make arrangements.

Exhibit 2: Non-Housing Community
Development Response Tables

Exhibit 2: Response to Community Development, Items 1-4

NON-HOUSING COMMUNITY DEVELOPMENT

Strategy 1: Assist Existing And Developing Micro-Enterprises		Priority: 2
Corresponding Community Goals:		
<ul style="list-style-type: none"> • Economic and employment opportunities which achieve and sustain full independence • Education and training programs designed to gain access to quality jobs • Community appreciation and support of diversity • Efficient use of community resources • Strong vital neighborhoods with a sense of community 		
Obstacles: Lack of access to capital, lack of technical assistance for business planning		
Resources:		
<i>Federal</i>		
<ul style="list-style-type: none"> • Grant Funds • Program Income 	CDBG, Economic Development Initiative (EDI/BEDI), Section 108 CDBG	
<ul style="list-style-type: none"> • Direct Loans 	SBA	
<i>Other Resources</i>		
<ul style="list-style-type: none"> • Private • Non-Federal Public 	Local lenders, Service Corps of Retired Executives (SCORE), Community Economic Development Fund, GE Capital Corporation Connecticut Department of Economic and Community Development	
Activities Or Projects	Micro-business development	
Number And Type Of Businesses To Benefit	10 micro-businesses	
Proposed Objective	Establish and stabilize 10 micro-businesses	
Target Date For Completion Of Objective	2015	
Geographic Distribution	Targeted areas	

NON-HOUSING COMMUNITY DEVELOPMENT PLAN PRIORITY, continued

Strategy 2: Develop A Skilled Labor Force For Local Businesses		Priority: 1
Corresponding Community Goals: <ul style="list-style-type: none"> • Economic and employment opportunities which achieve and sustain full independence • Education and training programs designed to gain access to quality jobs • Efficient use of community resources 		
Obstacles: Lack of training for unemployed individuals; lack of coordination between business employment needs, training programs, and outreach		
Resources: <i>Federal</i> <ul style="list-style-type: none"> • Grant Funds • Program Income • Direct Loans 		CDBG, EDI/BEDI, Job Training Partnership Act program, Section 108, Department of Education and Department of Labor School To Work Transition Program, Department of Education National Workplace Literacy Program CDBG SBA
<i>Other Resources</i> <ul style="list-style-type: none"> • Private • Non-Federal Public 		Local lenders, SCORE, Community Economic Development Fund Connecticut Department of Economic and Community Development
Activities Or Projects	Job training for unemployed or underemployed individuals	
Number And Type Of Benefit	80 unemployed or underemployed extremely low and low income individuals	
Proposed Objective	Training/placement of 100 r unemployed or underemployed extremely and low income individuals	
Target Date For Completion Of Objective	2015	
Geographic Distribution	Targeted areas, including State enterprise zone (South End and Waterside)	

NON-HOUSING COMMUNITY DEVELOPMENT, continued

Strategy 3: Create Additional Employment Opportunities In Stamford		Priority: 2
Corresponding Community Goals:		
<ul style="list-style-type: none"> • Economic and employment opportunities to achieve and sustain full independence • Education and training programs designed to gain access to quality jobs • Efficient use of community resources 		
Obstacles: Competition with other jurisdictions inside and outside Connecticut, high housing costs, corporate taxes, lack of skilled labor force for potential manufacturing firms, cost of properties		
Resources:		
<i>Federal</i>		
• Grant Funds	CDBG, Economic Development Initiative, Department of Labor programs, Department of Commerce programs	
• Program Income	CDBG	
• Direct Loans	SBA, Section 108,	
<i>Other Resources</i>		
• Private	Local lenders, SCORE, CEDF	
• Non-Federal Public	Connecticut Department of Economic and Community Development	
Activities Or Projects	New jobs	
Number And Type Of Benefit	200 State Enterprise Zone residents who are unemployed or underemployed extremely low and low income to be hired by as many as 20 businesses	
Proposed Objective	200 jobs	
Target Date For Completion Of Objective	2015	
Geographic Distribution	Targeted areas, including State enterprise zone (South End and Waterside)	

NON-HOUSING COMMUNITY DEVELOPMENT, continued

Strategy 4: Improve public infrastructure located in targeted areas, Coordinated with Affordable Housing Creation	Priority: 1
Corresponding Community Goals: <ul style="list-style-type: none"> • Strong vital neighborhoods with a sense of community • An aesthetically pleasing and well-maintained urban environment that enhances the region’s natural resources • Efficient use of community resources • Access to quality health and recreational opportunities to maintain personal well-being • Community support that enables children and youth to achieve their potential 	
Obstacles: Funding	
Resources: <i>Federal</i> <ul style="list-style-type: none"> • Grant Funds • Program Income <i>Other Resources</i> <ul style="list-style-type: none"> • Private • Non-Federal Public 	CDBG, U.S. Environment Protection Agency Urban Parks and Recreation Recovery Act Program, Department of Justice Midnight Basketball Training and Partnership Grant Program CDBG Department of Environmental Protection grants for tree maintenance
Activities Or Projects	Neighborhood parks
Number And Type Of Residents To Benefit	Population of targeted area
Proposed Objective	Improved infrastructure, beautified parks, and effective programs
Target Date For Completion Of Objective	2015
Geographic Distribution	Targeted areas

NON-HOUSING COMMUNITY DEVELOPMENT PLAN PRIORITY, continued

Strategy 5: Improve Community Facilities		Priority: 2
Corresponding Community Goals:		
<ul style="list-style-type: none"> • Strong vital neighborhoods with a sense of community • An aesthetically pleasing and well-maintained urban environment that enhances the region's natural resources • Efficient use of community resources • Access to quality health and recreational opportunities that maintain personal well-being • Community support that enables children and youth to achieve their potential 		
Obstacles: Funding		
Resources:		
<i>Federal</i>		
• Grant Funds	CDBG	
• Program Income	CDBG	
• Direct Grants	HUD, Planning Grants	
<i>Other Resources</i>		
• Private	Foundations, United Way of Stamford	
• Non-Federal Public	State of Connecticut Department of Social Services	
Activities Or Projects	Improved child care centers, community centers, and facilities that house public service programs	
Number And Type Of Residents To Benefit	Population of targeted area	
Proposed Objective	Well-maintained community facilities	
Target Date For Completion Of Objective	2015	
Geographic Distribution	Target Area	

NON-HOUSING COMMUNITY DEVELOPMENT PLAN PRIORITY, continued

Strategy 6: Promote Health, Medical, Educational, Nutrition, And Human Service Programs		Priority: 1
Corresponding Community Goal:		
<ul style="list-style-type: none"> • Equal access to high quality education for all age groups • Accessible quality services which sustain independence, including child care, social services, transportation, education, health, and senior services • Strong vital neighborhoods with a sense of community • An aesthetically pleasing and well-maintained urban environment that enhances the region's natural resources • Efficient use of community resources • Access to quality health and recreational opportunities to maintain personal well-being • Community support that enables children and youth to achieve their potential 		
Obstacles: Funding		
Resources:		
<i>Federal</i>		
• Grant Funds	CDBG, Department of Health and Human Services	
• Program Income	CDBG	
<i>Other Resources</i>		
• Private	Foundations	
• Non-Federal Public	Connecticut Department of Social Services, DMHAS	
Activities Or Projects	Health, medical, educational, nutrition, and human service programs	
Number And Type Of Residents To Benefit	Extremely low and low income households or persons	
Proposed Objective	Effective services to combat poverty, lack of opportunities, and disabilities	
Target Date For Completion Of Objective	2015	
Geographic Distribution	Targeted areas/populations	

Exhibit 3: HUD Housing Needs Charts

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Only complete blue sections. Do NOT type in sections other than blue.		Grantee:										Households with a Disabled Member % HSHLD # HSHLD		Disproportionate Racial/Ethnic Need?		# of Households in Lead-Hazard Housing		Total Low Income HIV/AIDS Population																							
				3-5 Year Quantities																																							
				Year 1	Year 2	Year 3	Year 4*	Year 5*	Multi-Year	% of Goal	Priority Need?	Plan to Fund?	Fund Source									% HSHLD	# HSHLD																				
Owner		Elderly		Current % of Households	Current Number of Households	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	% of Goal	Priority Need?	Plan to Fund?	Fund Source	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD	% HSHLD	# HSHLD				
				Any housing problems	100%	1,938													0 #####				100%	0																			
Owner		Elderly		Cost Burden > 30%	53.4	1,033	105	105	105	105	105	105	105	105	105	0 #####																											
				Cost Burden > 50%	52.1	1,008												0 #####																									
Owner		Small Related		NUMBER OF HOUSEHOLDS	100%	1,342										0 #####																											
				With Any Housing Problems	100%	1,342												0 #####																									
Owner		Small Related		Cost Burden > 30%	83.8	1,124	2	2	2	2	2	2	2	2	2	0 #####																											
				Cost Burden > 50%	79.3	1,064												0 #####																									
Owner		Large Related		NUMBER OF HOUSEHOLDS	100%	475										0 #####																											
				With Any Housing Problems	100%	475												0 #####																									
Owner		Large Related		Cost Burden > 30%	88.6	421	2	2	2	2	2	2	2	2	2	0 #####																											
				Cost Burden > 50%	71.4	339												0 #####																									
Owner		All other hshold		NUMBER OF HOUSEHOLDS	100%	1,317										0 #####																											
				With Any Housing Problems	100%	1,317												0 #####																									
Owner		All other hshold		Cost Burden > 30%	77.4	1,020	14	14	14	14	14	14	14	14	14	0 #####																											
				Cost Burden > 50%	74.8	985												0 #####																									
Owner		Small Related		NUMBER OF HOUSEHOLDS	100%	592										0 #####																											
				With Any Housing Problems	100%	592												0 #####																									
Owner		Small Related		Cost Burden > 30%	88.6	498										0 #####																											
				Cost Burden > 50%	86.8	488												0 #####																									
Owner		Large Related		NUMBER OF HOUSEHOLDS	100%	51										0 #####																											
				With Any Housing Problems	100%	51												0 #####																									
Owner		Large Related		Cost Burden > 30%	100	51										0 #####																											
				Cost Burden > 50%	100	51												0 #####																									
Owner		All other hshold		NUMBER OF HOUSEHOLDS	100%	211										0 #####																											
				With Any Housing Problems	100%	211												0 #####																									
Owner		All other hshold		Cost Burden > 30%	93.4	197										0 #####																											
				Cost Burden > 50%	93.4	197												0 #####																									
Owner		All other hshold		NUMBER OF HOUSEHOLDS	100%	402										0 #####																											
				With Any Housing Problems	100%	402												0 #####																									
Owner		All other hshold		Cost Burden > 30%	70.9	285	10	10	10	10	10	10	10	10	10	0 #####																											
				Cost Burden > 50%	70.9	285												0 #####																									

Jurisdiction

Housing Market Analysis

Complete cells in blue.

Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Affordability Mismatch						
Occupied Units: Renter		9273	7303	3034	19610	365
Occupied Units: Owner		2170	6320	19005	27495	0
Vacant Units: For Rent	3%	90	325	110	525	50
Vacant Units: For Sale	2%	105	160	180	445	0
Total Units Occupied & Vacant		11638	14108	22329	48075	415
Rents: Applicable FMRs (in \$s)		1,440	1,800	2,345		
Rent Affordable at 30% of MFI (in \$s)		1,178	1,415	1,634		
Public Housing Units						
Occupied Units		991	2171	927	4089	0
Vacant Units		22	57	10	89	0
Total Units Occupied & Vacant		1013	2228	937	4178	0
Rehabilitation Needs (in \$s)					0	

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Un-sheltered	Total	Jurisdiction									
		Emergency	Transitional			Data Quality	Data Quality								
1. Homeless Individuals		32	10	18	60	(N) enumerations	▼								
2. Homeless Families with Children		5	37	1	43	(N) enumerations	▼								
2a. Persons in Homeless with Children Families		17	90	2	109										
Total (lines 1 + 2a)		49	100	20	169										
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered	Total	Data Quality									
1. Chronically Homeless			39	6	45	(N) enumerations ▼									
2. Severely Mentally Ill			77	6	83										
3. Chronic Substance Abuse			98	6	104										
4. Veterans			22	2	24										
5. Persons with HIV/AIDS			18	2	20										
6. Victims of Domestic Violence			13	0	13										
7. Youth (Under 18 years of age)			0	0	0										
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities					Total	Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other		
Emergency Shelters	-53	85	-138	Goal	Year 1	Year 2	Year 3	Year 4	Year 5	Goal	Actual	% of Goal			
				Complete	0	0	0	0	0	0	0	0	###		
Transitional Housing	-37	58	-95	Goal	0	0	0	0	0	0	0	###			
Permanent Supportive Housing		0	123	Goal	0	0	0	0	0	0	0	###			
Total	33	143	-110	Goal	0	0	0	0	0	0	0	###			
Chronically Homeless															

Part 4: Homeless Needs Table: Families	Needs	Currently Available	Gap	5-Year Quantities					Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other		
				Year 1	Year 2	Year 3	Year 4	Year 5	Goal	Actual	% of Goal					
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete					
Emergency Shelters	-12	15	-27	0	0	0	0	0	0	0	0	###				
Transitional Housing	-59	71	-130	0	0	0	0	0	0	0	0	###				
Permanent Supportive Housing	66	0	66	32	0	6	0	6	0	7	0	57	0	0%		
Total	-5	86	-91	32	0	6	6	0	6	0	7	0	51	6	12%	

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

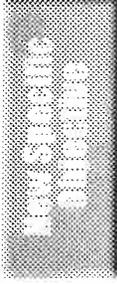
Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	3-5 Year Quantities										Total				
				Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal		
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete					
52. Elderly	3909	1486	2423	115	0	125	0	125	0	125	0	125	0	125	0	615	0	0%
53. Frail Elderly	1379	363	1016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
54. Persons w/ Severe Mental Illness	2352	35	2317	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
55. Developmentally Disabled	1832	107	1725	2	0	2	0	2	0	2	0	2	0	2	0	10	0	0%
56. Physically Disabled	4159	57	4102	2	0	2	0	2	0	2	0	2	0	2	0	10	0	0%
57. Alcohol/Other Drug Addicted	504	104	400	10	0	10	0	10	0	10	0	10	0	10	0	50	0	0%
58. Persons w/ HIV/AIDS & their families	1064	30	1034	2	0	2	0	2	0	2	0	2	0	2	0	10	0	0%
59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
Total	15199	2182	13017	131	0	141	0	141	0	141	0	141	0	141	0	695	0	0%
Supportive Services Needed																		
60. Elderly	6012	1486	4526	2650	0	2500	0	2500	0	2500	0	2500	0	2500	0	12650	0	0%
61. Frail Elderly	2658	363	2295	1000	0	1000	0	1000	0	1000	0	1000	0	1000	0	5000	0	0%
62. Persons w/ Severe Mental Illness	3295	507	2788	1180	0	1000	0	1000	0	1000	0	1000	0	1000	0	5180	0	0%
63. Developmentally Disabled	2580	27	2553	75	0	75	0	75	0	75	0	75	0	75	0	375	0	0%
64. Physically Disabled	5859	213	5646	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
65. Alcohol/Other Drug Addicted	710	327	383	200	0	200	0	200	0	200	0	200	0	200	0	1000	0	0%
66. Persons w/ HIV/AIDS & their families	1500	91	1409	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
Total	22614	3014	19600	5105	0	4775	0	4775	0	4775	0	4775	0	4775	0	24205	0	0%

05M Health Services 570.201(e)	##	0	0	3625	3000	3000	3000	3000	3000	##	0
05N Abused and Neglected Children 570.201(e)	0	0	0							0	0
05O Mental Health Services 570.201(e)	2700	0	2700							0	0
05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(f)	0	0	0							0	0
05Q Subsidence Payments 570.204	0	0	0							0	0
05R Homeownership Assistance (not direct) 570.204	0	0	0							0	0
05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0							0	0
05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0							0	0
06 Interim Assistance 570.201(f)	0	0	0							0	0
07 Urban Renewal Completion 570.201(h)	0	0	0							0	0
08 Relocation 570.201(i)	0	0	0							0	0
09 Loss of Rental Income 570.201(j)	0	0	0							0	0
10 Removal of Architectural Barriers 570.201(k)	0	0	0							0	0
11 Privately Owned Utilities 570.201(l)	0	0	0							0	0
12 Construction of Housing 570.201(m)	80	0	80	15	15	15	15	15	15	75	0
13 Direct Homeownership Assistance 570.201(n)	50	0	50	8	8	8	8	8	8	40	0
14A Rehab: Single-Unit Residential 570.202	0	0	0							0	0
14B Rehab: Multi-Unit Residential 570.202	0	0	0							0	0
14C Public Housing Modernization 570.202	0	0	0							0	0
14D Rehab: Other Publicly-Owned Residential Buildings 570.202	0	0	0							0	0
14E Rehab: Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0							0	0
14F Energy Efficiency Improvements 570.202	0	0	0							0	0
14G Acquisition - for Rehabilitation 570.202	0	0	0							0	0
14H Rehabilitation Administration 570.202	350	0	350	70	70	70	70	70	70	350	0
14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0							0	0
15 Code Enforcement 570.202(c)	0	0	0							0	0
16A Residential Historic Preservation 570.202(d)	0	0	0							0	0
16B Non-Residential Historic Preservation 570.202(d)	0	0	0							0	0
17A CI Land Acquisition/Disposition 570.203(a)	0	0	0							0	0
17B CI Infrastructure Development 570.203(a)	0	0	0							0	0
17C CI Building Acquisition, Construction, Rehabilitation 570.203(a)	0	0	0							0	0
17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0							0	0
18A ED Direct Financial Assistance to For-Profits 570.203(b)	0	0	0							0	0
18B ED Technical Assistance 570.203(b)	160	0	160		40	40	40	40	40	160	0
18C Micro-Enterprise Assistance	10	0	10	2	2	2	2	2	2	10	0
19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	5	0	5	1	1	1	1	1	1	5	0
19B HOME CHDO Operating Costs (not part of 5% Admin ca	3	0	3							3	0
19C CDBG Non-profit Organization Capacity Building	3	0	3	1	1	1	1	1	1	3	0
19D CDBG Assistance to Institutes of Higher Education	0	0	0							0	0
19E CDBG Operation and Repair of Foreclosed Property	0	0	0							0	0
19F Planned Repayment of Section 108 Loan Principal	0	0	0							0	0
19G Unplanned Repayment of Section 108 Loan Principal	0	0	0							0	0
19H State CDBG Technical Assistance to Grantees	0	0	0							0	0

Exhibit 4: HUD Summary of Specific Annual
Objectives



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
DH-1 Availability/Accessibility of Decent Housing									
DH-1 (1)	Specific Objective: Provide technical assistance and assure quality rehabilitation/construction of affordable housing units.	Source of Funds #1	Performance Indicator #1	2011	88		0%		
				2012			#DIV/0!		
		Source of Funds #2		2013			#DIV/0!		
				2014			#DIV/0!		
		Source of Funds #3		2015			#DIV/0!		
				MULTI-YEAR GOAL			0		#DIV/0!
		Source of Funds #1		Performance Indicator #2	2005			#DIV/0!	
					2006			#DIV/0!	
		Source of Funds #2			2007			#DIV/0!	
		2008				#DIV/0!			
	Source of Funds #3	2009			#DIV/0!				
		MULTI-YEAR GOAL			0		#DIV/0!		
	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!			
			2006			#DIV/0!			
	Source of Funds #2		2007			#DIV/0!			
	2008				#DIV/0!				
Source of Funds #3	2009			#DIV/0!					
	MULTI-YEAR GOAL			0		#DIV/0!			
			MULTI-YEAR GOAL			0	#DIV/0!		



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
DH-2 Affordability of Decent Housing								
DH-2 (1)	Specific Objective - Create new or rehabilitated affordable housing units. Over 5 years: 65 homebuyer units, 50 rental units.	Source of Funds #1	Performance Indicator #1	2011	13		0%	
		Source of Funds #2		2012			#DIV/0!	
		Source of Funds #3		2013			#DIV/0!	
				2014			#DIV/0!	
				2015			#DIV/0!	
							0	#DIV/0!
	Specific Annual Objective: HOME CHDO Projects - 5, HOME Homebuyer Assist. - 8	Source of Funds #1	Performance Indicator #2	MULTI-YEAR GOAL				
		Source of Funds #2		2005			#DIV/0!	
		Source of Funds #3		2006			#DIV/0!	
				2007			#DIV/0!	
				2008			#DIV/0!	
				2009			#DIV/0!	
							0	#DIV/0!
		Performance Indicator #3	MULTI-YEAR GOAL					
Source of Funds #1	2005				#DIV/0!			
Source of Funds #2	2006				#DIV/0!			
Source of Funds #3	2007				#DIV/0!			
	2008				#DIV/0!			
				0	#DIV/0!			
		MULTI-YEAR GOAL						
							#DIV/0!	



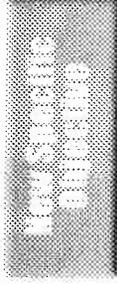
Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-3 Sustainability of Decent Housing							
DH-3 (1)	Specific Objective: Preserve existing housing stock: Address 820 units over 5 years.	Source of Funds #1	Performance Indicator #1	2011	177		0%
		Source of Funds #2		2012			#DIV/0!
		Source of Funds #3		2013			#DIV/0!
				2014			#DIV/0!
				2015			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!
	Specific Annual Objective: 54 - 55 Stillwater Ave. - 15 Units, MLK Jr. Apts. - 44, Stamford CrossRoads - 24 Units, Pilgrim Towers - 74, Historic NPP - 20	Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
		Source of Funds #2		2006			#DIV/0!
		Source of Funds #3		2007			#DIV/0!
				2008			#DIV/0!
		2009				#DIV/0!	
	MULTI-YEAR GOAL				0	#DIV/0!	
	Performance Indicator #3	2005			#DIV/0!		
		2006			#DIV/0!		
		2007			#DIV/0!		
		2008			#DIV/0!		
		2009			#DIV/0!		
	MULTI-YEAR GOAL				0	#DIV/0!	



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
SL-1 Availability/Accessibility of Suitable Living Environment								
SL-1 (1)	Specific Objective - Effective services to combat poverty, lack of opportunities and disabilities; 3,750 persons over 5 years.	Source of Funds #1	Performance Indicator #1	2011	900		0%	
		Source of Funds #2		2012			#DIV/0!	
		Source of Funds #3		2013			#DIV/0!	
				2014			#DIV/0!	
				2015			#DIV/0!	
				MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective: Vol. Services for Blind - 55, Mental Hlth Treat. For Yth - 60, Elder Hisp. Outreach - 100, Sex. Asslt Crisis Cntr - 200, Youth Mentoring - 10, Urban League Weather. Trng - 25, Day Drop In SFH - 450,	Source of Funds #1	Performance Indicator #2	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
		Source of Funds #3		2007			#DIV/0!	
				2008			#DIV/0!	
				2009			#DIV/0!	
				MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1		Performance Indicator #3	2005			#DIV/0!
		Source of Funds #2			2006			#DIV/0!
		Source of Funds #3			2007			#DIV/0!
		2008			#DIV/0!			
		2009			#DIV/0!			
	MULTI-YEAR GOAL			0	#DIV/0!			



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
SL-2 AvailabAffordability of Suitable Living Environment								
SL-2 (1)	Specific Objective - Make affordable effective, life enhancing services to those who lack opportunities and have disabilities. Serve 30,000 people over 5 years.	Source of Funds #1	Performance Indicator #1	2011	15190		0%	
		Source of Funds #2		2012			#DIV/0!	
		Source of Funds #3		2013			#DIV/0!	
				2014			#DIV/0!	
				2015			#DIV/0!	
							0	#DIV/0!
	Specific Annual Objective: Kids in Crisis - 125, CT Legal Serv. - 25, Senior Prescrip Prgm - 20, Dental Cntr - 3500, Food Bank - 11520,	Source of Funds #1	Performance Indicator #2	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
		Source of Funds #3		2007			#DIV/0!	
				2008			#DIV/0!	
				2009			#DIV/0!	
							0	#DIV/0!
		Source of Funds #1		Performance Indicator #3	2005			#DIV/0!
		Source of Funds #2			2006			#DIV/0!
		Source of Funds #3			2007			#DIV/0!
	2008			#DIV/0!				
	2009			#DIV/0!				
				0	#DIV/0!			
				0	#DIV/0!			



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed		
SL-3 Sustainability of Suitable Living Environment									
SL-3 (1)	Specific Objective: Community Development, Public Improvements. Complete 5 over 5 years.	Source of Funds #1	Performance Indicator #1	2011	2		0%		
		Source of Funds #2		2012			#DIV/0!		
		Source of Funds #3		2013			#DIV/0!		
				2014			#DIV/0!		
				2015			#DIV/0!		
							0	#DIV/0!	
				MULTI-YEAR GOAL					
	Specific Annual Objective: Rehab Palmer's Hill Learn Ctr. - 1, Child Guid. Cntr. - 1,	Source of Funds #1	Performance Indicator #2	2005				#DIV/0!	
		Source of Funds #2		2006			#DIV/0!		
		Source of Funds #3		2007			#DIV/0!		
				2008			#DIV/0!		
				2009			#DIV/0!		
							0	#DIV/0!	
						MULTI-YEAR GOAL			
		Source of Funds #1		Performance Indicator #3	2005				#DIV/0!
Source of Funds #2		2006					#DIV/0!		
Source of Funds #3	2007				#DIV/0!				
			2008			#DIV/0!			
			2009			#DIV/0!			
						0	#DIV/0!		
			MULTI-YEAR GOAL						



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
SL-3 Sustainability of Suitable Living Environment								
SL-3 (2)	Specific Objective: Services to assure stability of a suitable living environment for families/households. Benefit 1500 persons over 5 years.	Source of Funds #1	Performance Indicator #1	2011	200		0%	
				2012			#DIV/0!	
		Source of Funds #2		2013			#DIV/0!	
				2014			#DIV/0!	
		Source of Funds #3		2015			#DIV/0!	
			MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!	
				2006			#DIV/0!	
		Source of Funds #2		2007			#DIV/0!	
		2008				#DIV/0!		
	Source of Funds #3	2009			#DIV/0!			
		MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective: Domestic Viol. Cntr. - 200	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!	
				2006			#DIV/0!	
		Source of Funds #2		2007			#DIV/0!	
		2008			#DIV/0!			
Source of Funds #3		2009			#DIV/0!			
		MULTI-YEAR GOAL				0	#DIV/0!	



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
EO-1 Availability/Accessibility of Economic Opportunity							
EO-1 (1)	Specific Objective - Assist existing and developing micr-enterprises. Establish and stabilize 15 over five years.	Source of Funds #1: CDBG	Performance Indicator #1: Businesses created/assisted	2011	2		0%
				2012			#DIV/0!
		Source of Funds #2		2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL	2016			#DIV/0!
		Source of Funds #1	Performance Indicator #2	2005		0	#DIV/0!
		Source of Funds #2		2006			#DIV/0!
		Source of Funds #3		2007			#DIV/0!
				2008			#DIV/0!
				2009			#DIV/0!
	Specific Annual Objective: Women's Business Devt. Cntr. - 2 Businesses		MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
		Source of Funds #2		2006			#DIV/0!
		Source of Funds #3		2007			#DIV/0!
		2008				#DIV/0!	
			2009			#DIV/0!	
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
EO-2 Affordability of Economic Opportunity								
EO-2 (1)	Specific Objective - Provide economic opportunity through subsidized training and job preparedness. Benefit 2000 persons over 5 years.	Source of Funds #1	Performance Indicator #1	2011	450		0%	
		Source of Funds #2		2012			#DIV/0!	
		Source of Funds #3		2013			#DIV/0!	
				2014			#DIV/0!	
				2015			#DIV/0!	
				MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective: Shelter for Homeless Carer Devt. - 450 persons	Source of Funds #1	Performance Indicator #2	2005			#DIV/0!	
		Source of Funds #2		2006			#DIV/0!	
		Source of Funds #3		2007			#DIV/0!	
				2008			#DIV/0!	
				2009			#DIV/0!	
				MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1		Performance Indicator #3	2005			#DIV/0!
		Source of Funds #2			2006			#DIV/0!
		Source of Funds #3			2007			#DIV/0!
		2008			#DIV/0!			
		2009			#DIV/0!			
	MULTI-YEAR GOAL			0	#DIV/0!			