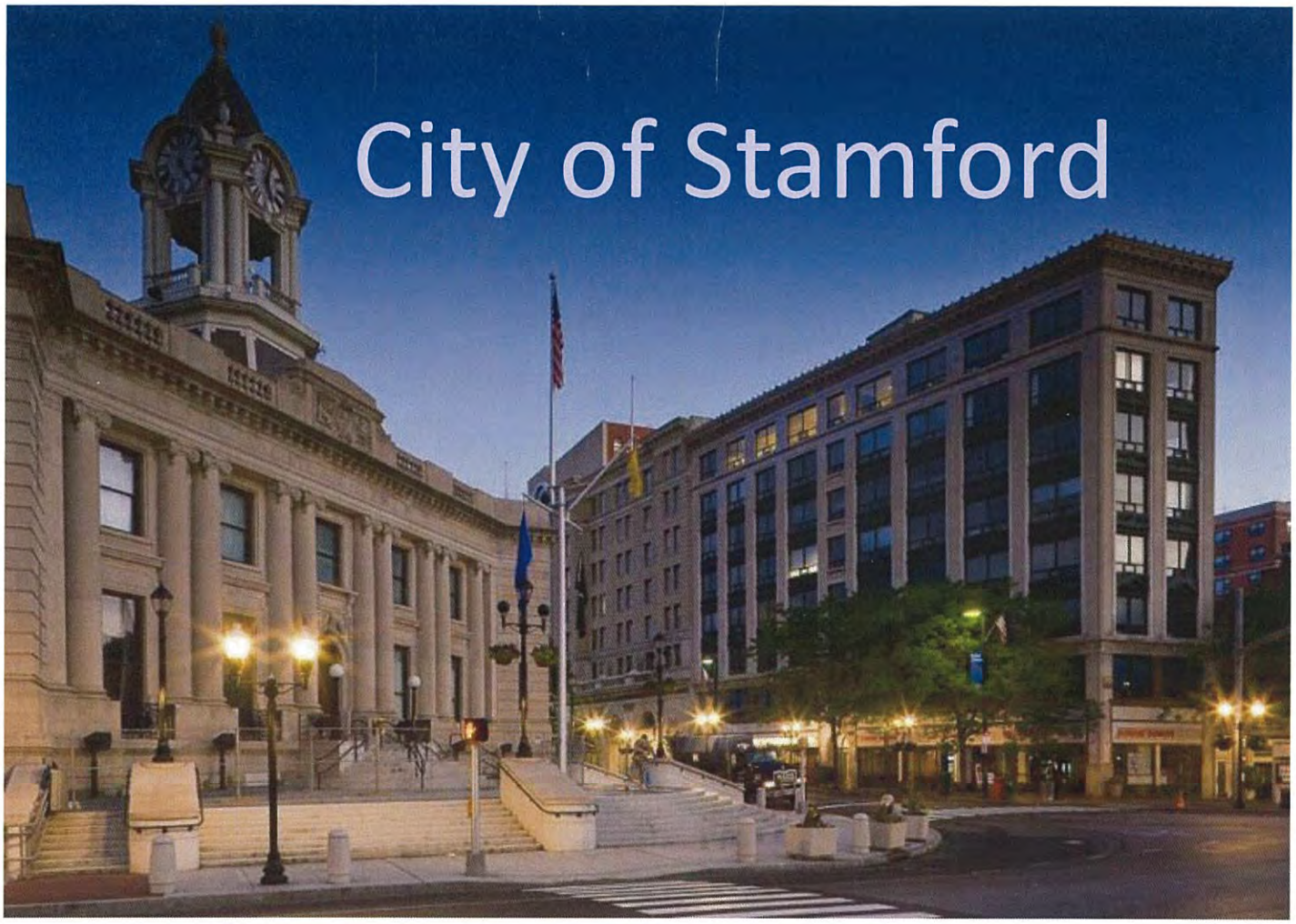

Consolidated Plan
City Fiscal Years 2015—2020

David R. Martin, Mayor

Randall M. Skigen,
President , Board of
Representatives

Karen Cammarota,
Grants Officer

Housing and Community
Development/Social Services
Committee
Elaine Mitchell, Chair
Lila Wallace, Vice Chair
Philip J. Giordano
Dennis Mahoney
Valerie McNeil
Mavina Felicia Moore, Sr.
David Watkins

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier: B-00-MC-09-0015

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Stamford, CT

* b. Employer/Taxpayer Identification Number (EIN/TIN): 06-6001897

* c. Organizational DUNS: 0721216010000

d. Address:

* Street1: 888 Washington Boulevard
Street2:
* City: Stamford, CT
County/Parish: Fairfield
* State: CT: Connecticut
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 06904-2152

e. Organizational Unit:

Department Name: Stamford Community Development

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Erik
Middle Name: J.
* Last Name: Larson
Suffix:

Title: Community Development Grants Coordinator

Organizational Affiliation: City of Stamford

* Telephone Number: 203-977-4053
Fax Number:

* Email: ELarson@StamfordCT.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

Community Development Block Grant

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Application for CDBG funds Year 2015 as part of Consolidated Plan and Action Plan

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 4
* b. Program/Project: 4

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2015
* b. End Date: 06/30/2016

18. Estimated Funding ($):

* a. Federal	864,525.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	864,525.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- [ ] a. This application was made available to the State under the Executive Order 12372 Process for review on .
- [ ] b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- [x] c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

- [ ] Yes
- [x] No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

- [x] ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: David

Middle Name: R.

* Last Name: Martin

Suffix:

* Title: Mayor

* Telephone Number: 203-977-4150 Fax Number:

* Email: DMartin@StamfordCT.gov

* Signature of Authorized Representative: David R Martin Jr * Date Signed: 06/01/2015

Approved as to Form
Corporation Counsel
By
Date 5/26/2015

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier: B-15-MC-09-0204

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Stamford, CT

* b. Employer/Taxpayer Identification Number (EIN/TIN): 06-6001897

* c. Organizational DUNS: 0721216010000

d. Address:

* Street1: 888 Washington Boulevard
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e. Organizational Unit:

Department Name: Stamford Community Development

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f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: Erik
Middle Name: J.
* Last Name: Larson
Suffix:

Title: Community Development Grants Coordinator

Organizational Affiliation: City of Stamford

* Telephone Number: 203-977-4053
Fax Number:

* Email: ELarson@StamfordCT.gov

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships Program

*** 12. Funding Opportunity Number:**

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

Application for HOME funds Year 2015 as part of Consolidated Plan and Action Plan

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 4
* b. Program/Project: 4

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2015
* b. End Date: 06/30/2016

18. Estimated Funding ($):

* a. Federal	352,393.00
* b. Applicant	
* c. State	
* d. Local	100,000.00
* e. Other	
* f. Program Income	100,000.00
* g. TOTAL	552,393.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	David
Middle Name:	R.
* Last Name:	Martin
Suffix:	
* Title:	Mayor
* Telephone Number:	203-977-4150
Fax Number:	
* Email:	DMartin@StamfordCT.gov
* Signature of Authorized Representative:	
* Date Signed:	06/01/2015

Approved as to Form
Corporation Counsel
By
Date 5/26/2015

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Executive Summary

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

1. Introduction

The 2015 - 2020 Consolidated Plan for the City of Stamford retains the City's long standing commitment to its core neighborhoods: South End, West Side, East Side, Downtown and Waterside. These areas are a mix of commerce and residential use. Hence the Plan addresses housing, community building, and economic development issues. The Plan acknowledges the impact of decreasing funding from the U.S. Department of Housing and Urban Development by focusing upon the most vulnerable populations in the City - children and elderly. These groups' needs, and other concerns of the neighborhoods chosen for priority funding because of low income populations, are made clearer by data analysis that occurs in the first sections of the Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Action Plan's objectives and projects relate to the Priority Goals established in the Consolidated Plan: benefit to very low and low income through housing and public service investment, and site public improvements and economic development efforts in areas most likely to benefit concentrations of very low and low income populations. For public services, a total of $129,679 has been budgeted for 11 activities including the Food Bank and Shelter for the Homeless. For public Improvements, $267,650 has been budgeted for improvements to structures that serve our most vulnerable, very low and low income populations, for example, the Inspirica shelter and Domus Kids house. Economic Development funds totaling $48,950 will go to neighborhood Community Business Development Organizations or small business assistance through the Women's Business Development Microenterprise program. Housing has been funded at $245,341, and includes activity at the elderly congregate housing complex Scofield Manor and continued renovations at the affordable housing units at 53-55 Stillwater. HOME funds totaling $352,393 have been budgeted to assist projects benefitting very low and low income.

3. Evaluation of past performance

The City's past performance includes funding of projects that are owned/operated by many of this year's applicants. Previous performance has been documented; the funding agency, Department of Housing and Urban Development has been satisfied that the City is meeting its commitment to very low and low income. The City's Board of Representatives also evaluates these agencies' past performance. The Board funds based upon its judgment that the these agencies' applications are relevant to community need and that the agencies have exhibited adequate performance in previous years.

4. Summary of citizen participation process and consultation process

Citizen participation occurred as per the City's Community Development Citizen Participation Plan and Public Hearing/Application Schedule for Year 41, which is included in each application packet. The plan defines the publication schedule, deadlines for proposed projects and public hearing dates/procedures. A copy of this plan is included in the attachment to this Consolidated Plan. The citizen participation process impacts goal setting as applications from community's non profits reflect the community's perception of needs of the CDBG target population. All applications that are funded contribute to one or another of the priority/goals defined in the Consolidated Plan.

5. Summary of public comments

At hearing 1, members of the public representing applicants for CDBG program funds spoke about their programs and client needs. No other comments were received. At hearing 2, which occurred after a draft budget for CDBG projects was provided, one agency that was not funded (Intake Organization, Inc., public services provider) requested the Board reconsider their application. It remained unfunded.

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

Intake Organization Inc. was not funded as the Board felt limited funds needed to be provided for basic services to very low and low income. The program provides music instrument lessons and mentoring, bilingual, in the format of after school classes. The Board did fund other programs for youth (Kids In Crisis- medical and psychiatric care for children in shelters, Child Guidance, providing mental health services to 60 very low, low income children, Boys & Girls Club summer camp serving 375 children over a 7 week period, Young Mariners Youth Education, teaching sailing, academic and youth skills to 170 low income youth referred by school system.)

7. Summary

The Consolidated and Action Plan presented here addresses needs of our community. Analysis of basic data regarding housing needs, homeless populations, and disproportionality of need among our residents is made with data provided by HUD and our local service providers. The resultant priorities acknowledge the impact of shrinking funds, and address the needs of our most vulnerable populations: the elderly and children.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	STAMFORD	Grants Administration
Develop plan, administer programs, funds	Stamford Community Development	Stamford Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

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

Answer, 1 (a) & (b) The City is active in Stamford Greenwich Opening Doors (SGOD) which includes representatives from the Shelter for the Homeless, Inc., Laurel House, Mutual Housing Association of Southwestern, CT, Inc., Inspirica, Inc., the Workplace, CT Coalition to End Homelessness, State of Connecticut Department of Mental Health and Addiction Services and Department of Housing. The City's Housing Development Manager is on the steering committee for SGOD. SGOD is the former Stamford-Greenwich Continuum of Care, but has opened its "doors" to a wide range of agencies' participation, extending beyond resources for the homeless to general benefits for those in transitional and supportive housing. The City will participate in the new Fairfield Opening Doors, a combination of the Continuums in Fairfield County. The City has been a housing advocate for years in Stamford, using Capital funds and Zoning Ordinances to create opportunities for construction of affordable housing. As a result, when one of our non-profits seeks to develop or renovate a site their first stop is usually the Mayor's and Community Development Offices. As a result, the funding opportunities offered through the City's HOME Investment Partnerships, Neighborhood Stabilization and Community Development Block Grant programs are used extensively to support emergency shelters, facilities that provide services to the homeless (health, counseling) as well as transitional and permanent supportive housing. In housing, additional funds have been made available by the State of Connecticut for these uses (LIHTC, CHAMP). Private funds often flow to non-profit developers from the City's Affordable Housing Zoning Initiative, and through the City's Commercial Linkage Ordinance.

Answer 1(c) The City does not receive ESG funds. SGOD receives funds for continuation of the HMIS system through the annual NOFA. The homeless agencies are all trained in HMIS use, and

contract with the Connecticut Coalition to End Homelessness (CCEH) to provide HMIS related data services. The greatest challenge faced now is to use the HMIS system to provide a single point of access for clients. As part of the NOFA response development process, the SGOD had a committee develop an evaluative system so that program applicants could be rated in a manner consistent with the NOFA and evaluate whether or not some programs could be combined and to determine if a new program would better serve the target population than an existing one.

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

The Consolidated Plan Process started approximately 4 months before the Plan's first year CDBG fund allocation process, and frames the Community Development Block Grant NOFA used to obtain community priority activities for CDBG funding. During the data gathering process, the City turned to the members of SGOD, and the local HMIS and PIT data housed with the Connecticut Coalition to End Homelessness. In working with SGOD, the City spoke with staff and executive directors of Inspirica, Shelter for the Homeless, Laurel House, New Neighborhoods, Inc., and Abilis. A Connecticut Department of Mental Health Services (DMHAS) representative is also on the SGOD. We used the 2014 update to the Stamford Master Plan, and consulted with the Town of Greenwich in assessing the moving target of needs among homeless and those who could easily become homeless. A review was made of the Comprehensive Plan of the Housing Authority of the City of Stamford (aka Charter Oak Communities.) In addition, the City staff, in meetings with the Authority leadership cooperated in meeting needs for development, renovation, and sustainability. One effort in this regard will require relocating an entire Housing Authority development. In these meetings, financing opportunities and resources were charted for the upcoming five years.

The City's Community Development Citizen Participation Plan and Schedule is submitted for review by the City of Stamford Board of Representatives Housing and Community Development and Social Services Committee. This begins the process of how best to use the CDBG funds to achieve community goals. When Board approved, an email list of 121 organizations receive a NOFA containing an estimate of funds available and the City's Community Development Citizen Participation Plan and Schedule. The NOFA is also published in the local newspaper, the Advocate. Local non-profits submit their programs/uses, and the Board of Representatives Committee members and Mayor review these for consistency in preparation for the funding year, eventually establishing a budget.

Table 2 – Agencies, groups, organizations who participated

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

Economic Development agencies that serve paid subscribers. We felt they did not share an interest in low-moderate income population emphasized in this application, except as a consumer target.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Stamford Master Plan, 2014 Update	City of Stamford	Emphasis on providing housing choice for all income groups Provision of support services
Greenwich Consolidated Plan	Town of Greenwich	Support for emergency shelters, supportive services, transitional housing
Housing Authority City of Stamford (HACS) 5 Year Plan	HACS	Continued maintenance of LMI units, sustainability of new units
Vita Strategic Plan	Cooperative effort HACS, Hospital, and City	Create a West side community of wellness and opportunity

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):

The Consolidated Plan's major goal areas are well served by several State programs, for example, the Neighborhood Stabilization program addresses foreclosed, blighting properties in the City's target areas. Department of Housing Competitive Housing Assistance for Multifamily properties (CHAMP), LIHTC and HTCC have been instrumental in our housing non-profits' efforts to create new low moderate income units, and keep existing units in good repair. In the past five years Greenwich and Stamford have jointly funded improvements to the men's and family homeless shelters located in Stamford. Opportunities for this kind of collaboration will continue, as both communities wish to provide additional supportive housing options.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Newspaper	Non-profits, General Public	34 applications submitted			
	Email	Non-profits	Applications submitteds			
	Newspaper, direct mail during hearing phase, email	General public, non profit applicants		1st Hearing: all applicants present projects; 2nd hearing: one unfunded applicant spoke.	All comments accepted; unfunded applicant speaking at 2nd hearing remains unfunded. Reason: limited funds	www.stamfordct.gov Con & Action Plan review

Table 4 – Citizen Participation Outreach

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

Stamford's Consolidated Plan process extensively involved the Stamford-Greenwich Opening Doors group (the former 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, property owners and residents is discussed in the previous Section of this Plan entitled "Consultation."

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

On December 30 , 2014, Stamford Community Development advertised the availability of Year 41 CDBG funds, the 2013 – 2014 Consolidated Annual Performance and Evaluation Report (CAPER) and that the City would be preparing the Consolidated Plan over the next 4 months. The advertisement announced a public hearing for February 5, 2015, 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 39 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 5, 2015, 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, many of whom represent the low income neighborhoods of Stamford.

At the hearing on February 5, 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.

On March 17, 2015, the Consolidated Plan was advertised for a 30 day public comment period. CDBG recipients for Year 41 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.

As part of the City's internal review, the Stamford Board of Finance, comprised of six elected members, reviewed and approved the Annual Action Plan on April 9, 2015.

On April 21, 2015, 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 May 4, 2015 the Board of Representatives approved the Annual Action Plan and Consolidated Plan, and authorized the Mayor to submit the necessary plan(s) to receive funding.

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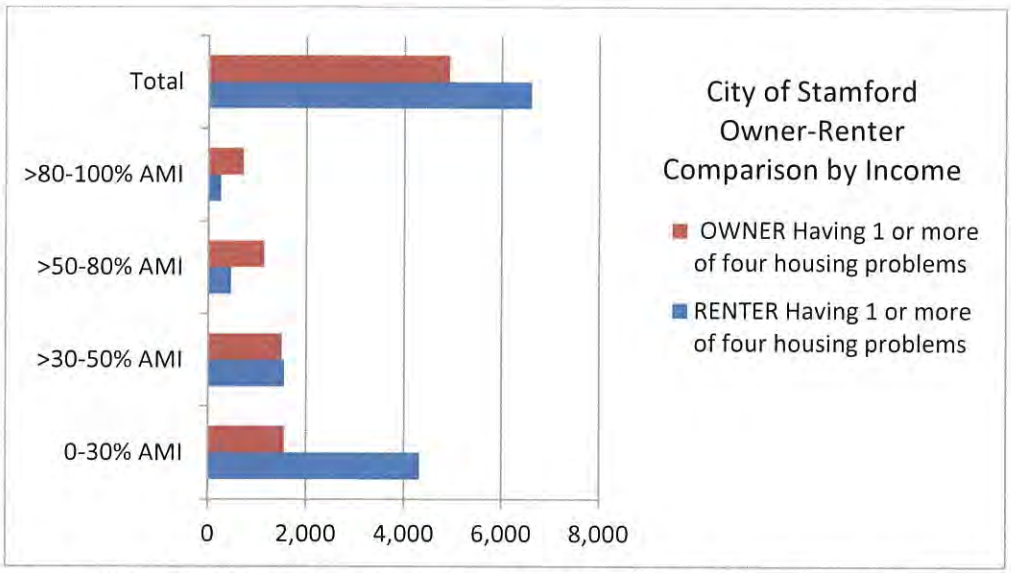
OMB Control No: 2506-0117 (exp. 07/31/2015)

Needs Assessment

NA-05 Overview

Needs Assessment Overview

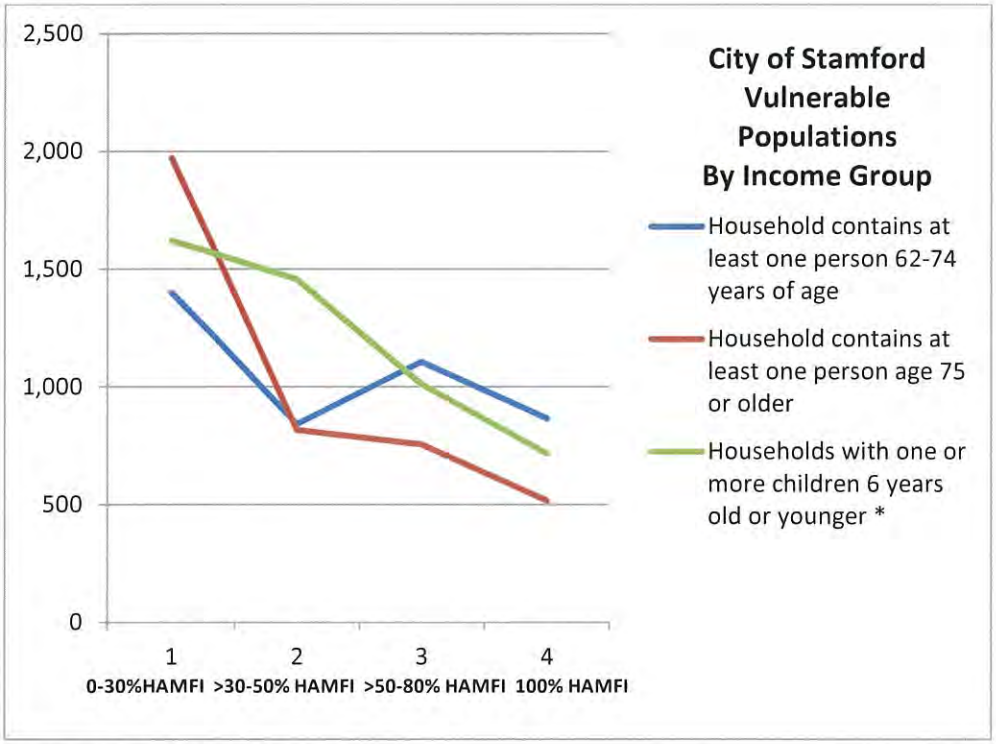
The below charts are derived from the data provided by DHUD in the NA10 section, below.



Four Housing Problems are: 1)lack of plumbing or kitchen; 2 Overcrowding; 3) housing cost > 50% of Income; 4) housing cost > 30% of Income. HUD CHAS 2007-11

The above table shows that owners with less than 80% of area median income face significant housing issues, outstripping renters' needs in the 50% to 80% category. Renter and owner need is about equal for those in the 30 – 50% category. More than twice as many renters than owners face housing problems in the 0 – 30% level.

The below chart tracks need by "vulnerable population" – families with children under age 6, and elderly households 62 -74 years of age, and those with members over 75 years of age. This is done by income. The below shows that those 75 or over outnumber other vulnerable groups in the 0 – 30% of area median income category. Their number decreases in the 30 – 50% category, with households with one or more children 6 years old or younger becoming most numerous in the 30% to 50% area median income group. In the 50% to 80% category, households with persons 62 -74 years of age are most numerous, with households having children 6 years or younger next and households containing persons 72 to 74 years age being least numerous.



Source HUD CHAS Data 2007-2011

An interesting figure to juxtapose with the information above is economic analysis data (2000 – 2012) that indicates in the past decade, the rate of labor force participation rose fastest among the elderly labor force, aged 75 and older.[1]

[1] Stamford Master Plan 2025, appendix A, "Stamford Detailed Demographic Profile, 2012, P. 18.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	117,083	121,784	4%
Households	45,454	45,478	0%
Median Income	$60,556.00	$78,201.00	29%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,610	6,455	6,015	4,890	19,510
Small Family Households *	3,055	2,965	2,625	2,070	9,980
Large Family Households *	490	730	530	415	1,590
Household contains at least one person 62-74 years of age	1,400	840	1,105	865	2,760
Household contains at least one person age 75 or older	1,970	815	755	515	1,520
Households with one or more children 6 years old or younger *	1,620	1,455	1,010	715	1,715
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	115	45	20	240	10	25	30	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	235	175	125	135	670	10	0	20	0	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	440	460	185	105	1,190	15	90	60	45	210
Housing cost burden greater than 50% of income (and none of the above problems)	3,585	810	105	0	4,500	1,530	1,395	1,035	670	4,630
Housing cost burden greater than 30% of income (and none of the above problems)	1,065	1,625	805	285	3,780	355	540	1,115	875	2,885

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	170	0	0	0	170	105	0	0	0	105

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,320	1,565	465	260	6,610	1,565	1,510	1,140	715	4,930
Having none of four housing problems	1,960	2,330	2,225	1,620	8,135	495	1,050	2,185	2,295	6,025
Household has negative income, but none of the other housing problems	170	0	0	0	170	105	0	0	0	105

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,540	1,580	505	4,625	315	900	1,015	2,230
Large Related	380	360	125	865	105	250	205	560

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	1,140	345	100	1,585	1,110	680	420	2,210
Other	1,275	750	240	2,265	360	205	580	1,145
Total need by income	5,335	3,035	970	9,340	1,890	2,035	2,220	6,145

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

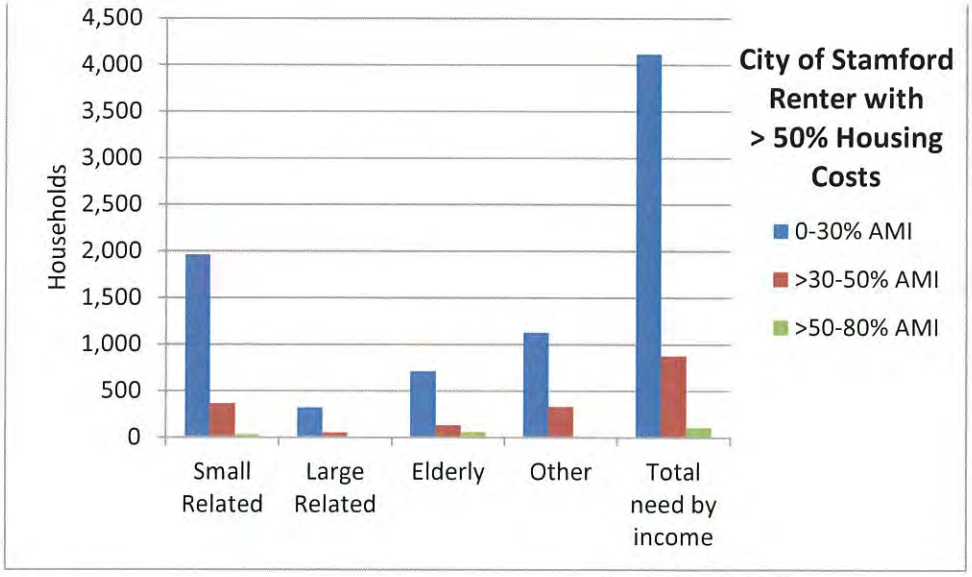
4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,960	365	30	2,355	290	700	595	1,585
Large Related	320	50	0	370	105	225	115	445
Elderly	710	130	60	900	830	420	135	1,385
Other	1,125	330	15	1,470	315	130	230	675
Total need by income	4,115	875	105	5,095	1,540	1,475	1,075	4,090

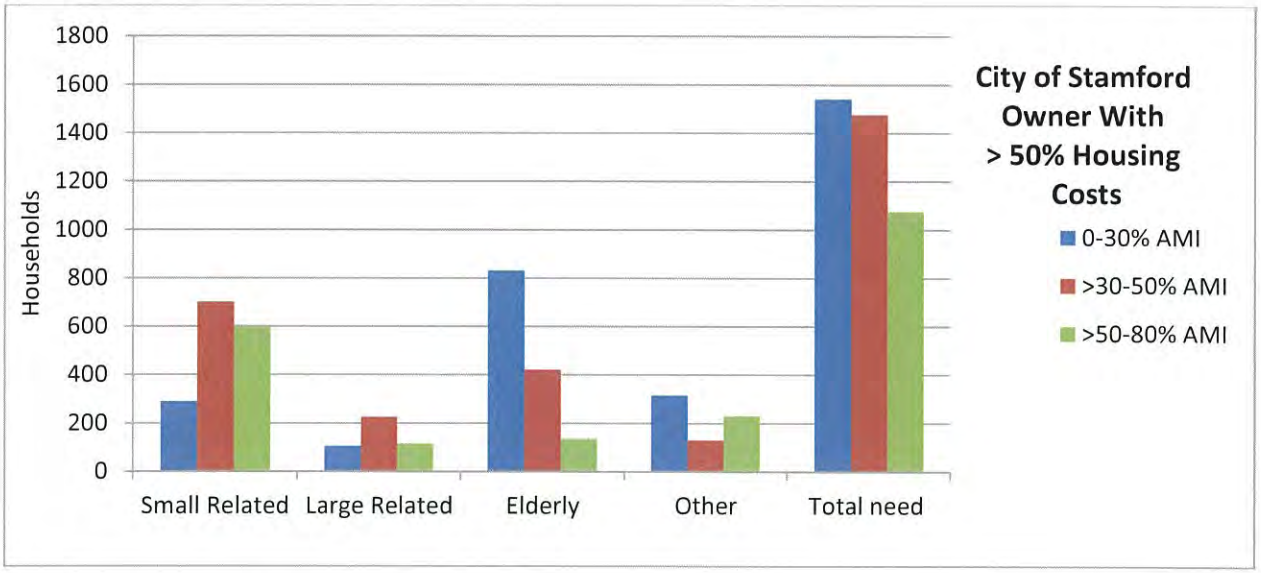
Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

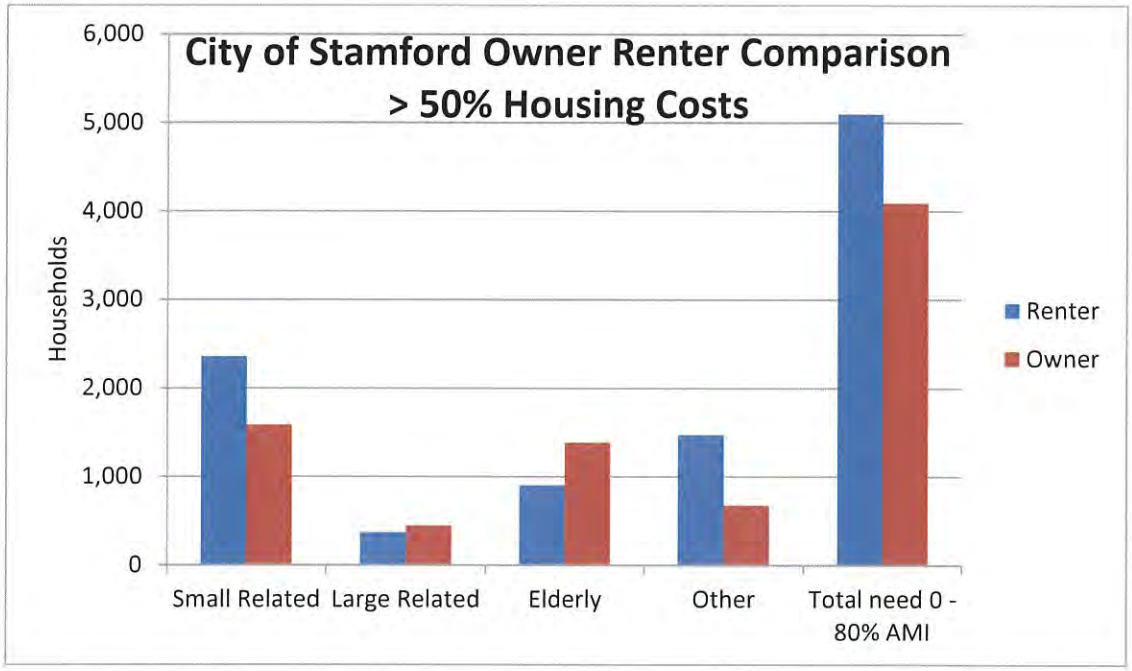
Of renters carrying housing costs of 50% or more of income, renters in small related households earning 0 – 30% of AMI are the most impacted. Of owners carrying housing costs of 50% more of income, elderly households at 0 – 30% AMI are the most impacted. In renter-owner comparison of those paying more than 50% of income for housing costs, owner need outstrips that of renter in the large related and elderly households categories. See charts below that interpret the above cost burden table:



HUD CHAS Data 2007-2011



HUD CHAS Data 2007-2011



HUD CHAS Data 2007-2011

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	530	505	240	190	1,465	25	25	75	10	135
Multiple, unrelated family households	85	130	50	0	265	0	65	4	35	104
Other, non-family households	60	45	25	55	185	0	0	0	0	0
Total need by income	675	680	315	245	1,915	25	90	79	45	239

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

From the chart above, overcrowding is most critical for renters at 0% - 80% of AMI, in single family households. These households comprise 60% of all households experiencing overcrowding.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

Are any populations/household types more affected than others by these problems?

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

CCEH has provided data for the Inspirica Rapid Rehousing Program, which looks in detail at several factors upon program entry and exit. Overall, those who left the program and appeared to have housing alternatives had established some form of income stream. Those who had not taken this step, were characterized as "stayers" and tables show to what extent income is established and source of that income. Of those served, only 47% establish housing stability, and 55% establish an earned income source.

CCEH staff have provided the below list of factors that often combine to place a person or family at risk of homelessness. (E-mail, CCEH, February, 2015)

Employment:

- Disability which inhibits employment opportunities
- Criminal history
- Limited education, limited work history
- Child with a disability / no family respite care
- Child Care issues
- Transportation – particularly for those who work multiple part time jobs and especially for those who work hours outside of the typical bus route availability

Housing:

- Prior homeless episode
- High FMR for Stamford-Greenwich region
- Limited education, limited work history,
- Family challenges
- Domestic Violence

Income:

TFA/TANF exhaustion

- Unable to secure social security / disability income (usually takes 2-3 attempts for applicants)

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:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

See above listing of employment, housing and income factors that increase likelihood of homelessness.

Discussion

Unfortunately hard data and counts relating to homeless or those at risk of homelessness (due to domestic violence for example) is not readily available. As a result consultation was held with the service providers for the homeless.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,350	1,205	265
White	3,415	685	135
Black / African American	1,560	380	10
Asian	340	50	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,970	80	110

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,845	1,740	0
White	2,165	910	0
Black / African American	760	470	0
Asian	320	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,550	285	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,215	1,560	0
White	1,340	1,025	0
Black / African American	335	135	0
Asian	120	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	400	220	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,230	2,840	0
White	1,410	1,640	0
Black / African American	185	440	0
Asian	195	200	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	395	470	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

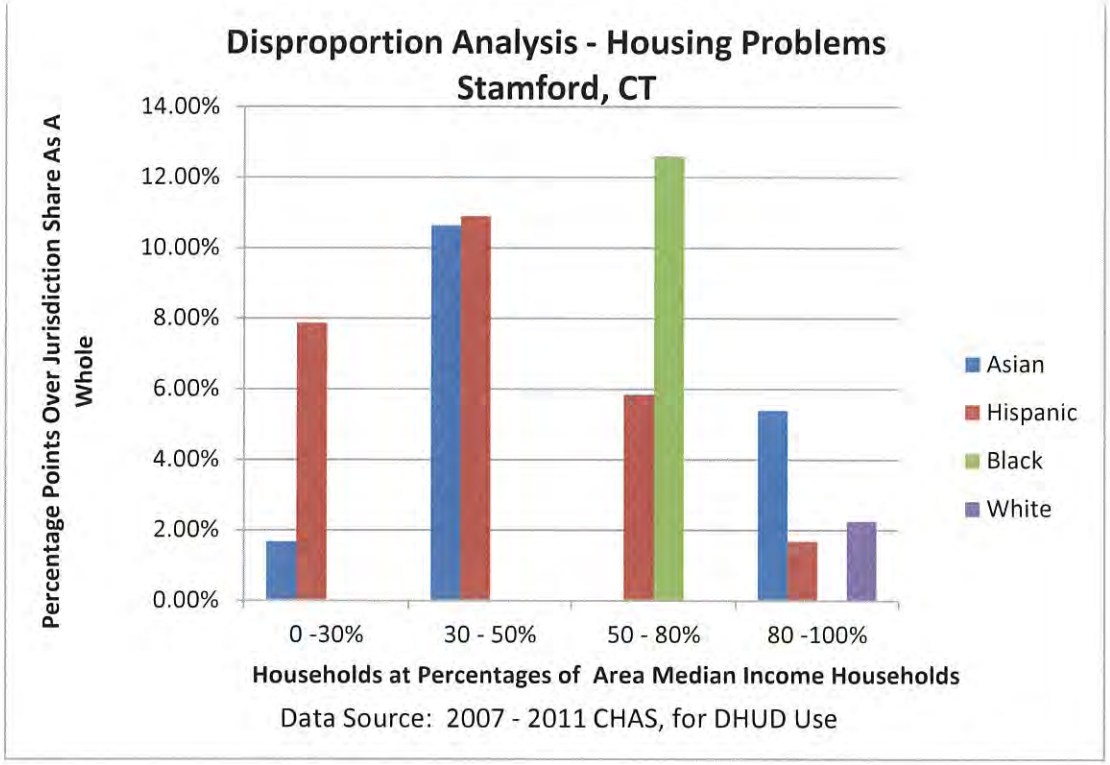
Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

Analysis of data provided to compare percentage share of each ethnic group versus problems incurred by households at same income level in jurisdiction as a whole is summarized below:



Housing problems are defined here as at least one of the following four: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%.

In evaluating this data, it should be kept in mind that there are many more households in the 0 – 50% range of income (for racial and ethnic groups of interest, 13,430 at 0% – 50% AMI, versus 8,665 in the 50% – 100% AMI range.)

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,575	2,980	265
White	2,575	1,520	135
Black / African American	1,035	905	10
Asian	315	80	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,590	465	110

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,710	3,875	0
White	1,175	1,895	0
Black / African American	495	730	0
Asian	140	245	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	875	955	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,045	2,730	0
White	550	1,815	0
Black / African American	220	255	0
Asian	65	160	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	410	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	905	4,160	0
White	385	2,665	0
Black / African American	95	525	0
Asian	105	290	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	310	560	0

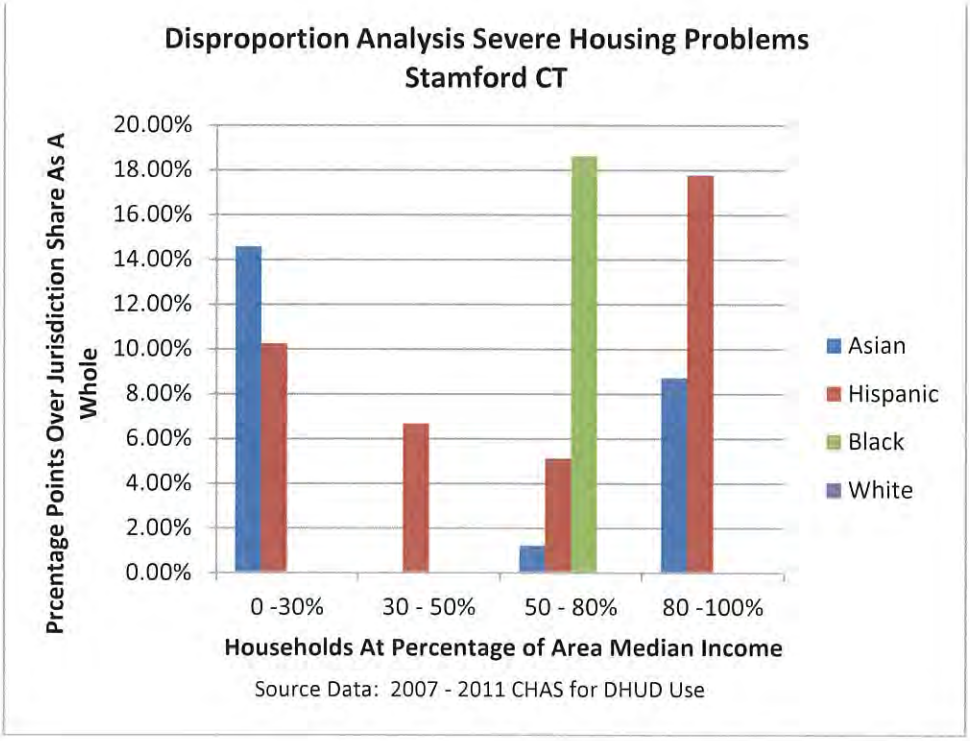
Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

The chart below summarizes the above CHAS data and indicates to what degree various ethnic or racial groups exceed the share in severe housing problems experienced by all the families in that income group. To have a severe housing problem, a household must have one of the four severe housing problems: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%



In evaluating this data, it should be kept in mind that there are many more households in the 0 – 50% range of income (for racial and ethnic groups of interest, 15,260 at 0% – 50% AMI, versus 8,655 in the 50% – 100% AMI range.)

Overall, for both categories (housing problems and severe housing problems) the most impacted ethnic/racial groups are Asian and Hispanic. The most numerous households impacted in these groups would be those earning 0% to 50 % of area median income. Blacks are disproportionally impacted by housing problems (as opposed to severe housing problems) if they are in the 50% to 80% of area median income group. Whites are disproportionally

impacted by housing problems (v. severe housing problems) if they are in the 80% to 100% of area median income group.

It should be noted that disproportionate analysis begs the question of housing need in Stamford. In the 30% - 50% of AMI income bracket, 74% of households have at least one significant housing problem. Stamford is a high housing cost area. Those with the least in income pay proportionately more for housing, housing that is often of lesser quality.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

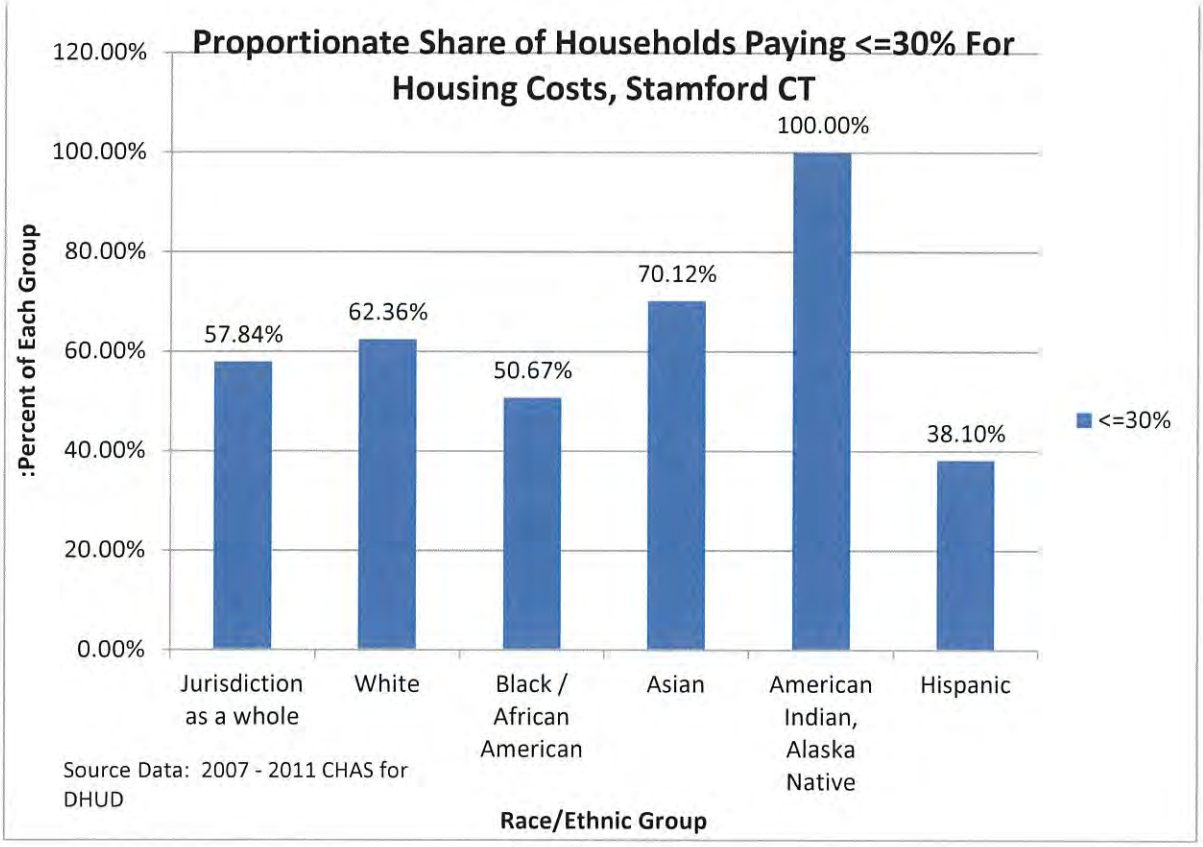
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	26,710	9,875	9,245	350
White	18,110	5,885	4,890	155
Black / African American	3,030	1,335	1,605	10
Asian	2,335	475	445	75
American Indian, Alaska Native	45	0	0	0
Pacific Islander	0	0	0	0
Hispanic	2,730	2,095	2,230	110

Table 21 – Greater Need: Housing Cost Burdens AMI

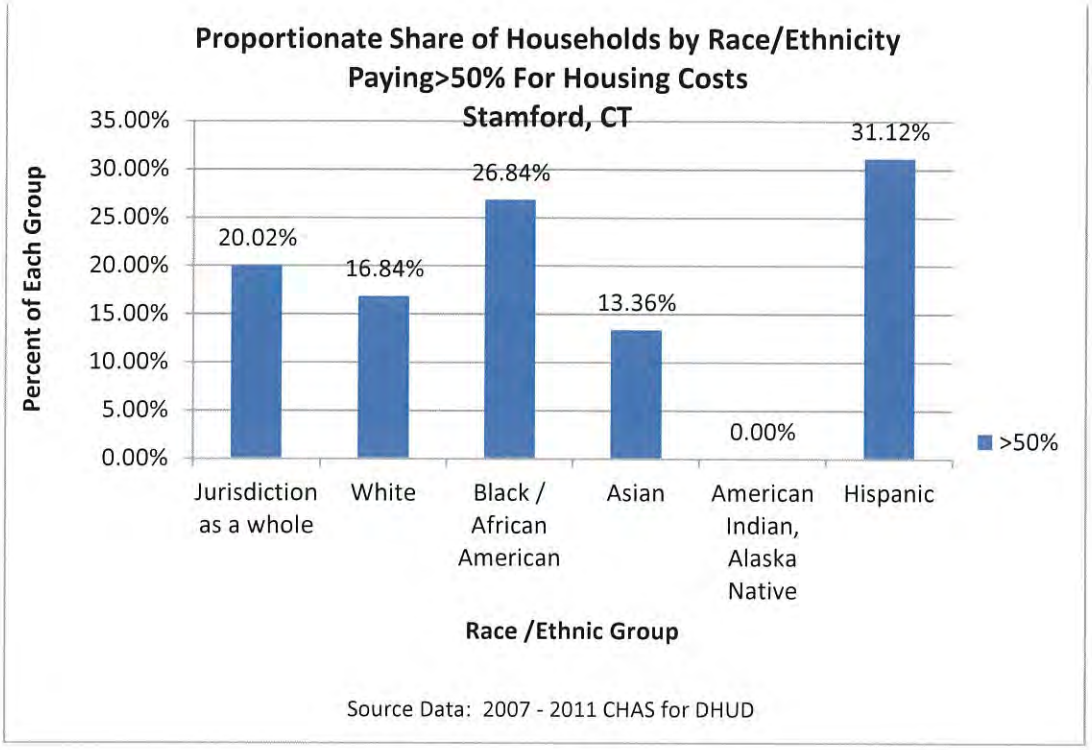
Data Source: 2007-2011 CHAS

Discussion:

The chart below indicates proportionate share of ethnic/race share paying 30% or less for housing costs – the industry standard, most desirable case. 57.8% of all households presented by the CHAS data pay equal or less than 30% of income for housing costs. In comparison, White households and Asian households outstrip this percentage. Doing best are Indian households, where all (45) pay 30% or less of income for housing costs. However, Black and Hispanic households fall behind, with smaller percentages paying 30%or less. Hispanics come in dead last at 38.1%. Base data is as provided above in the CHAS DHUD chart.



The graph analysis below of households paying more than 50% of income for housing show that almost a third of Hispanic households pay at this uncomfortable amount. Hispanic and Black households both exceed the percentage of those households for the jurisdiction as a whole that pay more than 50% for housing costs.


Proportionate Share of Households by Race/Ethnicity
Paying>50% For Housing Costs
Stamford, CT
Percent of Each Group
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
20.02%
16.84%
26.84%
13.36%
0.00%
31.12%
>50%
Jurisdiction as a whole
White
Black / African American
Asian
American Indian, Alaska Native
Hispanic
Race /Ethnic Group
Source Data: 2007 - 2011 CHAS for DHUD

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Hispanic and Black communities have a greater need for housing solutions as seen in the data above. These groups have disproportionately larger numbers affected by "housing problems" and "severe housing problems." Also, these groups are disproportionately represented in the analysis of those households paying 50% or more for housing costs. Black comes in at 26.8% and Hispanics at 31.1%, compared to overall percentage of 20.02%.

Data provided by DHUD regarding racial composition of households impacted by housing problems is not cross referenced to census tract. A manual review of racial data by census tract compared to census tract data for housing problems suggests that most of the impacted Hispanic and Black households are located in the traditionally poor in income and poor housing quality census tracts: 215, 214, 218.02, and 223 (West Side, East Side and Waterside.)

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	52	493	1,534	76	1,458	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	10,944	17,882	18,502	15,637	18,651	0	0
Average length of stay	0	3	8	6	2	6	0	0
Average Household size	0	1	2	2	1	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	4	192	374	27	347	0	0
# of Disabled Families	0	8	107	222	17	205	0	0
# of Families requesting accessibility features	0	52	493	1,534	76	1,458	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	11	143	597	24	573	0	0	0
Black/African American	0	41	313	920	52	868	0	0	0
Asian	0	0	3	7	0	7	0	0	0
American Indian/Alaska Native	0	0	6	6	0	6	0	0	0

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	28	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	10	131	396	15	381	0	0	0
Not Hispanic	0	42	362	1,138	61	1,077	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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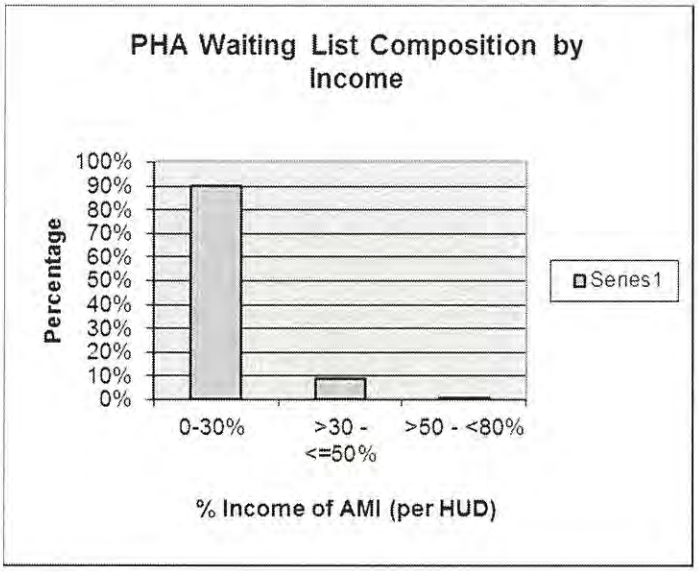
Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Data provided indicates that 100% of public housing tenants request accessibility features, and 100% of voucher holders request accessibility. Data on waiting lists indicate 1,617 on waiting lists for public housing, Sec. 8 tenant based, Sec. 8 moderate rehab and Sec. 8 SRO. Only about 1/3 of those wait listed seek public housing.



Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Charter Oak Communities (aka the Housing Authority of the City of Stamford) PHA sees the need for its tenants to achieve greater self-sufficiency, that is, an established income stream from work/job. Within its Mission statement is the following:

"Supporting our residents through creative engagement and social services to become more self sufficient, economically self sustaining and respected contributors to their neighbors and the community."

To that end, the Authority has a housing self-sufficiency program and focus on household based economic development. Tenants that require less subsidy assist the Authority's bottom line. Section 8 certificates can assist more people, and public housing developments will each come closer to financially carrying themselves in a system of "project based budgeting."

How do these needs compare to the housing needs of the population at large

Those at the lowest income levels (0 – 30% of area median income) are at most risk of not being able to make the rent. Any household crisis endangers a rent payment. Learning to cope, manage finances and increase income/reliability of income is key to establishing self-sufficiency. Those receiving assistance through the housing authority stand a greater chance of receiving supportive services that will help them address these issues – and, they never have to pay over 30% of their income for rent.

Discussion

A critical element of housing authority services, and resident needs are not seen in the data presented by DHUD above. Comparison of the above data with the same information from the last consolidated plan of five years ago show that housing authority units were significantly higher five years ago: 4178. The difference is composed of three factors: the number of housing authority units that have been moved to developments managed by Rippowam Corporation, the non-profit development affiliate of the housing authority, the number of Section 8 certificates which are included in the last Consolidated Plan's table, and the number of state originated affordable units managed and operated by the housing authority. Vidal Court, a state affordable housing development, is now being redeveloped using the HOPE VI model. Vidal Court alone had 216 units, and will become a 300+ mixed income development.

As a result, the policies HUD wishes fulfilled in its prescribed PHA five year plan format impact fewer and fewer units.

NA-40 Homeless Needs Assessment – 91.205(c)

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Introduction:

The City of Stamford relies upon the agency specializing in serving the Homeless for data and solutions/programs for this target population: Stamford-Greenwich Opening Doors (SGOD). It was formerly known as the Stamford-Greenwich Continuum of Care, but changed its dba to acknowledge commitment to the principles and practice of the federal and state Opening Doors approach to homelessness. Backing up SGOD is the Connecticut Coalition to End Homelessness, which consults to the SGOD in relation to the annual Point In Time survey (PIT) and the data gathering/analysis system HMIS. Data presented is as per the HMIS system emergency Shelter Demographic for SGOD, 10/11 – 9/12.

For households with adults and children, SGOD shelter capacity is 21 beds plus overflow cribs, sheltering 7 families for durations of 2 months. Hence the survey number of 49 households with adults and children served, in the dormitory like setting of Inspirica's Franklin Street facility. This number is reflected in below data. There is always a waiting list for this facility. In November, 2014, Inspirica opened an additional 21 beds at this facility. There is still a waiting list.

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Homelessness Experienced by Clients Served at Inspirica 10/11 – 9/12

Length of Time Since Last Permanent Residence || Total Number of Homeless Episodes in Last Three Years	Column Labels 1-One, First time homeless		2-Two or Three times		3-Four or more episodes		Total	Total %
1-Less than one month	4	16.00%	5	23.81%	1	33.33%	10	20.41%
2-One to three months	3	12.00%	2	9.52%		0.00%	5	10.20%
3-More than three months but less than six months	6	24.00%	1	4.76%		0.00%	7	14.29%
4-More than 6 months but less than one year	3	12.00%	4	19.05%	1	33.33%	8	16.33%
5-Over 1 year	9	36.00%	9	42.86%	1	33.33%	19	38.78%
Grand Total	25	100.00%	21	100.00%	3	100.00%	49	100.00%

Sixty nine per cent had been homeless for more than three months upon entry, with over one half of that number homeless for over one year.

The chart below provides information on residence of the same households as above before their time at Inspirica. For those who did not migrate from a different homeless program, the mark of most likely to become homeless is experiencing "doubling up" or release from a treatment center of some type. Only 10% lost their "own" housing, rental or other.

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Residence prior to program entry || Length of time at residence prior to program entry	1-One week or less		2-More than one week, but less than one month		3-One to three months		4-More than three months, but less than one year		5-One year or longer		Total	Total %
			#	%	#	%	#	%	#	%	#	%
1-Another homeless program		0.00%	2	4.08%	20	40.82%	6	12.24%	1	2.04%	29	59.18%
2-Own private rental or owned housing	1	2.04%	1	2.04%		0.00%		0.00%	3	6.12%	5	10.20%
3-Doubled up in family or friend's housing	2	0.0408	4	8.16%	3	0.0612	2	4.08%	2	4.08%	13	26.53%
6-Hospital or treatment center		0		0.00%	1	0.0204	1	2.04%		0.00%	2	4.08%
Grand Total	3	6.12%	7	14.29%	24	48.98%	9	18.37%	6	12.24%	49	100.00%

The tables below provide information on race and ethnicity of the 49 subject households. Black or Afro American is represented in greater proportion than in the Stamford population as a whole: 51.02% versus 14.5% in the population as a whole. However, only 42 percent originate in Stamford, while 15% originate outside of Connecticut. Eight per cent indicated their last permanent residence as Norwalk, Connecticut. The number of Hispanic ethnicity among the sample also exceeds that for Stamford; Stamford is 26.5% Latino, while the Shelter sample is 33% Latino.

	Values	
Race	Count	Percent
1-Black or African American	25	51.02%
2-White	22	44.90%
3-Asian/Pacific Islander	2	4.08%
Grand Total	49	100.00%
Ethnicity	Count	Percent
1-Hispanic/Latino	16	32.65%
2-Non-Hispanic/Non-Latino	33	67.35%
Grand Total	49	100.00%

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Nature and Extent of Homelessness: Sheltered, Adults only PIT 2014(Optional)

Race:	Sheltered:	Unsheltered (optional)
White	70 (41%)	
Black	93 (54%)	
Asian/Native American/Multiple	8 (5%)	
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	44 (26%)	

The chart above provides the Point in Time (PIT) data for sheltered adult homeless by race and ethnicity. Based on information from Shelter for the Homeless administrators, much of the shelter population is not directly related to the community in which the shelter is located. As seen above, Black proportion of the Shelter population does not mirror that of Stamford. Per the Census ACS 2013, Stamford's population was 14.5% Black. Hispanic, however, is more typical of the Stamford ACS figure of 26.5% Hispanic.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The PIT for 2014 indicates a total of 89 adult-child households in shelters. These families are in need of permanent housing. The PIT (Point In Time) count of unsheltered homeless made in 2013 indicates that 7 families, composed of 7 adults and 11 children, were unsheltered at the time of the PIT. For adults without children, 103 were unsheltered, including 6 youth – persons of 18-24 years of age. Stamford holds 19% of the state's unsheltered families, and 15% of the state's homeless adults without children and youth. The 2013 PIT data per CCEH is:

Stamford had approximately 121 unsheltered adults and children CT PIT 2013, the last available unsheltered count.

Racial breakout (approximate)

Asian 1

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Black or African-American	66
Other	17
White	37
	121
Ethnic breakout (approximate)	
Hispanic	67
Non-Hispanic	54
	121

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group. See above charts' summary of ethnicity and race for sheltered and unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The best data is that related for sheltered families above. This indicates that homelessness is chronic; and, that almost half of those housed in Stamford's Inspirica facility spent up to the previous 3 months at a different shelter facility. Also, data indicates that the homeless population is mobile – only 42% originate in Stamford. Hence, there is no reason to expect that racial and ethnic breakdowns of shelter users would relate to Stamford numbers in this regard.

Discussion:

Available shelter space and supportive housing is summarized below:

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current)	Voucher / Seasonal / Overflow Beds	Current	Current	Under Development

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	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current)	Voucher / Seasonal / Overflow Beds	Current	Current	Under Development
Households with Adult(s) and Child(ren)	36		63	17	
Households with Only Adults	107		26	146	14*
Chronically Homeless Households				35	
Veterans					
Unaccompanied Youth					

*Project Lighthouse, 2 units for veterans, and 2 for chronically homeless.

As the population seeking shelter is, in a way, a community unto itself, with its members originating in city/towns up and down I-95, analysis of need must be based upon the experience of the community's shelter providers. The SGOD has been proactive in establishing planning relationships with shelter providers in Norwalk and Bridgeport. It has also supported an extensive and perhaps key type of residence required for this population – supportive housing, for those with conditions that require assistance in transition to self-responsibility and maintenance of living space. Also key in the Stamford area is housing cost. Inspirica is now providing family residences at affordable rents to those who would otherwise be homeless because of lack of funds for typical Stamford rents. They are subsidizing these units with private funds. Even for the single homeless money is a critical piece of any solution: 50% of single adult Pacific House shelter residents hold jobs. There is a role in this community for the deep subsidy housing unit.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The special needs assessment is reliant upon Census ACS data (2009 -2013 five year estimates) and data collected by those delivering health and/or housing programs to those with HIV-AIDS.

Describe the characteristics of special needs populations in your community:

The ACS identifies approximately 10,000 of Stamford's residents with some type of disability. Fifty percent of these have incomes less than 125 per cent of the 2013 poverty level of $13,924

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing needs for this population come to light through the activities of the non profit disabled advocacy/service organizations. Some of this is evidenced in applications for Community Development Block Grant Funds. For example, one housing complex requested funds to reconfigure bath facilities for easy entrance for elderly and physically disabled. Accessible rest rooms in public areas of activity centers/senior housing have also been addressed.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Connecticut Department of Health records indicate that statewide, as of 12/2014, there were 10,637 cases of people living with AIDS/prevalent HIV infection. Of that number, 511 reside in Stamford. Approximately 70% are male. Twenty five per cent are white, 27% are Hispanic, and 47% are black. Fifty two per cent exhibit risk behaviors, i.e., intravenous drug use and males having sex with males. Three per cent are "pediatric", that is, less than 13 years of age. (Source, CT DPH HIV Surveillance :Program, People Living with HIV 2013 (with data available in 2014 from eHARS.)

The affected population is addressed through monitoring and care offered by the Stamford Health Department, and medications and counseling through Stamford Cares. Inspirica maintains McKinney House in Stamford, supportive housing for singles with HIV. Inspirica also maintains a two unit McKinney house in Fairfield for families in which one member has HIV/AIDS.

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Discussion: Non homeless special needs population can easily become homeless. This population is vulnerable, and exhibit many of the issues cited above in Needs Assessment, (Source, staff, CCEH, February, 2014):

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NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

The City of Stamford has adopted a policy that discourages use of limited CDBG funds for high cost public facilities. Stamford will not use CDBG funds for this purpose. The Board of Representatives has felt that all tracts should be addressed by local capital improvement or, if eligible, (e.g. Dock Street Connector) state special facility dollars.

Describe the jurisdiction's need for Public Improvements: The City has a continued to assure usefulness of facilities that serve the CDBG target population. Child Care facilities continue to require major renovations as do community service buildings (Food Bank, Yerwood and Lathon Wider Centers, Dental/Health service locations.)

How were these needs determined?

The non profits that use these facilities seek assistance through the CDBG Annual Plan development process. Their requests, and area/clientele eligibility under CDBG is evaluated. As most of these requests result in enhanced services to the extremely low income, they are determined to be a need under CDBG, though often CDBG funds are so limited now that they can't address all the needs presented.

Describe the jurisdiction's need for Public Services: As per the chart below, the census tracts that were low income eligible CDBG tracts for our last Consolidated Plan have lost ground; they are now "poorer." And, one additional tract (213) now qualifies for CDBG funding if traditional capped values are used. If "uncapped" figures are used, activities in 213, 216 and 218.01 would now qualify for CDBG assistance on an areal basis. With larger low income populations more services are required than previously. The number of low income households have increased, and living costs, especially for housing, have continued to increase in our high cost area. Food and energy costs continue to increase. The "squeeze" is on for low income residents of these impacted census tracts. The census tracts qualifying for CDBG assistance, (capped, >51% LMI) are: 201,213,214, 215,218.02, 220, 221, 222, 223. In 2010, Needs are greater than 5 years ago.

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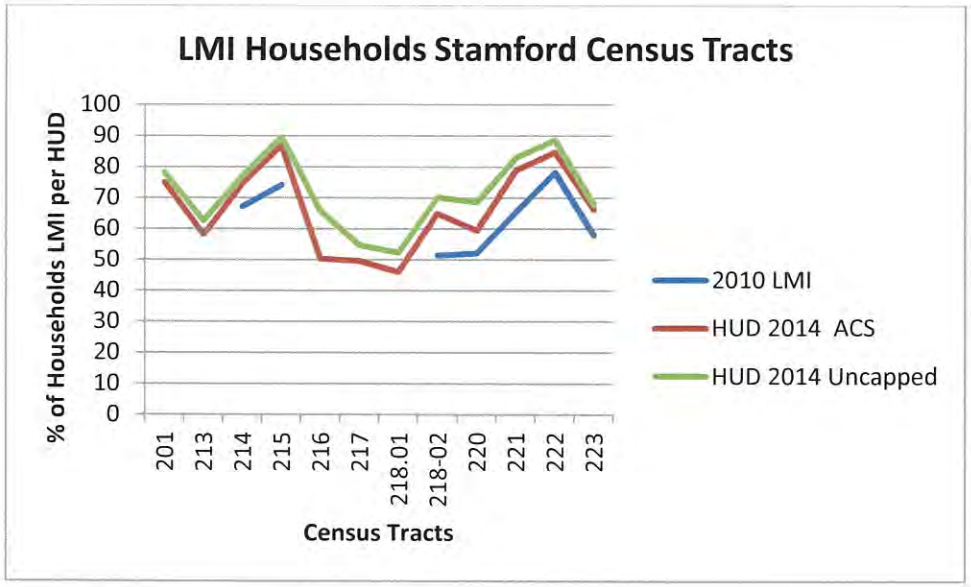

How were these needs determined?

The active non profit community in Stamford monitors many of the social service needs for the low income population: they respond to changes in ethnicity of clients in need, as well as location and types of need. These agencies present their case for assistance and analysis of need during the CDBG Annual Plan development process.

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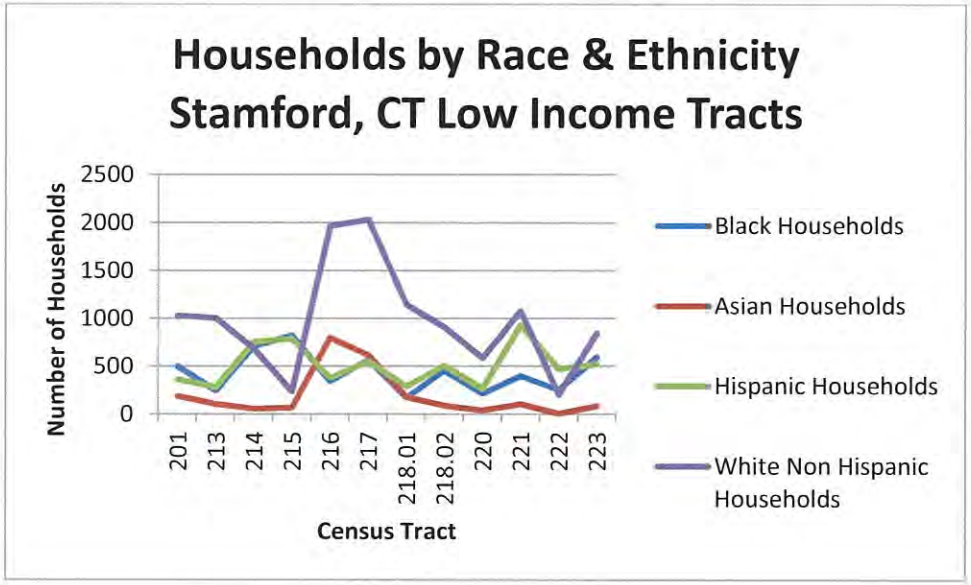
Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market review indicates a need existing for deep subsidy rental units. It also shows that in the CDBG eligible tracts, there is an increased need for this housing – low moderate income households experiencing housing problems have increased. This has occurred despite the build out of LIHTC developments and renewal of low-moderate public housing in the target areas.

Of interest is that these affected c ensus tracts, though clustered around/near the downtown, remain desirable for those constructing mixed income developments, and though these are the tracts with higher minority concentrations, diversity remains viable:



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MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,483	38%
1-unit, attached structure	2,839	6%
2-4 units	9,836	20%
5-19 units	5,346	11%
20 or more units	12,115	25%
Mobile Home, boat, RV, van, etc	41	0%
Total	***48,660***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	43	0%	1,591	8%
1 bedroom	1,993	8%	6,218	31%
2 bedrooms	6,485	25%	7,807	39%
3 or more bedrooms	17,114	67%	4,227	21%
Total	***25,635***	***100%***	***19,843***	***99%***

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

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A summary of housing available for homeless shelter, transitional, and permanent supportive housing is seen in Table 38, section MA30 of this document. A total of 444 year round beds are available through these programs.

A summary of all assisted housing is provided in the State of Connecticut's 2013 Affordable Housing Appeals List – Exempt Municipalities, which shows Stamford has 16.05 % of its housing units (of total 50,573 units reported in 2010 Census) as affordable. The list indicates 4863 units governmentally assisted, which would include Housing Authority, Section 202 facilities, and state assisted housing complexes (Vidal Court, Scofield Manor.) In addition, there are 326 CHFA assisted mortgages, and 1,295 deed restricted units. The last would include the City's Below Market Rate units. Of the 19 non housing authority housing complexes listed on the HUD Hartford site as containing subsidized housing, 11 are for elderly.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Foreclosure endangers units affordable by virtue of mortgage deed restrictions. Approximately 4 units a year come to our attention in this regard. The largest 221 (d)(3) endangered project (121 units) was refinanced by a partnership of 2 local non-profit housing organizations capitalizing on project based section 8, tax credits and state funds. HOME funds also contributed to renovations of the units.

Does the availability of housing units meet the needs of the population?

It is clear that there is a need of the Stamford population for affordable rental housing. The charts above indicate that units most likely to be used by small families and "other" (0, 1, & 2 Bedrooms) total 15,616. The total of small households paying over 30% and those paying over 50% of their income for housing totals 6,745. This indicates 43% of units are renting at an unaffordable amount for the households occupying them. From a market perspective, this could change if more units were 'hunting' tenants (driving down rents due to competition) or if incomes were increased significantly among the households concerned (decreasing the proportion of household income going towards rent.) Right now, there are not enough affordable units for the populations most in

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need - low income small families. This is also true for those classified as "other" the next largest group to have large numbers paying over 50% of their income for housing.

Owners who are elderly also experience stress regarding housing costs and income. The charts in the needs section of this report indicate that 2,925 owners with household income of less than 50% AMI pay over 50% of their income for housing costs. Of this number, 1,250 (43%) are elderly. There is a critical need for relief to limited income homeowners, especially the more vulnerable elderly. It is also most likely that this group will not be able to keep up with costs for repair/accessibility renovations to their homes.

Describe the need for specific types of housing:

As shown in the needs sections above, there is a need for affordable rental units for small families and those classified as "other." Increasing the number of these units will start to drive rents down. However, our experience with new 2 bedroom units constructed in the City's South End shows that renters will come from outside of Stamford to take many new units. The only real relief for local lower income small families now paying more than 30% of their income for rent is actual rental assistance/subsidized rents/below market units.

For the low-income elderly homeowners paying over 50% of their income for housing costs, the ability of the owner to convert equity in their home to income must be reviewed. If this is not a viable option, and the homeowner is capable of "aging in place" assistance in making necessary home repairs could be a vital piece of the housing puzzle. With this assistance, the amount of household funds going to housing would at least not be increased. Additional quality subsidized rental housing for elderly could also assist those willing to change residence.

Discussion

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The CDBG and HOME funds coming in to the City of Stamford have been reduced in the last 4 years. This presents a significant obstacle to meeting underserved needs within the framework of this funding. Year 40 funding at $897,738 was 29% less than the City's Year 36 award, the first year of our last five year consolidated planning period. This Year 41 award of $864,525 reflects the latest of annual cuts. (Note, the cut experienced in year 38, was a 30% cut from year 36.) These cuts in funding resulted in City leadership choosing to fund the most critical of services for those with underserved needs. So, for example, the need for housing meant that homeless programs and shelters would receive priority, and any housing rehabilitation would address units providing shelter to those with lowest incomes. For those suffering from hunger, food banks would be funded. As funds were not available to significantly fund major projects in the target areas, leaders chose to provide modest funding to organizations in the neighborhoods (CBDOs) that could monitor their areas and work to improve the general living environment. Unfortunately, the decrease in CDBG and HOME fund awards has meant that there is no choice but to "do less with less." Given housing needs noted above, it is anticipated that funds will be used to at least maintain existing housing stock for low income elderly and subsidized small family housing. It is unlikely that CDBG or HOME funds can contribute to significant development of additional housing for these target populations. The City will attempt to utilize its Below Market Rate housing development zoning and Linkage ordinances to generate additional sources of assistance for the target market. The City will also look to working with the federal government and the State to utilize any newly available Housing Trust fund monies for affordable, deep subsidy housing units.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	306,700	571,400	86%
Median Contract Rent	932	1,348	45%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	2,100	10.6%

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Rent Paid	Number	%
$500-999	3,451	17.4%
$1,000-1,499	6,678	33.7%
$1,500-1,999	5,015	25.3%
$2,000 or more	2,599	13.1%
Total	***19,843***	***100.0%***

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,155	No Data
50% HAMFI	5,260	265
80% HAMFI	11,535	990
100% HAMFI	No Data	3,230
Total	***18,950***	***4,485***

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,095	1,327	1,648	2,052	2,553
High HOME Rent	1,124	1,246	1,498	1,723	1,902
Low HOME Rent	1,123	1,204	1,445	1,669	1,862

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

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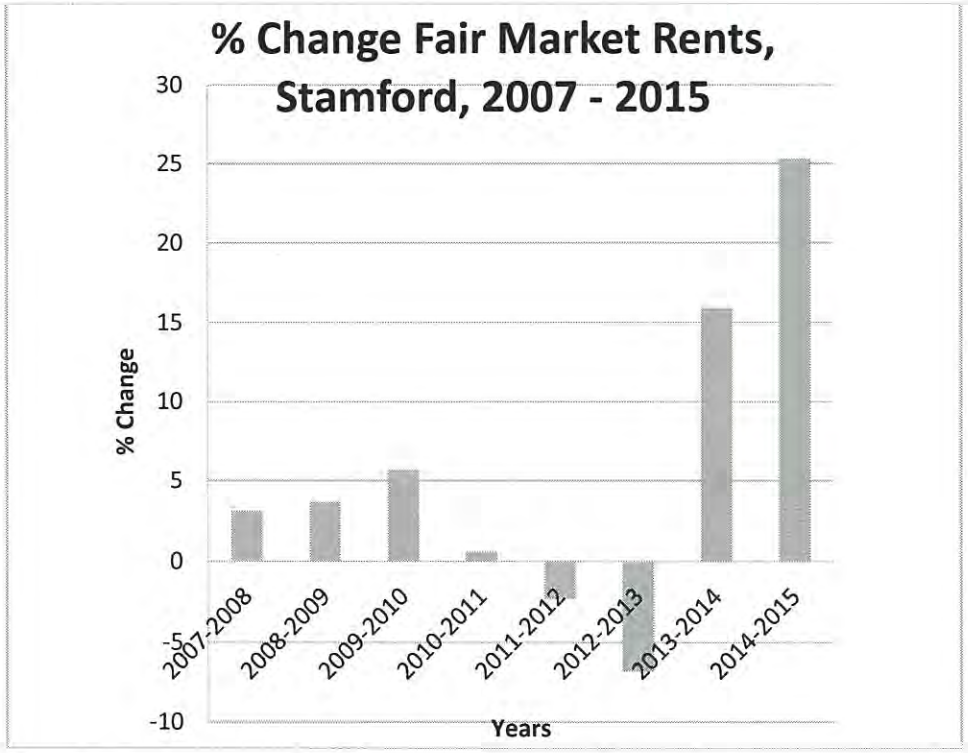
The Housing Affordability chart above indicates a total of 7,415 units with rents affordable to households earning 0 – 50% of median income. However, data from our needs section above shows that there are just over 15,000 households earning 0 – 50% AMI seeking such units. Clearly, there is insufficient affordable units available for these households. This data also does not address "match" between housing type and unit availability, which is touched upon in the discussion above on need.

How is affordability of housing likely to change considering changes to home values and/or rents?

Stamford house values and rents had only evidenced modest increases during the period immediately after the housing bust of 2008. However, a comparison of fair market rents 2007 – 2015 shows considerable upward trending of rents:



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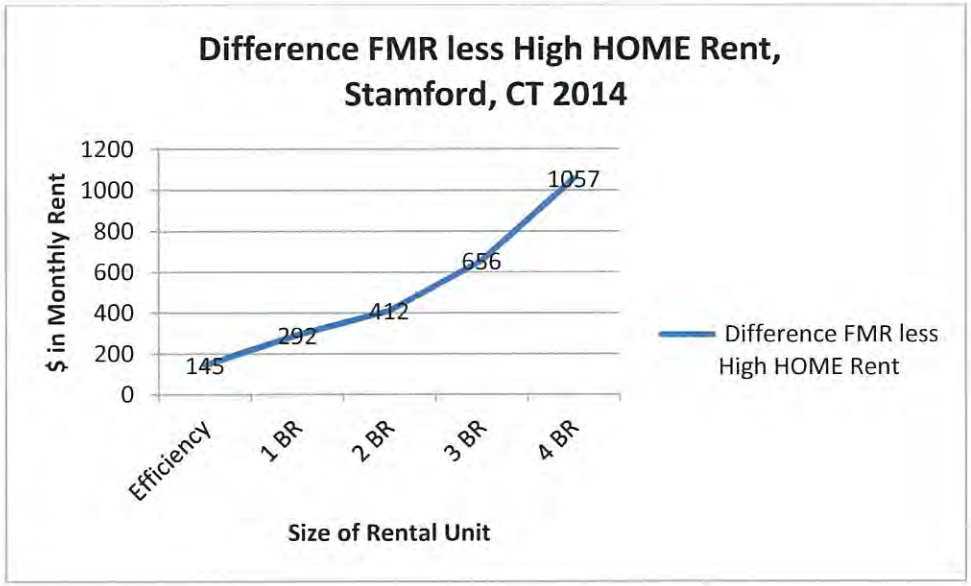
How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents are significantly less than the fair market rents for Stamford. The chart below shows that as bedroom size increases, the gap between rents becomes greater. However, even the 2 bedroom difference is enough to deter private owners from using the HOME funds. Projects already using low income housing tax credits can best "afford" to use HOME funds.



Discussion

The rental market trend indicated by the FMR rates shows more pressure on unit supply 2014 – 2015. This has occurred despite the construction of nearly 2000 new rental units in the City's South End as part of the BLT redevelopment project, where final build out will total 4000 units. These do not replace existing units; all are newly constructed on former industrial land, or are in converted industrial structures. As these units then present a net gain in housing stock, it is safe to conclude that there is a lot of population relocation into Stamford, which is adding to the pressure on standard code compliant housing stock.

The gap between HOME rents and fair market rents indicates that is difficult to entice private rental housing owners to utilize HOME funds – too much rent is sacrificed in a high cost construction market. As a result, most of successful HOME applicants are already in the affordable housing business: Inspirica, New Neighborhoods Inc., Metro Green.

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MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,049	39%	9,458	48%
With two selected Conditions	251	1%	1,357	7%
With three selected Conditions	0	0%	42	0%
With four selected Conditions	16	0%	0	0%
No selected Conditions	15,319	60%	8,986	45%
Total	***25,635***	***100%***	***19,843***	***100%***

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,114	4%	2,029	10%
1980-1999	4,601	18%	5,695	29%
1950-1979	13,541	53%	8,178	41%
Before 1950	6,379	25%	3,941	20%
Total	***25,635***	***100%***	***19,843***	***100%***

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

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Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	19,920	78%	12,119	61%
Housing Units build before 1980 with children present	865	3%	1,665	8%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation***	Total
Vacant Units			
Abandoned Vacant Units	16*		16
REO Properties	87**		87
Abandoned REO Properties			

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

There is a need for rehabilitation of owner and rental units. Table 32 shows that 39% of Owner units report at least one of the severe housing problems' items. For rentals, 48% report at least one, and another 7 % have two of the problems experienced by those with "severe" housing problems.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The oldest rental housing stock exists in the oldest, established parts of the City, in the same tracts that meet the criteria for inclusion in a CDBG target area, that is, 51% are low or moderate income as per the Department of Housing and Urban Development.

Discussion

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Rehabilitation of rental units occupied by low moderate income is very difficult given the lack of adequate rental subsidy required to retire debt and return profit to private developers. Unless low interest funds are provided by other agencies (for example, state low income housing tax credit dollars, or Federal Home Loan Bank funds) rents will remain a severe problem for the families involved. In addition, assistance to owners under the HOME program is very difficult because of the capped house value of the HOME program. The limits provided are simply not consistent with the value of housing in the Stamford community. For example, the current one family limit of $309,000 will limit program participants to those who live in low end condominiums (which often have a wealth of problems that must be addressed, including issues with major building systems.) This limit also makes it impossible to assist lower income elderly who live in homes of modest value – by Stamford measure, of up to $450,000. The Trulia housing report for Stamford for January, 2015 relates the following: "Average price per square foot for Stamford CT was $279, an increase of 9% compared to the same period last year. The median sales price for homes in Stamford CT for Oct 14 to Jan 15 was $460,000 based on 169 home sales. Compared to the same period one year ago, the median home sales price increased 7.9%, or $33,500, and the number of home sales decreased 28.1%. There are currently 588 resale and new homes in Stamford on Trulia, including 2 open houses, as well as 87 homes in the pre-foreclosure, auction, or bank-owned stages of the foreclosure process. The average listing price for homes for sale in Stamford CT was $747,999 for the week ending Jan 28, which represents an increase of 1.9%, or $13,651, compared to the prior week. Popular neighborhoods in Stamford include Springdale - Glenbrook - Belltown and Newfield - Westover - Turn of River, with average listing prices of $390,297 and $644,716." (Stamford Connecticut Real Estate Overview, Trulia.com, 2/9/15)

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OMB Control No: 2506-0117 (exp. 07/31/2015)

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	54	503	1,408	32	1,376	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Housing Authority of the City of Stamford, doing business as Charter Oak Communities, has accomplished HOPE VI redevelopment of its Southfield Village project (now Southwood, Project Based Section 8 and market rate), and similar redevelopment of its Fairgate Commons project (remaining low income housing units = 215.) In doing so, two new neighborhoods have been created housing a mix of incomes. It has overseen similar redevelopment of the state created Vidal Court housing (129 affordable units to date – construction continues.) In doing these units, it has acknowledged the needs of special populations, and created Post House, a 60 unit structure for permanent supportive housing. Also, Taylor Street (16 units public housing) For details on these new mixed income developments see the Charter Oak site http://www.charteroakcommunities.org/branching-out/

Several major aging public housing type developments remain. Czescik, Ursula Park, Stamford Manor, Oak Park and Lawn Hill.

These benefit from annual allocation of capital funds as seen at the Charter Oak web site: Capital Projects | Charter Oak Communities

In total, Charter Oak now manages 25 waiting lists including public housing, LIHTC, state funded housing, and Project Based Section 8 (http://www.charteroakcommunities.org/residential-living/leasing-office/waiting-lists/).

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As noted above, the public housing units remaining in Stamford have been redeveloped, or are targeted for major work/replacement. For example, Czescik Homes (50 units), located in the floodplain, will be relocated to Summer Street in a newly constructed building, which is utilizing CDBG-DR funds. Some HOME money and City capital funds are also involved.

In addition to the units owned and/or managed by Charter Oak, there are assisted units for elderly or disabled (Section 202 or 811) which operate with significant HUD based rental subsidies. These include:

Stamford Cross Road Residences - 24

Harboursite - 76

Willard - 53

Belltown - 27

Bayview Towers –

Stamford Green - 90 units

Two non-profits also own/manage large subsidized apartment projects. New Neighborhoods, Inc., has as its flagship Martin Luther King housing, which provides 80 units to low-moderate income. Also in New Neighborhoods' inventory: Fairfield Commons (19 supportive units) and Parkside Gables (69 units.) New Neighborhoods and Mutual Housing of Southwestern Connecticut (MHA) were both involved in total renovations/refinance of Friendship Apartment (121 units) to keep these units as affordable rental units. MHA also manages Trinity apartments (48 units.) NNI manages Marshall Commons (50 units,) Madison Smith apartments (10 units) Stillwater Heights (15 units,) the Atlantic (27 elderly units) and 53 Clinton (1 unit.)

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

The Charter Oaks web site reports: "Achieved and consistently maintained excellent scores in HUD inspections and multiple rating systems." (Charter Oak Website, Recent Accomplishments & Initiatives, 2/18/2015)

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Only 3 major developments remain that have not received major renovations. They are: Ursula Park Townhomes (32 units, built 1986); Lawn Hill (Townhouses – 20 units, Terrace – 206 units, built 1973); and Oak Park (168 units built in 1986.) All need significant investment for restoration and energy efficiency. Note, the elderly complex Stamford Manor (the Manor with 155 units built in 1966 and the Extension with 60 units built in 1974) has recently received over $2.7 million in elevator, roof and masonry upgrades. Ursula Park is scheduled for window and siding replacement.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The PHA has singled out increased employment and income growth for tenants as critical to improving the lives of their tenants. The Authority encourages tenants to participate in a housing self-sufficiency program and to focus on household based economic development. In addition, the Authority has embarked on creating a Vita "healthy neighborhood" model with the local hospital for the Stillwater West End neighborhood. This has resulted in grass roots neighborhood plans and investment in health friendly local land uses (e.g., an in City "farm".) There will also be store front access to health care providers.

Discussion: Charter Oaks has been a major influence in neighborhood revitalization by transforming aging, threatening housing complexes into attractive housing with tenant involvement in upgrades and/or replacement. They have established a successful mixed income model that has been used to create Fairgate, and replacement communities for Vidal Court.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	36		63	17	
Households with Only Adults	107		26	146	14*
Chronically Homeless Households				35	
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

*Project Lighthouse, 2 units for veterans, and 2 for chronically homeless.

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OMB Control No: 2506-0117 (exp. 07/31/2015)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Homeless shelters routinely work to assure that their clients are signed up for income support programs (U.S. Social Security and SSDI and medical (Medicare, State Husky). State HUSKY, for example, qualifies clients for services including:

- Preventive Care
- Doctor Visits
- Women's Health Care
- Family Planning Services
- Maternity Care
- Hospital Stays
- Physical Therapy/Occupational Therapy/Speech Therapy
- Audiology Services
- Physical Rehabilitation
- Dialysis
- Durable Medical Equipment
- Hearing Aids
- Orthotic and Prosthetic Devices
- Home Health Care
- Hospice Services
- Ambulatory Surgery
- Hospital Outpatient Care
- Laboratory Tests
- X-rays and other Radiology Services
- Vision Care
- Emergency Care
- Dental Services (through CT Dental Health Partnership)
- Behavioral Health Services (through CT Behavioral Health Partnership)
- Pharmacy (medications)

The shelters work with WorkPlace, an agency that does workforce development for employers in the region. It also supplies a special Support Services for Veteran Families (SSVF). The New Haven Shelter is a partner in this program, providing office space for SSVF staff.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The list of service Sources below are used by our homeless shelter providers as referral points for clients:

Medical Services: Optimus Health Centers, Stamford Hospital.
Mental Health Services: FS Dubois Center, Optimus Health Centers; Family Centers Housing Resource Program
Substance Abuse Treatment Services: CT Renaissance, Liberation Programs
Services For Families: Family Centers – various programs
HIV/AIDS Services: Family Centers/Stamford Cares, AIDS CT
Homeless Veterans: Support Services for Veteran Families (SSVS), Connecticut Heroes Project, Connecticut VA
Elderly Services: Southwest Connecticut Agency on Aging

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

A review of the agencies that provide supportive services to special needs populations indicates three areas of specialization:

- Elderly/Frail Elderly & Persons With Disabilities
- Addictions, HIV/Aids
- Public Housing Tenants

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly, Frail Elderly, Persons With Disabilities

These groups require in-home wellness visits, and a referral to a network of health providers. They also require supplemental food programs, as their incomes are devastated by medical costs.

Addictions, HIV/Aids

Those with addictions need supervised rehabilitation alternatives, and psychological counseling. Those with HIV/Aids need special housing where they can receive specialized support for emotional and physical challenges. Those in homes need to receive assistance in meeting their required medical treatment goals.

Public Housing Tenants

Tenants with limited incomes receive counseling regarding work skills and options, so their ability to contribute to their housing costs is increased. There are special tenants who also require other types of support, including medical supervision and psychological assistance.

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

The Connecticut State Agency Department of Mental Health and Addiction Services has an agreement with Inspirica, to provide 3 units for individuals who are somehow working their way through and/or out of the criminal justice system, and who have mental health issues. Inspirica provides supportive services to those referred for these units.

Inspirica and the Shelter for the Homeless operate supportive housing. They refer clients to. Optimus (healthcare services), Dubois (mental health), Liberation Programs (substance abuse),

CT Renaissance (substance abuse), Kids in Crisis (unaccompanied youth) and the Child Guidance Center (psychological.)

They also provide workforce/job readiness training and refer clients for in-depth training to The Workplace. This is done to assure that a client of supportive housing can increase control of his/her life and contribute to their housing needs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will be completing activities funded in Year 40 that provide services to those with special needs. These activities include mental health services for children, (Kids In Crisis, Inc., and Child Guiidance Center of Southern Connecticut, Inc.) The Domestic violence Crisis Center provides emergency housing, but also counsels those who live in dangerous situations regarding approaches to take to a safe, sane existence. The Sexual Assault Crisis and Education Center, Inc., counsels those who are likely vulnerable to sexual exploitation. Sickle Cell disease Association provides information on coping to those who have this disease. The Food Bank provides supplies that often relieves budget stress for a family, permitting them to meet high housing costs in the face of shrinking income and increasing medical costs. Child Care Learning Centers provides sliding scale child care, again assisting families stressed for funds to attend work. Liberation Programs provides in house drug/addiction treatment. In year 41, the activities to be supported will be more limited because of cuts in funding. These include: medical care for youth in crisis (Kids In Crisis) and Child Guidance Center), services to those who are homeless (Women's Housing Life Planning Coach, Career Development, Drop In Center). Requests for senior prescription assistance and the Crisis Center for domestic violence, were funded at ½ of their request.

On the City side, support is in place for a senior center and meal plan which is used by the elderly facing inability to prepare their own foods, or lacking income to purchase necessary food supplies.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The greatest barrier to Stamford's housing being affordable is the local economy – it is economically reasonably healthy, but high cost location to live. As shown in the housing market analysis, low income housing ownership opportunities are very limited. This leaves rental housing opportunities, which are inadequate at rent levels affordable to low moderate income. There is development pressure on the housing rental market, and rents remain high, despite increased rental opportunities. Public policy at the federal and state level can be a barrier in Stamford. As it is such a high income area, programs offered are often unwilling to provide the level of subsidy necessary to lower a market rent to an "affordable" one. The federal limit on the HOME maximum permitted house value is another example of a number that ignores the market.

Public policy at the local level has provided incentive or often required development of below market rate units as part of new projects. However, even below market rate units' rents are not felt to be adequate by many; there is a call in the community for deep subsidy rentals. The previous supplier of such units, The Housing Authority of the City of Stamford, now known as Charter Oak Communities (COC), characterizes it's evolution as changing the way residents, neighbors and the community view it's developments explained Courtney Nelthropp, chairman, COC Board of Commissioners. "We have evolved from being providers and managers of low-cost public housing to being in the business of building communities." (April, 2009, COC Press release.) The COC structures developments to be mixed income so that each can sustain itself, generating enough income to pay for development costs and continued maintenance and tenant services. As funding sources change, some developments have units of deeper subsidy. Right now, however, this is done to assure that deep subsidy units are replacing existing deep subsidy units (most projects are extended redevelopment of existing, outdated facilities.) The Authority – COC has excelled at making its new, replacement developments neighborhood assets. It has tackled the necessity to rehouse many difficult tenants with disabilities in a facility of supportive housing units, providing on site counseling and life skill/management services in cooperation with the local Family Centers non-profit. These are deep subsidy units.

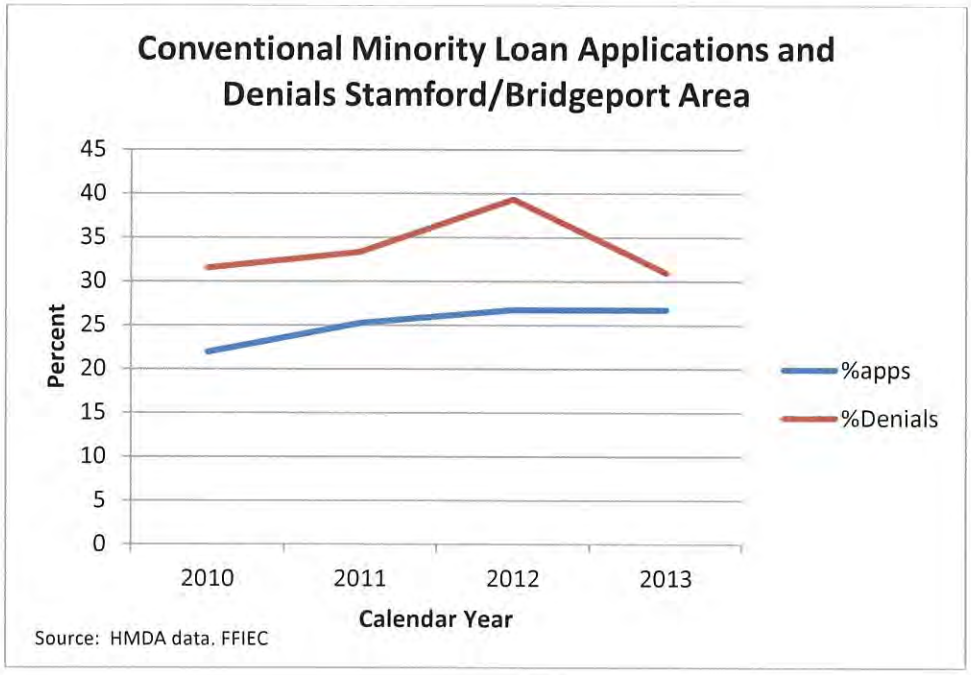
Similarly, other providers of deep subsidy units are those leading the charge in housing the homeless. Many of the homeless can be characterized as requiring some form of supportive housing. Rehabilitated living facilities are being developed by the Shelter for the Homeless and by Inspirica. These developments provide supportive services. Much of this activity depends on continued funding of the now popular homeless housing programs.

State and Federal funds are now subject to public policy that harnesses most sources of housing development funding for the homeless. As noted above, the homeless community is one that appears to have its own path of occupation, up and down the I-95 corridor. Many work. The need of this population is great, and should be addressed. However, there may remain a feeling in the Stamford community as a whole that there are fewer units for working, non-pathological, extremely low income folk. Analysis in the housing market section above shows that many very low income people are paying

greater than 50% of income for rent - an amount few families can sustain. One homeless housing provider, Inspirica, has faced this issue, and In response to this, has assumed self subsidy of several units which house those homeless because of economics – they work, but cannot find a unit they can afford to rent.

Access

In single family home ownership, a proportionality analysis of HMDA data for the Bridgeport-Stamford-Norwalk MSA indicated that applications for conventional mortgage loans by white non Hispanic versus other races/ethnicities is somewhat disproportionate to loan denials. For example, in 2013, originations from other races compose 31% of all denials, while only composing 27% of all originations. Although the CRA data does not provide information showing the relationship of race to income, the difference in proportion in this instance makes racial factors and fund access an issue. This data is for the Metropolitan Statistical Area, but there is no reason to believe that Stamford underwriters do not contribute to the disproportionate figures.



MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	53	20	0	0	0
Arts, Entertainment, Accommodations	4,807	5,231	10	8	-2
Construction	1,354	1,824	3	3	0
Education and Health Care Services	8,721	9,231	18	14	-4
Finance, Insurance, and Real Estate	7,605	12,657	15	19	4
Information	1,856	2,562	4	4	0
Manufacturing	2,131	3,229	4	5	1
Other Services	2,600	2,139	5	3	-2
Professional, Scientific, Management Services	7,104	12,365	14	19	4
Public Administration	0	0	0	0	0
Retail Trade	5,687	5,392	12	8	-3
Transportation and Warehousing	1,199	1,730	2	3	0
Wholesale Trade	2,147	2,998	4	5	0
Total	45,264	59,378	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	71,562
Civilian Employed Population 16 years and over	64,592
Unemployment Rate	9.74
Unemployment Rate for Ages 16-24	33.71
Unemployment Rate for Ages 25-65	7.16

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	19,171
Farming, fisheries and forestry occupations	2,187
Service	7,333
Sales and office	14,462
Construction, extraction, maintenance and repair	5,517
Production, transportation and material moving	2,165

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	43,769	72%
30-59 Minutes	10,210	17%
60 or More Minutes	6,517	11%
Total	***60,496***	***100%***

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	6,076	1,042	1,850
High school graduate (includes equivalency)	10,887	1,200	2,754
Some college or Associate's degree	10,792	1,271	2,053

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Bachelor's degree or higher	27,008	1,537	4,016

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,189	2,093	1,453	1,786	1,769
9th to 12th grade, no diploma	856	1,050	762	1,824	1,423
High school graduate, GED, or alternative	2,614	4,180	3,768	6,893	4,325
Some college, no degree	3,029	2,876	2,610	4,375	1,875
Associate's degree	258	1,005	1,200	2,050	514
Bachelor's degree	1,598	7,025	4,778	6,669	2,459
Graduate or professional degree	195	3,706	4,200	6,183	2,455

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,495
High school graduate (includes equivalency)	26,693
Some college or Associate's degree	40,116
Bachelor's degree	62,249
Graduate or professional degree	86,688

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction? See chart below.

Source: 2007-2011 ACS, Workers

Describe the workforce and infrastructure needs of the business community:

Stamford's largest employment sectors are Arts and Accommodations, Education and Health Care, Finance, and Professional/Management. Workforce required is well educated, or with at least 2 year training in hospitality/hotel management, or health care assistant. Special skills for institutional/hospitality industries would include dietician, chef, diagnostic test technicians.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There has been downsizing at UBS and RBS, which now feel over invested in physical plant. However, finance sector remains strong.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Arts, education and health appear to have more workers available than there are jobs. This will shift, at least in the health field, when the local hospital opens a larger facility (now under construction) and the Vita community concept takes hold.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce training initiatives include those operated by The Workplace, which is excellent at helping those who have been without employment for a period of time regain a work position. These programs are instrumental at helping those who are homeless or on the verge of homelessness as unemployment supports have run out. UCONN Stamford supports several Masters programs which are useful in the finance and management sectors.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

The local Master Plan has evolved against a backdrop of regional planning fostered by the South Western Regional Planning Agency (SWRPA). Most notably, is the New York State and Connecticut cooperative Sustainable Communities Planning Program. This looks at transportation through the region in an attempt to upgrade the exchange of workers and goods. It emphasizes upgrade of several major transportation nodes, emphasizing commuter train service.

Local developers of housing are now also looking to transportation oriented development. Private ventures into this area - for example, the BLT housing development in Stamford's South End – indicate

that those who commute to work are anxious to obtain quality housing adjacent to an easy public train commute. This emphasizes the need to plan for a fluid population along the I-95 corridor.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

What are the characteristics of the market in these areas/neighborhoods?

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Administrative experience with CDBG programs indicate that the CDBG qualifying census tracts contain significant number of households with multiple housing problems, for example, combination at least two of the problems listed in the CHAS data in the earlier section of this document. The map graphic shows that 21 to 50 per cent of extremely low income households in our targeted areas are experiencing one of four severe housing problems.

As noted above, the low income CDBG eligible census tracts are racially diverse, even though there are concentrations of minority households. In Stamford's case, any tract with over 50% minority/ethnic households is considered to have a concentration of minority population. Seven of the tracts have over 50% not white and Hispanic households, (some ranging to 80%+). The remaining four are over 40% not white and Hispanic. Because of the near transit and downtown nature of these tracts, the market for housing remains strong, especially if the development provides mixed income rental options. Community assets in these areas include local park development (Mill River Park), transit hubs, hospital and growing Vita community, zoning that requires linkage or below market rate unit development, a very "alive" downtown, and neighborhood reinvestment (for example, the large closed Clairol production facility has become part new school, and part site of the Chelsea Piers sports and entertainment complex. The site is also home to NBC Sports.)

Train stations in the Glenbrook and Springdale neighborhoods provide incentive for additional "commuter" development to renew aging housing stock in those areas.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City's strategic plan emphasizes addressing housing needs and larger community development needs that impact quality of neighborhood life in the CDBG qualifying census tracts. Analysis of housing need and relevant population data indicates that Stamford has a core of census tracts that can attract reinvestment of private funds, if they continue to be perceived as having a strong sense of neighborhood and as linked to a vital downtown. The neighborhoods must have community facilities that serve the residents, and there must be resources to meet needs of those aging in place as well as the young who are attracted to new rental opportunities and a quick commute to jobs up and down the I-95 corridor. Given development pressures and continued high property values in Stamford, those with limited incomes need opportunities to live in quality housing without paying over 35% of their income for housing. The engine of private rental housing/development has been harnessed to assist creation of quality affordable housing choices through the City's Below Market Rate zoning and Linkage ordinances. However, additional deep subsidy rentals must be created.

Stamford must also remain diligent in assisting its 'subcommunities' to achieve integration into the larger community. Social/bi lingual services need to be offered to assist Stamford's immigrant communities achieve a safe, stable existence. Supportive housing for homeless individuals and families must be offered in the context of a regional approach to a population that appears to move up and down the I-95 corridor.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 1 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

As per the Community Development Block Grant program requirements, priority for funding of activities goes to those that directly serve our low-moderate income, and/or benefit the census tracts in which they are concentrated. As CDBG funds continue to dwindle, these tracts will remain as in previous years to maximize impact of continued investments: 201, 214, 215, , 217, 218.02, 220, 221, 222, and 223. Exact location of CDBG funded activities are determined through the CDBG budget development process, in which providers of services/housing/community development activities bring their projects to the City requesting funding.

The City does not receive HOPWA funds.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 2 – Priority Needs Summary

1	**Priority Need Name**	Housing, Very Low Income
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Retain and/or Develop LMI Housing
	Description	Create/restore units that benefit eligible population most negatively affected by high housing related costs.
	Basis for Relative Priority	Addresses most vulnerable populations' housing.
2	**Priority Need Name**	Housing, Moderate Income
	Priority Level	Low
	Population	Moderate Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	Retain and/or Develop LMI Housing
	Description	Assist homebuyers to settle into target areas.
	Basis for Relative Priority	Moderate income have more resources to address needs than extremely low and low income.
3	**Priority Need Name**	Public Services for Very Low Income
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Public Services to Most Vulnerable Populations
	Description	because of limited resources, direct suport services/subsidies to those who reach the very poor, e.g. food pantries....
	Basis for Relative Priority	Desire to assist those most in need - priority 1.
4	**Priority Need Name**	Public Improvements
	Priority Level	High

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	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Sustain Livable Neighborhoods
	Description	Because of limited resources carefully target investment in neighborhoods to assure continued services to most vulnerable populations.
	Basis for Relative Priority	Assure public improvements occur for facilities serving those most in need.
5	**Priority Need Name**	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Sustain Livable Neighborhoods
	Description	Strengthen neighborhoods' sense of place and economic identity. Attempt to create microbusinesses and/or jobs in existing businesses. Because funds are limited, rely on non CDBG funds to greatest extent possible.

	Basis for Relative Priority	Low priority for limited funds, but some investment necessary to improve employment security for a neighborhood's residents.

Narrative (Optional)

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates 5 sources of funds for housing purposes: CDBG, HOME Investment Partnership Program (HOME), proposed HTF (Housing Trust Fund) monies which will flow to the state from the federal level, City appropriated Capital funds, and Linkage monies, that is, funds paid to City by developers in lieu of therir creating affordable units on site.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	864,525	0	0	864,525	3,200,000	For City/projects as approved by Board of Representatives during NOFA and public hearing process.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	352,393	0	0	352,393	1,200,000	For housing development, rehabilitation, down payment assistance, and administration.
Housing Trust Fund	public - federal	Housing Multifamily rental new construction Multifamily rental rehab	800,000	0	0	800,000	3,200,000	80% for extremely low income/deep subsidy rental unit creation, admin costs
Other	public - local	Housing Multifamily rental new construction Multifamily rental rehab	250,000	0	0	250,000	1,000,000	Available based upon qualifying units that are constructed during term of the Consolidated Plan.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	500,000	0	0	500,000	2,500,000	Available based upon annual capital budget.

Table 4 - Anticipated Resources

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

Matching requirements for the HOME program will be met with Capital funds expenditures. Note, the City now has Match well in excess of its needs.

The dwindling funds available through reduced CDBG and HOME programs have become important "fillers" in any major project financing, for example, new unit construction with LIHTC, monies. The advantage of designating units to remain affordable with HOME financing and rents provides developers some flexibility.

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

No publicly owned land has been identified.

Discussion

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The only matching funds required for the DHUD funds requested are for the HOME Investment Partnerships Program. The City has always exceeded the annual required match for these funds. Any additional match required under this Plan will be provided through City capital budget funds. The City budget sets aside $500,000 annually for housing related purposes.

The City will attempt to leverage funds with its CDBG and HOME investments. HOME regulations have been revised such that more projects may be entirely HOME funded. This is because regulations now require all other project funds to be in place at the time of HOME commitment. This timing is difficult to assure with larger projects progressing through state funding rounds for LIHTC and CHAMP monies.

HTF funds must be used to create deep subsidy rental units. It is unlikely that the sums available will work without injection of other subsidies into a project. The City will monitor the State of Connecticut program in an effort to obtain a fair share of funds awarded to the state by DHUD. Other State funds will probably have to be combined into any HTF project to assure project feasibility.

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OMB Control No: 2506-0117 (exp. 07/31/2015)

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
STAMFORD	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental public facilities public services	Other
HOUSING AUTHORITY OF THE CITY OF STAMFORD	PHA	Public Housing Rental	Other
MUTUAL HOUSING ASSOCIATION OF SOUTHWESTERN CONNECTICUT	Non-profit organizations	Non-homeless special needs Ownership Rental	
Inspirica, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	
SHELTER FOR THE HOMELESS	Non-profit organizations	Homelessness Rental	
STAMFORD AFFORDABLE HOMES, INC.	Developer	Ownership Rental	Other

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has a strong network of philanthropic service providers who design programs to meet needs of a changing low income population. This is part of a community philanthropic tradition. Hence, when needs emerge in a particular immigrant community, applications for assistance to this population are made as part of the CDBG NOFA process.

One weakness of the institutional delivery system is the demise of a CAP like agency. Due to a changing funding landscape, the local entity, CTE, which had provided several services to the immediate South side neighborhood, had to close. The administrative skills of CTE were also lost. When programs were transferred to a CAP out of Bridgeport, NEON, administrative and financial difficulties piled up. That entity is no longer operating in Stamford. Thus, a major advocate for low income people has been lost.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education			
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X		
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 6 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There is a large local clinic offering a full range of physical and mental health services (Optimus Health Care) which has opened a special clinic within the Inspirica women's and family shelter. The CDBG program partially funds programs at both the men's shelter and women's shelter that emphasize life coaching and employment skills. In addition, there is a supportive housing project - Gilead House - for HIV AIDS clients with special needs that is operated by Inspirica.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Rapid Rehousing program is an excellent means of addressing those at risk of homelessness. However, it is very under funded in the City of Stamford.

Also, the CoC (now Fairfield Opening Doors) must implement a universal intake system, that is, one in which a homeless person would go to any homeless associated agency and have intake completed once, at that place, that would be adequate for all service providers.
Several members of the CoC tried to map out a universal intake system, but it failed when all agencies participating determined they would not have staff available to put data into the common data system - HMIS.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

It is hoped that the new Fairfield county wide Opening Doors will provide a more rational means for award of rapid rehousing program monies. Funding agencies admit that no new dollars will flow as a result of the creation of a larger CoC like entity.. Also, it would now be the responsibility of all of the related service providers to create an intake system and contribute manpower for it. The additional staffing available across several housing/shelter providers may be enough to make the intake system feasible.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services to Most Vulnerable Populations	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services for Very Low Income		Public service activities other than Low/Moderate Income Housing Benefit: 106000 Persons Assisted
2	Retain and/or Develop LMI Housing	2015	2020	Affordable Housing		Housing, Very Low Income Housing, Moderate Income		Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 350 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
3	Sustain Livable Neighborhoods	2015	2020	Non-Housing Community Development		Public Improvements		

Table 7 – Goals Summary

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Goal Descriptions

1	**Goal Name**	Public Services to Most Vulnerable Populations
	Goal Description	Assure that limited public service funds benefit most vulnerable populations: homeless, children at risk, those suffering domestic violence
2	**Goal Name**	Retain and/or Develop LMI Housing
	Goal Description	Assure continued useful life of existing units benefitting very low and low moderate income, create new units as feasible
3	**Goal Name**	Sustain Livable Neighborhoods
	Goal Description	Invest in critical neighborhhod public improvements that create a stronger, desirable neighborhood.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Stamford, in CDBG Year 41, will assist 140 units of affordable housing. At least 90% of those units will be for very low income. Stamford HOME funds will assist approximately 15 units. Of these, it is anticipated that 3 wil be very low income, and the balance will be low income.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the 'troubled' designation

The Housing Authority of the City of Stamford, operating as Charter Oak Communities, is not a troubled authority.

Charter Oak has developed a model for increased resident involvement based upon its experience in redevelopment of its aging housing stock into mixed income developments. For those developments remaining as "Authority" developments, resident councils have also been established.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Barriers noted in section MA 40 included a healthy, pressurized housing market, and programs for creation of affordable units that are hamstrung by regulations that put artificial caps on incomes (relative to local median income) rents, and housing values. Additional resources are being made available for deep subsidy rental units, but most are linked to creation of specialized supportive housing for the homeless.

The needs analysis indicates a need for deep subsidy rental units, as well as assistance to low income elderly homeowners. In a high cost housing market, it is difficult to deliver assistance to either renters or owners when faced with a dwindling federal commitment to housing and community development. The State of Connecticut has made a commitment to affordable housing, but this commitment now is overshadowed by the need for transportation improvements – lack of a decent transportation system is strangling the state economy.

The City will continue to assist the development of quality affordable housing through its Below Market Rate and Linkage programs. As local finances permit, capital funds will be committed for new project development. The City will work closely with developers to provide these resources, supplemented by CDBG or HOME funds. The developers most likely to be successful are those who utilize available LIHTC or state affordable housing programs. As feasible, the City will seek its share of Housing Trust Funds from the State of Connecticut.

In all, there needs to be discussion on what is 'affordable', and 'fit' for development with City programs. CDBG and HOME funds are tied to benefitting those earning less than 50% of median income. Given the cut back in funding for both of these programs, they are now best used with other sources of subsidized funds – which means developments receiving funds for homeless transitional or supportive housing, or the few developments successfully using Low Income Housing Tax Credits.

Access

The analysis of barriers to affordable housing made above notes a disparity between minority applicants for conventional mortgage financing, and the number of denials made to these loan applications. Stamford's down payment program reaches out to those communities most impacted by these patterns. It is available to applicants who receive home buyer training, and who are tracked through the application/purchasing/financing process by housing counselors who can assure fairness of treatment. In combination with units created through the

inclusionary and linkage programs, the City has developed a means of increasing opportunities for those parts of the population that may otherwise be impacted by discriminatory practices. Unfortunately, revised HUD approved existing housing unit values and income levels often mitigate against use of the down payment program.

SP-60 Homelessness Strategy – 91.215(d)

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

Addressing the emergency and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Stamford Greenwich Continuum of Care has morphed into Stamford Greenwich Opening Doors and is now on the verge of becoming part of Fairfield Opening Doors. This has been done in an effort to be consistent with federal and state declared priorities listed above for services to homeless and those at risk of homelessness. The City has supported this group with a continued presence on its steering committee, and works closely in housing/shelter development with local member homeless shelter providers, the Shelter for the Homeless and Inspirica. HOME funds have been provided to three Inspirica renovations, and four Shelter for the Homeless supportive housing renovations/construction projects. The City is supportive of this group's efforts to create a single point of intake for its clients, which would be a tremendous help in assuring that the very vulnerable are protected from "falling through the cracks." The local HMIS system will be adapted to this use. Inspirica has a Rapid Re Housing program that attempts to help those at greatest risk of homelessness, and the group is committed to the concept of "housing first".

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

How are the actions listed above related to the extent of lead poisoning and hazards?

How are the actions listed above integrated into housing policies and procedures?

The City is cooperating 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 EBLL child must comply with Section 1012-1013 and the Stamford local lead ordinance in remediation.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's antipoverty strategy emphasizes assisting residents to achieve and sustain full economic independence through education and training programs designed to gain access to quality jobs. To this end, CDBG will expect Community Business Development Organizations to conduct activities benefitting their neighborhoods, including working with local businesses to find employees from within the neighborhoods. Unfortunately, jobs remain difficult to create in this economy. In an attempt to ameliorate the effects of poverty, the City has previously funded the food bank, a medicine prescription program for elderly and a mental health service for children. Still, CDBG and community resources are limited.

SP-80 Monitoring – 91.230

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

All CDBG and HOME activities, except for administration and CDBG housing development use of City staff, are memorialized in a City-Agency agreement specifying services to be provided for use of the grant funds. For anything involving construction, or down payment assistance, a loan is made, secured by a mortgage and note. These documents specify, by way of deed restrictions, the requirements that the structure improved/purchased must remain in service to program defined beneficiaries.

HOME Funded Projects

As part of HOME program management, a spread sheet "monitoring log" is maintained listing all properties requiring monitoring, site contacts, and dates of last inspection and next required date of inspection. This is used to schedule building condition inspections and monitoring of tenancy.

Physical Inspections:

New HOME regulations require inspection of units every three years. As a result of the retirement of the SCD Construction Specialist in January, 2013, SCD has enlisted the assistance of the City Building/Health departments for inspection services.

Tenancy Review

Tenant records are reviewed for all projects still within a HOME affordability period. Tenancy reports are due into this office by the February of the reporting year, and a reminder letter is sent out in the new year with new HUD income levels and rents. All HOME units reporting are compliant. City staff will follow up with non-reporting landlords via phone and mail, until reports are submitted. As required, administrative site visits will be made to assure compliance.

Construction:

The SCD staff utilizes a combination of on-site and off-site monitoring mechanisms. SCD requires documentation to justify and detail all requests for payment prior to release of funds. SCD staff members review and approve every request for payment.

All work related to construction progress payments are signed off by a project architect and/or City inspector. The site is also visited by an SCD staff member, who photographs projects. SCD conducts on-site interviews of workers subject to Davis Bacon wage rates, and desk reviews of certified payroll reports. Payments are not made until Davis Bacon requirements are met and lien waivers are submitted.

The Housing Development Manager and Community Development Director conduct site visits of projects at various points of construction, from ground breaking to completion.

Homebuyer

Income and property eligibility: immediately prior to purchase, each HOME downpayment case's income and property eligibility were reviewed as per City and HOME requirements by the non-profit involved and then, upon the non-profit's reimbursement request to the City, again by City SCD staff. Before closing, the Health Department inspects existing units for code violations and the buyers were required to address any deficiencies. Health Department staff follow up to inspect any correction work. Newly constructed units must have the City Certificate of Occupancyto verify completion in accordance with local, state and national building codes.

Occupancy: Continued occupancy is monitored as part of the mortgage portfolio upkeep process. For example, any notification of payoff, or lis pendens, is used to target the property for additional tenancy evaluation.

Test mailings are sent to each HOME recipient with the envelope marked "Attention Postmaster Do Not Forward. Return To Sender." These mailings provide cofirmation of continued occupancy. SCDP then does follow up on any complaints or "returned letters" which show a recipient may be in violation of loan terms.

CDBG Subrecipients

CD staff review the Independent Audits for all subrecipients at the time of application and immediately prior to entering into a contract.

SCD staff meet with public service and economic development subgrantees' staff both on-site and off-site as needed to review program procedures and accomplishments, as well as assure accuracy in reporting and timeliness in expenditures. All housing and public improvement activities were monitored on-site. The agencies receiving attention are those who have recently changed key staff and/or must design their own CDBG compliant intake-service client monitoring, for example, economic development recipients. When an agency is selected, their review includes:

- Adherence to implementation of scope of service in accordance with the executed agreement.
- Review and confirmation of unduplicated clients served (income classification/ethnicity) and mode of data collection (intake form providing requisite data).
- Review of performance measurements (activity outcomes as compared to prospective outcomes).
- Financial substantiation of request for payments.
- Proper record keeping – accurate file retention, availability and accessibility of data.
- Reviewed client intake forms to insure proper data collection of income/household size, race/ethnicity. Site visits included interviews with staff and review of service files to assure compliance with low-moderate income benefit requirements and contracting/accounting procedures.

In addition a remote monitoring, or desk audit, is performed each time a Subrecipient Activity Report or a Request for Payment is submitted to SCDP.

SCD staff have also attended on-site agency meetings and events to maintain contact with non-profit board members, as well as key staff members.

As new staff are hired by subrecipients, one-on-one meetings are often held to re-introduce each agency and new staff to performance measures and the CDBG Scope of Services

Construction

All work related to construction progress payments are inspected on site by SCD staff and/or City inspectors. SCD staff conduct on-site interviews of workers subject to Davis Bacon wage rates, and conduct desk reviews of certified payroll reports. Then field interviews are conducted. Payments are not made until Davis Bacon requirements are met and lien waivers are submitted.

SCD staff conduct site visits of projects at various points of construction, from ground breaking to completion. Physical inspections of housing assisted with HOME/CDBG funds resulted in better housing conditions for low-income tenants. Inspection findings have ranged from fire/smoke detectors to concerns with overall maintenance/systems replacement plans. Work with building owners during development of specifications and bidding also yields quality work within an acceptable time frame.

Expected Resources

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

Introduction

The City anticipates 5 sources of funds for housing purposes: CDBG, HOME Investment Partnership Program (HOME), proposed HTF (Housing Trust Fund) monies which will flow to the state from the federal level, City appropriated Capital funds, and Linkage monies, that is, funds paid to City by developers in lieu of therir creating affordable units on site.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	864,525	0	0	864,525	3,200,000	For City/projects as approved by Board of Representatives during NOFA and public hearing process.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	352,393	0	0	352,393	1,200,000	For housing development, rehabilitation, down payment assistance, and administration.
Housing Trust Fund	public - federal	Housing Multifamily rental new construction Multifamily rental rehab	800,000	0	0	800,000	3,200,000	80% for extremely low income/deep subsidy rental unit creation, admin costs
Other	public - local	Housing Multifamily rental new construction Multifamily rental rehab	250,000	0	0	250,000	1,000,000	Available based upon qualifying units that are constructed during term of the Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other	public - local	Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	500,000	0	0	500,000	2,500,000	Available based upon annual capital budget.

Table 1 - Expected Resources – Priority Table

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

Matching requirements for the HOME program will be met with Capital funds expenditures. Note, the City now has Match well in excess of its needs.

The dwindling funds available through reduced CDBG and HOME programs have become important "fillers" in any major project financing, for example, new unit construction with LIHTC, monies. The advantage of designating units to remain affordable with HOME financing and rents provides developers some flexibility.

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

No publicly owned land has been identified.

Discussion

The only matching funds required for the DHUD funds requested are for the HOME Investment Partnerships Program. The City has always exceeded the annual required match for these funds. Any additional match required under this Plan will be provided through City capital budget funds. The City budget sets aside $500,000 annually for housing related purposes.

The City will attempt to leverage funds with its CDBG and HOME investments. HOME regulations have been revised such that more projects may be entirely HOME funded. This is because regulations now require all other project funds to be in place at the time of HOME commitment. This timing is difficult to assure with larger projects progressing through state funding rounds for LIHTC and CHAMP monies.

HTF funds must be used to create deep subsidy rental units. It is unlikely that the sums available will work without injection of other subsidies into a project. The City will monitor the State of Connecticut program in an effort to obtain a fair share of funds awarded to the state by DHUD. Other State funds will probably have to be combined into any HTF project to assure project feasibility.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services to Most Vulnerable Populations	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services for Very Low Income	CDBG: $1,219,679	Public service activities other than Low/Moderate Income Housing Benefit: 23800 Persons Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 100 Persons Assisted
2	Retain and/or Develop LMI Housing	2015	2020	Affordable Housing		Housing, Very Low Income Housing, Moderate Income		Rental units rehabilitated: 130 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Sustain Livable Neighborhoods	2015	2020	Non-Housing Community Development		Public Improvements Economic Development		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 24030 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15 Households Assisted

Table 2 – Goals Summary

Goal Descriptions

1	**Goal Name**	Public Services to Most Vulnerable Populations
	Goal Description	Priorty to public services that serves most vulnerable, very low income, children, homeless
2	**Goal Name**	Retain and/or Develop LMI Housing
	Goal Description	Improve housing serving very low income; increase housing options for this group.
3	**Goal Name**	Sustain Livable Neighborhoods
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects have been selected for funding as they were consistent with the community Development Plan, and were presented by the community as critical. They have been approved by the City's Board of Representatives.

Projects

#	Project Name
1	Kids In Crisis
2	Boys and Girls Club of Stamford Summer Day Camp
3	Child Guidance Center Clinician
4	Inspirica Women's Life Planning Coach
5	Immigration Legal Assistance
6	Young Mariners Youth Education Program
7	Food Bank Food Distribution
8	Senior Prescription Drug Program
9	Domestic Violence Safehouse & Advocacy
10	Sexual Assault Risk Reduction Education
11	Homeless Career Development Program
12	Homeless Drop-In Center
13	Childcare Learning Center - Windows Phase2
14	boys & Girls Club security Surveillance
15	Inspirica Bathrooms, Phase 2
16	Inspirica Replace Interior & Fire Doors
17	Upgrade Liberation House Security
18	Food Bank Facade Restoration Phase2
19	ARI of CT HVAC Replacement
20	Domus Kids Wiindow Replacement
21	Shelter Washer & Dryer Replacement
22	East Side CBDO
23	Women's Business Development Microenterprise Assistance
24	Waterside Coalition
25	Environmental/Design Services HNPP
26	Rehab of 53-55 Stillwater
27	Scofield Manor Kitchen, Cooler & AC Unit

#	Project Name
28	SCDP Housing Development Program
29	Administration
30	HOME Projects
31	CHDO HOME FUNDS
32	HOME Administration

Table 3 - Project Information

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

The City's Board of Representatives as a result of diminished CDBG funding, has placed emphasis in funding programs/projects that benefit the most vulnerable: homeless and those at risk of homelessness. Neighborhood organizations are funded as ways of improving quality of life for low-moderate income residents.

AP-38 Project Summary

Project Summary Information

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1	**Project Name**	Kids In Crisis
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Medical and psychiatric care for youth at an emergency shelter.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	39 homeless children
	Location Description	KIC clinic and shelter, One Salem Street, Cos Cobb CT
	Planned Activities	Diagnosis, treatment
2	**Project Name**	Boys and Girls Club of Stamford Summer Day Camp
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Summer day camp for 375 children over a 7 week period.
	Target Date	8/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	250 extremely low and very low families.
	Location Description	347 Stillwater Ave., Stamford, CT
	Planned Activities	Camp Activitie (immersion learning, robotics, literacy, etc.)
3	**Project Name**	Child Guidance Center Clinician
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:

	Description	To provide a clinician for provision of mental health services to 60 children whose family meet CDBG income guidelines.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Sixty children, approx. 55 families will benefit from child-family therapy.
	Location Description	196 Greyrock Place, Stamford, CT 06901
	Planned Activities	Counseling, family therapy.
4	**Project Name**	Inspirica Women's Life Planning Coach
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Provide life planning coach for homeless women.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide services to 150 homeless women over a 12 month period.
	Location Description	Inspirica's Woodland Avenue Shelter
	Planned Activities	Individual counseling in preparation for self sufficiency.
5	**Project Name**	Immigration Legal Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Provide legal assistance to immigrants
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	485 annually

	Location Description	34 Woodland Ave., Stamford, CT
	Planned Activities	Assistance with visas, citizenship, human trafficking, special immigration relief
6	**Project Name**	Young Mariners Youth Education Program
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Teaches sailing, academic and life skills
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	120 Young Mariners, and 50 Water Bound Summer Sailors. Low income youth referred by school system.
	Location Description	After school at Stamford Schools, and Bocuzzi Park
	Planned Activities	Water safety skills, sailing skills, crew sailing.
7	**Project Name**	Food Bank Food Distribution
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Provision of food to local charities/soup kitchens for distribution to poor
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20,000 will receive food benefits in Stamford
	Location Description	461 Glenbrook Rd., Stamford, CT 06906
	Planned Activities	Disribution of food.
8	**Project Name**	Senior Prescription Drug Program
	Target Area	

	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Provide prescription drugs to needy seniors
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 Seniors will receive prescribed drugs that they otherwise could not afford.
	Location Description	2009 sumer St., Stamford, CT 06905
	Planned Activities	Underwrite cost of prescribed medications for low-income elderly
9	**Project Name**	Domestic Violence Safehouse & Advocacy
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Support safe house and provide advocacy for victims of domestic abuse
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	200 clients
	Location Description	777 Summer St., Suite 400, Stamford, CT 06901
	Planned Activities	Partial cost counselor/advocate for safe house and housing
10	**Project Name**	Sexual Assault Risk Reduction Education
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Provide part time counselor and educator for crisis counseling/in school education

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	90 assault survivors and 1,300 students
	Location Description	733 Summer St., Suite 503, Stamford, CT 06901
	Planned Activities	Counseling and education
11	**Project Name**	Homeless Career Development Program
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Counsel homeless from shelter on job hunting and job keeping skills
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	580 shelter clients
	Location Description	Pacific Street Shelter, Stamford, CT, 06902
	Planned Activities	Counseling
12	**Project Name**	Homeless Drop-In Center
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services for Very Low Income
	Funding	:
	Description	Intensive case management services
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	550 homeless
	Location Description	Pacific Street Shelter, Stamford, CT, 06902

	Planned Activities	Intense case management to assure health/mental health treatment, income support, job counseling
13	**Project Name**	Childcare Learning Center - Windows Phase2
	Target Area	
	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Replace inefficient leaking windows at child care facility - use shatterproof glass as recommended by Police.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	200 children
	Location Description	64 Palmer's Hill Rd., Stamford, CT 06902
	Planned Activities	Replace windows.
14	**Project Name**	boys & Girls Club security Surveillance
	Target Area	
	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Replace 20 year old security/burglary system and add surveillance cameras.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1400 children attend activities
	Location Description	347 Stillwater Ave. Stamford, CT 06902
	Planned Activities	Re;place old anti-theft system with one that is more protective of site users
15	**Project Name**	Inspirica Bathrooms, Phase 2
	Target Area	

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	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Renovate bathrooms used every day by 21 people in transitional housing
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The transitional housing facility serves approximately 375 men, women and children annually.
	Location Description	141 Franklin St., Stamford, CT 06901
	Planned Activities	Total bathrom renovations, 4 baths.
16	**Project Name**	Inspirica Replace Interior & Fire Doors
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Replace doors to improve safety of higher density building use
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Inspirica provides transitional housing to 375 persons per year.
	Location Description	141 Franklin St., Stamford, CT 06901
	Planned Activities	Replace living suite and fire doors.
17	**Project Name**	Upgrade Liberation House Security
	Target Area	
	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Security improvements required by State Department of Mental Health and Addiction Services.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Outpatient Clinic serves 300 people daily and residential program for 65 men at a time. Estimated yearly benefit to 1000 families with a member battling addiction.
	Location Description	119 - 125 Main Street, Stamford, CT 06902
	Planned Activities	Additinal cameras, monitors, training of security staff.
18	**Project Name**	Food Bank Facade Restoration Phase2
	Target Area	
	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Repair exterior of food bank storage/distribution building to assure integrity of structure and stored goods.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	the food bank delivers food to 20,000 low income Stamford residents through its various distribution points
	Location Description	461 Glenbrook Rd., Stamford, CT 06906
	Planned Activities	Pointing repair and elastomeric coating brick facade, north and west walls
19	**Project Name**	ARI of CT HVAC Replacement
	Target Area	
	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Replace aged separate heating/cooling system with efficient gas based combined HVAC system
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	the ARI facility provides servies to individuals with developmental and phsical disabilities. It also houses New Covenant House soup kitchen. Serves 100 individuals with disabilities daily. New Covenant House serves 2,500 annually.
	Location Description	174 Richmond Hill Ave., Stamford, CT 06902
	Planned Activities	Replace building's old system with new HVAC system
20	**Project Name**	Domus Kids Wiindow Replacement
	Target Area	
	Goals Supported	
	Needs Addressed	Housing, Very Low Income
	Funding	:
	Description	Replace 40 windows in boy's group home with energy efficient locking windows.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Domus provides group home for severely traumatized wards of the state. the home accommodates boys at a time, who stay in 6 month to 12 month intervals.
	Location Description	83 Lockwood Ave., Stamford, CT 06902
	Planned Activities	Install quality energy efficient replacement windows.
21	**Project Name**	Shelter Washer & Dryer Replacement
	Target Area	
	Goals Supported	
	Needs Addressed	Public Improvements
	Funding	:
	Description	Replace Shelter washers and dryers with energy efficient models for clients to use.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	the Shelter serves 580 men annually.
	Location Description	Pacific Street Emergency Shelter facility

	Planned Activities	Replace washers and dryers
22	**Project Name**	East Side CBDO
	Target Area	
	Goals Supported	
	Needs Addressed	Economic Development
	Funding	:
	Description	Redevelop East Side urban community, create jobs for residents
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	$2,500 households in CBDO service area
	Location Description	Census tracts 217, 218, 200, 220, and 221
	Planned Activities	Six community meetings, work with Work with at least 2 businesses to create jobs and hire qualified area residents. Monitor and encourage housing development as per zoning requirements for BMR units.
23	**Project Name**	Women's Business Development Microenterprise Assistance
	Target Area	
	Goals Supported	
	Needs Addressed	Economic Development
	Funding	:
	Description	entrepreneurial training, financial coach, professional development to LMI
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	At least 25 businesses and/or persons/households will benefit from proposed activities.
	Location Description	184 Bedford St., Stamford, CT 06901
	Planned Activities	Personalized coaching for 25 business entrepreneurs/start ups.
24	**Project Name**	Waterside Coalition
	Target Area	

	Goals Supported	
	Needs Addressed	Economic Development
	Funding	:
	Description	CBDO development activities Waterside neighborhood.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	LMI seeking employment - 5
	Location Description	12 Orchard St., Stamford, CT
	Planned Activities	MOU with businesses re exp;ansion aid and local employment, community meetings, advocacy for receipt of city services including public works and police
25	**Project Name**	Environmental/Design Services HNPP
	Target Area	
	Goals Supported	
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income
	Funding	:
	Description	Agreement with Historic Neighborhood Preservation Program (HNPP) to review structures in CDBG & HOME programs per Sec. 106, to assist design for historic structures
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 residents of affected housing units
	Location Description	65 High Ridge Rd., Stamford, CT 06905
	Planned Activities	Review of properties to be rehabilitated, review of specifications for historic properties
26	**Project Name**	Rehab of 53-55 Stillwater
	Target Area	
	Goals Supported	

	Needs Addressed	Housing, Very Low Income Housing, Moderate Income
	Funding	:
	Description	Make entries code compliant, address flooding, replace entry doors and security lighting, generator
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 households
	Location Description	53-55 Stillwater Ave., Stamford, CT 06902
	Planned Activities	Rehab exterior for security, flooding, and generator
27	**Project Name**	Scofield Manor Kitchen, Cooler & AC Unit
	Target Area	
	Goals Supported	
	Needs Addressed	Housing, Very Low Income
	Funding	:
	Description	50 bed assisted living facility managed by Charter Oaks requires upgrade to common areas.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 elderly/disabled of low income requiring assisted living.
	Location Description	614 Scofieldtown Road, 06903
	Planned Activities	Replace AC, provide new cooler to avoid spoilage, install Fire Marshall required range hood fire suppression system.
28	**Project Name**	SCDP Housing Development Program
	Target Area	
	Goals Supported	
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income
	Funding	:

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	Description	Housing rehabilitation and construction delivery, for example, bid assistance, scope of work review, inspections individual projects
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	150 units LMI housing
	Location Description	888 Washington Ave., Stamford, CT 06904-2152
	Planned Activities	Client intake & project development, e.g.: specification review, bid process, contract monitoring, construction monitoring
29	**Project Name**	Administration
	Target Area	
	Goals Supported	
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income Public Services for Very Low Income Public Improvements Economic Development
	Funding	:
	Description	Administration of CDBG, HTF, NSP programs
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	No benefit required - administration
	Location Description	888 Washington Blvd., Stamford, CT 06904-2152
	Planned Activities	Administration - application, err, bookeeping, reports etc.
30	**Project Name**	HOME Projects
	Target Area	
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income
	Funding	HOME: $264,295

	Description	funds to be used for rental development and rehab, down payment assistance. Developments to be funded with these monies have not yet been designated. Applications from a NOFA for funding early in year remain under review and award process.
	Target Date	7/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Our program guidelines limit each unit to $20,000 of HOME funds. approximately 13 households will benefit. Income will be consistent with HOME guidelines.
	Location Description	Not yet designated.
	Planned Activities	Construction of new units or rehab of units. Downpayment assistance.
31	**Project Name**	CHDO HOME FUNDS
	Target Area	
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income
	Funding	HOME: $52,859
	Description	Funds reserved for CHDO housing development as per regulations.
	Target Date	7/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Four households.
	Location Description	Not yet designated.
	Planned Activities	Housing development or renovations of HOME qualifying units.
32	**Project Name**	HOME Administration
	Target Area	
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income
	Funding	HOME: $35,239
	Description	To fund staff and operations costs of office as related to HOME funding.
	Target Date	7/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 17 households will benefit from HOME funds.
	Location Description	Census tracts : 201, 214, 215, , 217, 218.02, 220, 220, 221, 222, and 223. Note, if income eligible, HOME funds will assist households outside of these census tracts.
	Planned Activities	Administration of HOME project funds and CHDO monies (ERR, Agreements, etc.)

AP-50 Geographic Distribution – 91.220(f)

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

Assistance is directed to the areas that are Stamford's concentration of low-income and minority/ethnic groups.

As CDBG funds continue to dwindle, these tracts will remain as in previous years to maximize impact of continued investments: 201, 214, 215, , 217, 218.02, 220, , 221, 222, and 223. Exact location of CDBG funded activities are determined through the CDBG budget development process, in which providers of services/housing/community development activities bring their projects to the City requesting funding.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City wishes to maximize benefit to CDBG eligible population.

Discussion

The latest census data were evaluated, as were data provided by HUD indicating areas with income eligible population. Data provided through mapping/data function in IDIS differed somewhat from data provided at the HUD Exchange site. As CDBG awards have dwindled, it was thought best to limit funding to areas that had previously benefitted from CDBG funds. In that way, funding would build upon previous impact/benefit of CDBG activity.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	686
Non-Homeless	165
Special-Needs	62
Total	913

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	11
Rehab of Existing Units	144
Acquisition of Existing Units	0
Total	155

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

Assistance provided to homeless is counted in homeless **persons**. Only the local Inspirica women's shelter provides assistance to homeless families, but in a dorm setting. They too report their beneficiaries as persons. The special needs category is met with assistance to Scofield Manor, a congregate care facility for the frail, elderly and disabled owned by the State, but operated by Charter Oak Communities (our housing authority) and the improvements to DOMUS, a home for youth who are wards of the court.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Stamford, aka Charter Oak Communities, has successfully rebranded itself and created a culture of accomplishment in redevelopment and tenant community creation.

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

The authority will continue to address the need for tenants to increase income through education, counseling and job training. The Authority will also continue its efforts to assure that tenants participate in a housing self-sufficiency program and to focus on household based economic development.

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

Beginning with its 2000 HOPE VI grant, the Authority has provided avenues for authority tenants to transition home ownership. This has continued through redevelopment of the Fairfield Authority units to Fairgate. The Authority has established building Councils for each of its developments. These Councils revew proposed funding of projects that impact their buildings. They were vital in several building renovations' projects which involved temporary and permanent relocation of tenants. Now these councils are used as sounding boards for the development of requests for uses of Authority capital funds and refinancing.

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

The Housing Authority of Stamford is not a troubled Authority.

Discussion

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

Introduction

The City of Stamford has long participated in the area Continuum of Care by City staff serving on its committees and Executive Board. The Continuum has grown into a merger of entities called Fairfield Opening Doors. Hopefully this new group will be better able to integrate resources serving a homeless/sheltered community that moves up and down the I-95 courier. The City has actively supported homeless/special populations housing with HOME funds and CDBG funds. HOME funds have helped create new transitional housing units, and CDBG supports Career and Day service programs to homeless, Life Coaching for women and families that are homeless, and improvements to shelter facilities.

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

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

The City supports the specialists in homelessness, the Continuum/Opening Doors people in their efforts to conduct annual homeless counts, and especially to establish a "one point" universal intake for homeless, which would assess needs and begin the shelter and counselor/resource referral process.

Addressing the emergency shelter and transitional housing needs of homeless persons

edThe City works closely with Stamford's shelters to assure their buildings are maintained and improved to meet the needs of the sheltered, and that transitional housing opportunities are available. An example of this would be renovations of bathrooms at Inspirica's women and family shelter, and generator and laundry equipment for the men's shelter in the South End. Previous HOME awards assist construction of new transitional units (38 Anne, 23 Spruce St.).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City has assisted in creation and renovation of the transitional housing units critical to assuring a stable housing opportunity to those who are homeless while providing counseling for development of skills necessary to obtain permanent housing and maintain continued occupancy of that housing. The

City, through HOME and its own zoning has created Below Market Rate housing which provides options for an individual or family seeking permanent housing in a high cost housing market. (See resources table.) The City has supported applications by our Opening Doors agencies for rapid rehousing funds. City CDBG funds public services counseling programs to work with those in danger of homelessness and the homeless in finding suitable housing alternatives. Kids in Crisis and Child Guidance programs address problems youth experience in family crisis and homelessness.

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

In a high housing cost area, households and individuals facing loss of income still need to "make the rent." The services funded trhough CDBG, like the Food Bank and Senior Prescription Drug Program, assist these families in stretching their resources. There is also the need to increase the number of affordable units, which is done with HOME participation in the creation of affordable housing units. Getting and keeping employment is addressed through personal counseling and job skills training at our shelter facilities. Community Business Development Organizations assist in job creation at the local, neighborhood level. For those impacted by domestic violance, counseling and emergency assistance/shelter is provided by support of the Domestic Vioanc and Safe House Advocacy. Agreements between DMHAS and Correction/Court facility result in Shelters being informed of institutional discharge so that people don't just "hit the street."

Discussion

As CDBG and HOME fund awards become smaller, The City of Stamford is committed to putting funds into services and projects that meet the needs of the most vulnerable - the homeless, children needing psychological services and protection, families and children that need housing, and services that work with these vulnerable populations.

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

Introduction:

Barriers cited above included the funds needed to create and subsidize deep subsidy rental housing, and unrealistic income/rent limits used by federal programs in a high cost housing area. Access to credit for families/individuals disproportionately affected by housing problems needs to be addressed as well.

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

The City will continue to work with LIHTC projects that by definition end up providing housing to very low income. So for example, HOME funds have recently been considered for a transit oriented affordable housing rental property. Meanwhile, we will continue to discuss with HUD regarding the limits provided for maximum purchase price/housing value under HOME in a high cost area.

Discussion:

The City continues to develop its own source of subsidy for affordable units with its zoning ordinance defined Below Market Rate and Linkage programs. However, as written, rents for these units cannot be considered "deep subsidy". The ordinance undergoes periodic updates. The appropriate depth of subsidy will be considered at that time.

AP-85 Other Actions – 91.220(k)

Introduction:

The City,operating within the boundaries for the HOME program set by its Board of Representatives, is attempting to address the underserved need of the elderly who face severe housing problems. Also, the City will continue to forge needed relationships between its housing oriented non-profits and service agencies so that tenants can be successful at keeping their homes.

Actions planned to address obstacles to meeting underserved needs

Income qualified elderly homeowners will be counseled on options for financing necessary home repairs, should they wish to remain in place. If properties are 1-4 units, HOME homeowner rehabilitation loan will be explored. The City has developed an "open, rolling" application for this type of assistance approximately 4 years ago, but it has only been used two times. the maximum available per unit is $20,000. Often, repairs in these units exceed the amount of HOME funds available, or the value of the property exceeds the maximum HOME property value.

Actions planned to foster and maintain affordable housing

The City will continue to work with Charter Oak Communities as it renews its oldest developments. Funds have previously been provided from Capital and Linkage sources. Applications for CDBG assistance with capital improvements at affordable elderly housing are considered favorably.

Actions planned to reduce lead-based paint hazards

the Health Department will continue to issue citations under the City's ordinances, and refer property wners to the LAMPP program for resources to address findings.

Actions planned to reduce the number of poverty-level families

It is hoped that jobs can be created to provide income earning opportunity. CBDOs and the WBDC are funded with this in mind. A program to assist immigrees with necessary paper work to establish them as legal workers is also being funded. It is hoped that this will lead to less abuse of these workers. Continued counseling and training of those with low income who reside in Charter Oak associated developments will assist these familes in increasing their income.

Actions planned to develop institutional structure

The development of the Fairfield Opening Doors organization will hopefully create a more efficient way of dealing with burdensome requirements that have grown up around the McKinney programs that fund the homeless shelter associated organizations. The City will work with the Opening Doors people

to achieve a single point of entry into the homeless referral system.

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

As the emphasis on housing homeless has increased, there has been a natural growth of cooperation between public and private operators of affordable housing to create workable support/counseling for those obtaining transitional and permanent housing. The City supports these efforts, and urges those with newly funded HOME projects to consider establishing relationships with agencies such as Laurel House to assist tenants to become successful in their new housing.

Discussion:

Program Specific Requirements

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

Introduction:

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

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

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

   The City will not be using other forms of investment described in 92.205, for example, loan guarantee, refinance or interest subsidies. All assistance to homebuyers or developers are in the

form of secured mortgage loans, with deferred payment. No Tenant Based Rental Assistance will occur.

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

Recapture/Resale Issues.

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. The down payment loan is always a direct subsidy enabling the homebuyer to purchase the property, and the loan is subject to "recapture", that is repayment in the event of sale or if the buyer does not use the unit as his/her principal residence. When recaptured, the entire loan must be repaid.

The City of Stamford requires that participants in the HOME down payment program execute mortgage deeds that reflect the above: they require HOME units to be the owner's principal residence for the life of the loan. In addition, the HOME Loan Note and Mortgage require that should they sell the unit, the HOME funds are recaptured via repayment of the loan.

If a down payment loan recipient sells his/her home

- For less than what is owed to all lenders, then the balance of the down payment loan that cannot be met with any sale proceeds is forgiven.
- For more than what is owed to all lenders, then the down payment loan must be paid in full from net proceeds.

Since the HOME loans must be repaid, there is no requirement for resale restrictions. The HUD maximum allowable purchase/home value for existing units now in effect is affecting this program. At $309,000 for a single unit, the selection of units is very poor. Analysis of real estate transactions recorded for the period 10/2012 to 10/2013 indicates only 6% of all transactions were for a sale price of $309,000 or less.

In 2010 – 11, the City instituted 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. HOME projects, existing and new, will be monitored for compliance regarding income, rents, and condition as described in the City's Strategic Plan.

The City will not use forms of investment other than those described in 92.205.

For information regarding affirmative marketing and minority outreach, see this Action Plan, Barriers to Affordable Housing section.

HOME projects, existing and new, will be monitored for compliance regarding income, rents, and condition as described in the City's Strategic Plan.

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

The 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). In recapture, the entire loan must be repaid. 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 is required to repay HOME funds only to the extent that net proceeds permit. (Net proceeds are defined in HOME regulations as "the sales price minus superior loan repayment (other than HOME funds) and any closing costs." (92.254(a)(5)(ii)(A)) If voluntary short sale is proposed by the owner of a HOME

OMB Control No: 2506-0117 (exp. 07/31/2015)

assisted unit, the City may approve the short sale or may exercise its right of first refusal and arrange a purchase by a HOME qualified buyer at a market price. This will assure that the unit will remain affordable. Otherwise, with recapture of funds, money is used to make additional HOME qualifying "downpayments".

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

   This will not be done.

Discussion:

The City is following information provided by HUD regarding implementation of new HOME regulations. This results in phasing in of certain requirements. For example, certain commitment requirements are now in effect, while requirements for examination of individual project utility costs will be phased.

Appendix A –Maps
Appendix B – Citizen Participation Plan
Appendix C – Public Notices
Appendix D – Resolution
Appendix E - Certifications

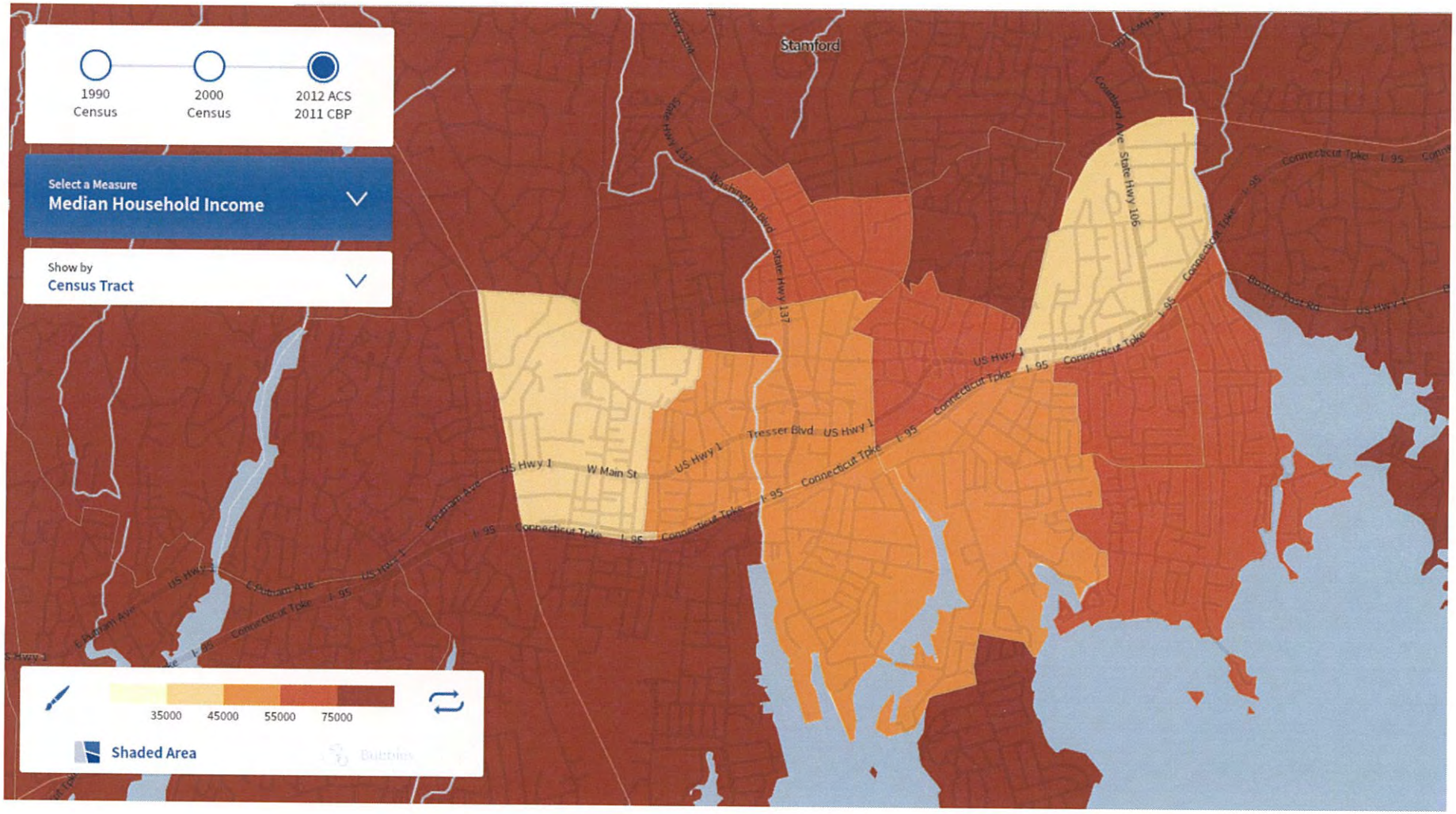
Appendix A

Maps

1. Median Income in Stamford Census Tracts
2. Shoreline Communities Extremely Low Income Households with Overcrowding and Housing Problems – Assisted Housing
3. People Living With HIV-AIDS Connecticut, 2013

Census Explorer

Glossary | Data



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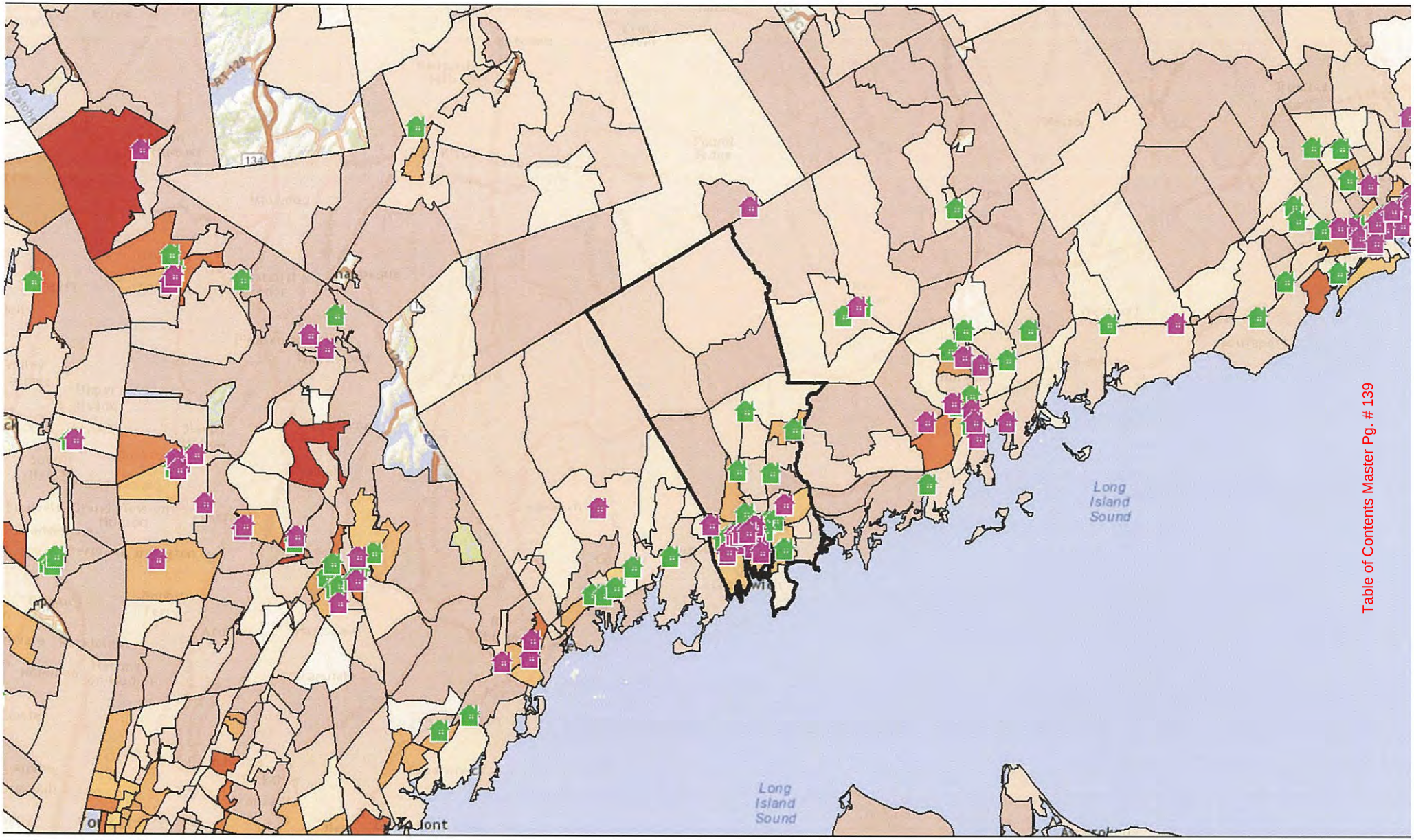
CPD Maps - Consolidated Plan and Continuum of Care Planning Tool



arch 11, 2015

LIHTC Property

Multifamily Properties - Assisted

Override 1

ELIHHWithOvercrowding

T10_LE30_OC_PCT

- <5.47%
- 5.47-17.82%
- 17.82-35.9%
- 35.9-70%

ELIHHWithHousingProblems

T2_LE30_HP2_PCT

- <21.67%
- 21.67-50.59%
- 50.59-70.21%
- 70.21-88.73%
- >88.73%

1:321,375

0 2.75 5.5 11 mi

0 4.25 8.5 17 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRC Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTo MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

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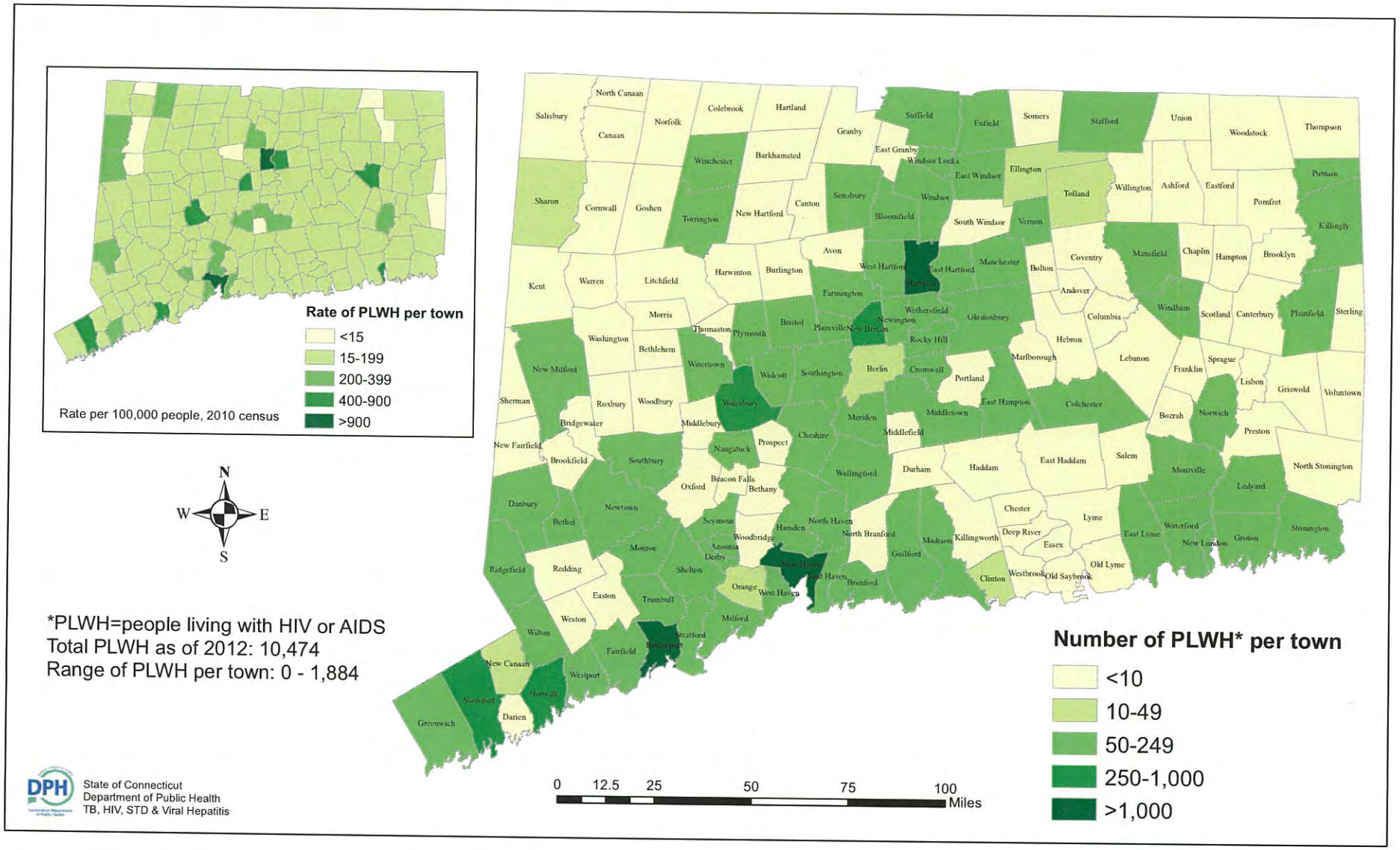
Prevalent HIV infection cases (N=10,474), Connecticut, 2012

(as of December 31, 2013)



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Appendix B

Citizen Participation Plan

David R. Martin
Mayor

CITY OF STAMFORD
COMMUNITY DEVELOPMENT

888 WASHINGTON BOULEVARD
P. O. Box 10152
STAMFORD, CT 06904-4155
(203) 977-4155
TDD 1-800-352-9710

STAMFORD COMMUNITY DEVELOPMENT CITIZEN PARTICIPATION PLAN AND PUBLIC HEARING/APPLICATION SCHEDULE For PROGRAM YEAR FORTY-ONE July 1, 2015 - June 30, 2016

MAYOR DAVID R. MARTIN

BOARD OF REPRESENTATIVES

Randall M. Skigen, President

HOUSING/COMMUNITY DEVELOPMENT/
SOCIAL SERVICES COMMITTEE
Elaine Mitchell, Chair
Lila Wallace, Vice Chair
Philip J. Giordano
Dennis Mahoney
Valerie McNeil
Mavina F. Moore, Sr.
David Watkins

STAMFORD COMMUNITY DEVELOPMENT OFFICE

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II.	CITIZEN PARTICIPATION	6
III.	CONSIDERATION OF OBJECTIONS AND/OR COMPLAINTS	9
IV.	PUBLIC HEARING/APPLICATION SCHEDULE	10

ATTACHMENTS:

A) Community Development Plan

B) Proposal Form

C) Consolidated Plan for 7/1/2010–6/30/2015 by reference –available on line at:
http://www.stamfordct.gov/sites/stamfordct/files/file/file/approved_stamford_con_plan_2010_2015_0.pdf

or the main branch of 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 2010 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 40 years. For Year 41 which begins July 1, 2015, the City must prepare an Annual Action Plan for the use of HUD funds that are anticipated to be received in 2015-2016, which implements the City of Stamford's 2010-2015 Consolidated Plan.

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, now known as Charter Oak Communities (COC), 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 COC about the Annual Action Plan activities related to its housing developments and surrounding communities so that the COC will make this information available to its tenants at the COC'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 $1,229,425 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 available at the Stamford Community Development Office and the Ferguson Library (Main Branch).

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:

Erik J. Larson
Grants Coordinator
Stamford Community Development Office
888 Washington Boulevard
Stamford, Connecticut 06904-2152
Phone (203) 977-4053
e-mail: elarson@stamfordct.gov

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:

- Housing
- Public Improvements
- Economic Development
- 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:

- Stamford Community Development Office
- Ferguson Library
- Town Clerk's Office
- Mayor's Office
- 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:

(I) 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 $1,229,425 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, 10th Floor, Hartford, Connecticut 06I03-3220). HUD will consider objections made only on the following grounds.

(I) 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
ANNUAL ACTION PLAN & CONSOLIDATED PLAN
CITIZEN PARTICIPATION & BUDGET SCHEDULE
PROGRAM YEAR FORTY-ONE (JULY 1, 2015 - JUNE 30, 2016)

Tues., December 30, 2014 Advertisement: The Advocate

Purpose:

1) Inform the public that the Stamford Community Development Office's Proposed Citizen Participation Plan, the 2015-2019 Consolidated Plan, the 2015-2016 Application Schedule, and Stamford Community Development Year 41 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 2013-2014 Consolidated Annual Performance Evaluation Report (CAPER) and HUD approval letter is available for review.

3) Advise the public of the deadline for submitting Program Year 41 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, 2015) and invite community organizations and the general public to submit written proposals for the use of HUD funds and comments on developing an Annual Action Plan and a 2015-2019 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.
Thurs., January 22, 2015	PROPOSAL DEADLINE. Proposals for Year 41 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.
Thurs., January 29, 2015	Stamford Community Development Office provides binders of Year 41 Proposals to the Mayor and HCD/SS Committee.
Thurs., February 5, 2015	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 41 proposals will be presented and citizen comments on HUD Program performance will be heard.
Thurs., February 19, 2015	HCD/SS Sub-Committee Proposal Review.
Sat., March 7, 2015	HCD/SS Committee, Mayor's Office and Stamford Community Development Director to develop recommendations for Year 41 and the Annual Action Plan/budget.
Date To Be Determined	Stamford Community Development Office submits the proposed Annual Action Plan/budget as formulated by HCD/SS to the Mayor for approval.
Date To Be Determined	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. Applicants are notified of proposed Annual Action Plan.
Tues., March 24, 2015	HCD/SS Second Public Hearing at 6:30 pm in the Government Center 4th Floor to discuss and receive comments on the proposed Annual Action Plan and Consolidated Plan.

Friday, March 27, 2015	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 9, 2015	Regular meeting of the Board of Finance. Vote on Year 41 proposed Consolidated Plan and Annual Action Plan/budget.
Tues., April 21, 2015	Regular meeting of the HCD/SS Committee. Vote to recommend the Consolidated Plan and Annual Action Plan for approval by the Board of Representatives.
Monday, May 4, 2015	Regular meeting of the Board of Representatives. Vote on the Year 41 Consolidated Plan, Annual Action Plan and budget.
Thurs., May 14, 2015	Stamford Community Development Office prepares the Consolidated Plan and Annual Action Plan for the Mayor to submit to HUD.
Friday, June 12, 2015	PUBLISH 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.
Wed., July 1, 2014	Start of CDBG Year 41 Program.

NOTE: If by March 24, 2015, Congress has not acted upon the Federal Fiscal Year 2015 budget and if HUD has not notified the City of Stamford of the actual amount of its CDBG and HOME entitlement grants, then the HCD/SS Committee will be forced to delay finalizing the proposed Annual Action Plan.

STAMFORD COMMUNITY DEVELOPMENT OFFICE
PROPOSAL FORM FOR PROGRAM YEAR (41) FORTY-ONE
for the COMMUNITY DEVELOPMENT BLOCK GRANT
JULY 1, 2015 - JUNE 30, 2016

Stamford Community Development Office

Submission Deadline: Thursday, January 22, 2015
at the Stamford Community Development Office
10th Floor, 888 Washington Blvd., Stamford, CT

Public Hearing, Thursday, February 5, 2015
Stamford Government Center
Board of Representatives' Chambers
4th Floor, 888 Washington Blvd., at 5:30 P.M.

Title of Proposal: _____

Full Legal Name of Agency: _____

Business Address: _____

Telephone Number: _____ **Fax Number:** _____

Contact Person: _____ **CDBG Funds Requested: $** _____

email Address: _____ **DUNS Number:** _____

Federal Tax ID Number : _____

Respond to all questions and limit your comments to the five (5) pages in this application.

I. Proposed Activity. Describe the proposed activity and anticipated accomplishments. State the dates when this activity will begin and be completed.

II. <u>Identify the need for this activity in Stamford.</u> Explain how this activity meets the objectives of Stamford's Community Development Plan and the Consolidated Plan. Indicate whether this is the Agency's existing activity or a newly proposed one. Indicate whether this activity is currently provided by others in Stamford.

III. <u>Anticipated accomplishments</u>. Explain how this activity will benefit Stamford's low income population. What performance measures will you use to document the success of your program/project? How many people/households will be served? Specify how your agency will document the income eligibility and demographic characteristics of your clients?

IV. **<u>Specify anticipated program accomplishments to be achieved in the next three years.</u> Indicate the anticipated accomplishments of the program/project to be achieved over the next three years. How many Stamford low income persons/households will benefit from the program? Indicate the specific measures that the Agency will take over the next three years to make this program/project self-sufficient and not dependent on future allocations of CDBG funds.**

V. **<u>Other Sources of Funds:</u> Indicate if you are receiving any funding from other sources for the proposed program or project. Identify and itemize the other sources of funding, whether a commitment for these funds has been received and the dates when a commitment(s) is anticipated to be received. Attach copies of any funding commitments that will support your proposed activity. Also, indicate any other unsuccessful efforts to obtain funding for this activity from other sources.**

If your agency has received Community Development Block Grant (CDBG) funds during the past 5 years, list the funding year (ie. Year 40), title of each activity, the amount awarded and the current status (Completed, Underway, or In-Planning).

Funding Year	Activity Title	$ Award Amount	Status

VI. **Itemized Budget pertaining to proposed program:**

FUNDING SOURCES

Program Activities	CDBG Request	Other Funds (Sources)	Agency Allocation	Row Totals
1. Operating Expenses				
A. Personnel Cost (Itemize)				
B. Non-Personnel Costs (Itemize)				
2. Program/Project Expenses				
Column Totals:	$_____	$_____	$_____	$_____

Notes

- **Please show value of all non-cash or "in-kind" contributions with parentheses, e.g. ($1,000).**
- **Show both amounts and sources for all non-CDBG funds.**

If CDBG funds will be used to pay for program staff, the Agency at the time of requesting reimbursement must submit payroll records and daily work logs to document the expense and the work performed.

VII. Other Requirements:

1. Recipient of Federal funds must complete and submit an annual audit or in compliance with OMB Circular A-133, and Board of Finance Audit and Financial Statement Requirements. No proposal will be considered for funding without submission of a current audit, or financial statement as permitted by the Stamford Board of Finance, for the most recently completed fiscal year that ended prior to July 1, 2014. **One (1) copy of the Agency's most recent Audit is required to be submitted as part of this application or the application may not be considered for funding.** Newly formed organizations without prior auditable activity are not subject to this provision.

2. If applicant fails to secure matching funds as per proposal by the time that CDBG funds are to be committed to contract, the City may reassess its funding allocation or not fund said project.

3. Each non-profit agency must **submit with their CDBG Application one (1) copy of their determination letter from the IRS** recognizing the agency as a tax exempt organization.

4. Each non-profit agency **must indicate on the CDBG Application their DUNS number, Federal Tax Identification number, full legal name and physical address of the agency.**

5. **For specific Housing Rehabilitation and Public Improvement applications, a written cost estimate** prepared by a contractor, architect or construction specialist must be submitted as part of this application, or the application will not be considered for funding. If the Agency does not own the property to be improved, submit a letter from the property owner authorizing the agency to make the proposed improvements and agreeing to sign a note and mortgage for the CDBG funds.

6. **FIFTEEN (15) copies plus the original of the Proposal and one copy of the Agency's Audit must be delivered to the Stamford Community Development Office by Thursday , January 22, 2015. The Fifteen copies must be three-hole punched on the left side.**

7. **All agencies submitting funding proposals are required to present their proposals for the record at the public hearing on Thursday, February 5, 2015 beginning at 5:30 p.m. in the Board of Representatives' Chambers at 888 Washington Blvd. Stamford, CT 06901. Any agency not represented at the public hearing will cause their proposals to be rendered ineligible for funding consideration.**

VIII. Certification:

I certify that I have read the Citizen Participation Plan for CDBG PROGRAM YEAR 41, have been duly authorized to submit this proposal, and that this proposal form is complete and accurate.

Signed By: _____

Print Name: _____

Title: _____ **Date Submitted:** _____

(Board President, Chairman, Executive Director)

NOTE: Applicants will present their proposals at the public hearing in the following order. Proposals will be grouped by the categories of Public Services, Public Improvements, Economic Development, Housing and Planning/Administration/Fair Housing. Within each category, applicants will make their presentations in the order of their proposal submission. The first proposal to be submitted in each category will be the first to be heard in that category.

DAVID R. MARTIN
Mayor

City of Stamford
COMMUNITY DEVELOPMENT

888 WASHINGTON BOULEVARD
P. O. Box 10152
STAMFORD, CT 06904-4155
(203) 977-4155
FAX: 203-977-4775
TDD 1-800-352-9710

STAMFORD COMMUNITY DEVELOPMENT COMMUNITY DEVELOPMENT PLAN
For
PROGRAM YEAR FORTY ONE
July 1, 2015 - June 30, 2016

Mayor David R. Martin

BOARD OF REPRESENTATIVES
Randall M. Skigen, President

HOUSING/COMMUNITY DEVELOPMENT/
SOCIAL SERVICES COMMITTEE (HCD/SS)
Elaine Mitchell, Chair
Lila Wallace, Vice Chair
Philip J. Giordano
Dennis Mahoney
Valerie McNeil
Mavina F. Moore, Sr.
David Watkins

STAMFORD COMMUNITY DEVELOPMENT OFFICE

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STAMFORD COMMUNITY DEVELOPMENT
COMMUNITY DEVELOPMENT PLAN - PROGRAM YEAR 41

INTRODUCTION

Statutory Authority and Funding

Stamford Community Development is governed by Title I of the Housing and Community Development Act of 1974, as amended by Congress. The Department of Housing and Urban Development (HUD) has issued regulations (24 C.F.R. Part 570) applying to all activities funded under the Community Development Block Grant (CDBG) Program. Copies of both the Act and HUD regulations are available at the Stamford Community Development Office, the Town Clerk's Office, the Public Library and the internet.

Stamford is designated by HUD as an entitlement city eligible to apply annually to HUD for a specific sum of federal funds determined by one of two formulas based on: (1) age of housing, extent of poverty, and growth lag, or (2) population, poverty, and the extent of housing over-crowding. For the Stamford Community Development PROGRAM YEAR 41, beginning July 1, 2015, a CDBG entitlement of $888,849 is expected. In addition, an estimated $340,576 in HOME Investment Partnerships Program (HOME) funds will be allocated to Stamford. Also, approximately $50,000 in program income is expected to be generated from the repayments to the CDBG/HOME loan programs.

Benefiting Population

The Housing and Community Development Act states as its primary objective "the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for persons of low income" as defined by HUD.

Targeting Requirements

The City of Stamford, through the Board of Representatives' Housing, Community Development and Social Services (HCD/SS) Committee and the Mayor's Office, has adopted a policy of continuing to concentrate its programs in areas of the community that have the greatest proportion of low and moderate income residents and physical distress. The map entitled "Target Area - Stamford" indicates the geographic focus of CDBG funding. Activities such as public improvements, that provide low income "area benefit", must be located in census areas where the median income is less than approximately of the median income for the Stamford Metropolitan Statistical Area which includes Stamford, Greenwich, New Canaan, Darien, Norwalk, Wilton, Westport and Weston.

Eligible Activities

Activities that are eligible for Community Development Block Grant assistance are categorized into the areas of Housing, Public Improvements, Economic Development, Public Services and Administration/Planning. Eligible activities include rehabilitation of affordable housing, new construction of affordable housing by neighborhood-based non-profit sponsors, acquisition of real property that is blighted or deteriorated and appropriate for rehabilitation or new construction. Real property acquired with CDBG funds may be used for public works activities or for other public uses, such as the development of low income housing. Acquisition, construction, reconstruction, rehabilitation or installation of the following public facilities are also eligible: senior centers, parks, playgrounds and other recreational facilities, centers for the handicapped, neighborhood facilities, parking facilities, street improvements, water and sewer facilities, and other public facilities and improvements not listed above which are necessary and appropriate for neighborhood revitalization or housing, including design features which promote energy efficiency and accessibility for the disabled.

CDBG funds may be used for special economic development activities assisting businesses that provide economic opportunities for low income persons. This includes micro-enterprise technical assistance and financial assistance for small businesses having five or fewer employees. In addition Community Based Development Organizations (CBDO) may use CDBG funds for neighborhood revitalization, community economic development and/or energy conservation as defined by HUD.

Also CDBG-eligible is the provision of public services which are directed toward expanding the community's public services and facilities, including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, energy conservation, welfare , neighborhood revitalization or recreational needs. Public services benefit low income people and must meet additional HUD criteria in order to receive assistance.

A detailed list of CDBG eligible activities and criteria for eligibility may be found in Section 570.201 of the Federal Register. Individuals are encouraged to consult it for specific eligibility determinations and contact the Stamford Community Development Office for guidance in the interpretation of the federal regulations.

OVERALL OPERATING POLICIES

In its formulation of policies, programs and priorities for selecting projects to be funded, the City of Stamford has been guided by federal statutes, HUD regulations and the following sources of local input:

1. Forty years of citizen involvement and commentary on program funding and operations.

2. A close working relationship with the City Land Use Boards and staff, adopted neighborhood plans for improvements; the comprehensive community needs analysis conducted by the Planning Board; and Census and other statistical planning data.

3. Close involvement with the Mayor and Housing, Community Development and Social Services (HCD/SS) Committee of the Board of Representatives.

4. On-going working relationships with other neighborhood based and community-based housing, community development and support service providers (public and private).

Policies:

The following policy statements help determine the type and levels of support furnished to the community either directly by the Stamford Community Development Office or through agencies, individuals or organizations using Community Development Block Grant funds in Stamford.

1. The City of Stamford shall utilize its CDBG funds to build financially and organizationally self-sufficient services or resources for its target areas and populations. To the greatest extent possible, Stamford Community Development will avoid extended support to organizations or agencies to reduce dependency upon federal funds.

2. Organizations or agencies receiving CDBG Funds will be encouraged to provide financial and/or in-kind support from non-CDBG sources to leverage the effect of CDBG funds.

3. In order to be eligible for CDBG funding, all agencies or groups applying for funds must submit in a timely fashion an annual audit or financial statements in compliance with HUD and Stamford Board of Finance requirements.

4. To be eligible for CDBG funding, all agencies or groups applying for funds must submit, in a timely fashion, an annual audit or financial statements in compliance with HUD and Stamford Board of Finance requirements. HUD requires an Audit if the total amount of federal funds of all types received by the agency is in excess of $500,000. Following is an excerpt from the Fiscal Policy of the Board of Finance, effective July 12, 2006:

ORGANIZATIONS RECEIVING CITY FUNDS

§ 9-1 Agreements Between Organizations Receiving City Funds

All non-city entities shall keep complete and accurate records, books, files and/or other documents relative to use of City of Stamford funding. Furthermore, said non-city entity shall provide immediate access to, and permit the city and/or its duly authorized representative(s) to examine, review and audit, all records, books, files and/or other

documents relative to the use and intended use of said funds and to furnish copies thereof to the city when requested by the city. The cost of any copying shall be borne by the non-city entity. The Board of Finance further requires that an agreement be in place between any non-city entity to whom the City of Stamford provides funds and further that said agreement must include a) a statement of the services that are being purchased by the City with taxpayer dollars and that b) the following audit guide be used to determine the level of audit and financial statements required:

1. If the entity receives more than $50,000 from the City of Stamford in any one City fiscal year, the entity shall submit an organization-wide financial statement prepared in conformity with generally accepted accounting principles, audited by and with the report of an independent certified public accountant.

2. If the entity received at least $25,000 but less than $50,000 from the City of Stamford in any fiscal year, the entity may be required to submit an organization-wide audit to the City at the City's request.

3. If the entity receives less than $25,000 from the City of Stamford in any fiscal year, the entity shall submit a financial statement indicating the overall financial condition of the organization and identifying the impact of City funding. The City may require that such a report include (1) a balance sheet showing appropriate categories of assets, liabilities and fund balances, (2) a statement of operations showing appropriate categories of revenues and expenses, and (3) appropriate explanatory footnote disclosures. Two officers of the organization shall attest to the accuracy of all financial disclosures in writing.

§ 9-2 Payroll Tax Reporting

Any non-city entity which receives appropriated funds from the City of Stamford, including grant funds which are being passed through the City, must confirm their agency's compliance with federal and state payroll tax reporting, deposits, and payments for each year they are to receive City funds. Confirmation of federal and state compliance must be received by the Board of Finance and the City Controller by July 1 each year. Failure to provide adequate confirmation may withhold any future funding from the City.

Policies: continued

5. Each agency shall notify the Director of Administration and the Board of Finance of all significant financial events affecting their organization.

6. The City of Stamford reserves the right to oversee all design and construction undertaken by each agency.

7. All agencies meeting the following requirements shall have one or more independent, non-affiliated members on their Board of Directors.

   i. those funded directly by City of Stamford taxes for operating and/or capital budgets.

   ii. those agencies where the City of Stamford acts in a "pass-through" capacity of State or Federal funds unless similar requirements have already been imposed by the State or Federal government.

8. The Consolidated Plan, Master Plan and Neighborhood Revitalization Zone plans will guide the budgeting and expenditure of funds in specific target areas.

9. In instances where an activity meets all other Stamford Community Development policy criteria, but the organization delivering that activity cannot secure matching funds, CDBG funds may be used when no other sources of State, Federal or private funds are available.

10. The Stamford Community Development Office will actively coordinate delivery of City public services, and function as a policy advocate to the Mayor's Office, and the Board of Representatives on issues germane to Community Development Block Grant objectives.

11. The Stamford Community Development Office will work with City departments and other non-profit service providers in pursuing and securing additional Federal, State and/or private resources to support Stamford Community Development objectives.

Stamford Community Development Office will utilize its Anti-Displacement Plan and Relocation Plan to assure an effective relocation program, to minimize displacement and to provide fair and equal treatment of those individuals required to move. Involuntary displacement of persons from their homes and neighborhoods shall be minimized to mitigate any adverse effect of any such displacement on low income households.

The City of Stamford's housing and community development needs and objectives are reflected in the five year Consolidated Plan. The needs and objectives are reviewed annually, but are not expected to change substantially within the five year time frame of the Consolidated Plan.

Due to severe budget cuts made by Congress for Federal Fiscal Years 2011 and 2012, in combination with the small size of Stamford's Community Development Block Grant relative to needs, there has been, and is, much emphasis placed upon providing funding in the most efficient and productive manner. With a slowly shrinking annual grant, our attention must be directed to providing the maximum positive effect for low income persons. Therefore, funds allocated must be utilized during the Program Year or may be reprogrammed by the Mayor and the HCD/SS Committee, after a jointly held Public Hearing in compliance with Ordinance No. 625 supplemental.

All applicants must indicate their Federal Tax Identification Number and their DUNS number. Please refer to Appendix A for guidance in obtaining a DUNS number.

There are numerous statutory requirements with which the Stamford Community Development Office and all agencies or organizations receiving CDBG funds must comply, including procurement standards, environmental review standards, labor standards, and affirmative action, non-discrimination and anti-displacement requirements. All grant recipients must enter into a contractual agreement with the Stamford Community Development Office which clearly outlines all regulatory requirements, assurances, and obligations of the recipients. Technical assistance will be provided by Stamford Community Development staff to all subgrantees upon request to assist them in meeting the various Federal requirements.

Each applicant for CDBG funds must make their request on the YEAR 41 Proposal Form. **PROPOSALS MUST BE SUBMITTED TO THE COMMUNITY DEVELOPMENT OFFICE BY THURSDAY, JANUARY 22, 2015**. Late applications will not be considered for funding. Fifteen (15) copies (three-holed punched on the left margin) plus the original of each Proposal must be delivered to the Stamford Community Development Office.

ALL AGENCIES SUBMITTING FUNDING PROPOSALS ARE REQUIRED TO PRESENT THEIR PROPOSALS FOR THE RECORD AT THE PUBLIC HEARING ON THURSDAY, FEBRUARY 5, 2015, BEGINNING AT 5:30 P.M. ON THE FOURTH FLOOR OF THE GOVERNMENT CENTER. Any agency not represented at the public hearing will cause their proposals to be rendered ineligible for funding consideration.

PROGRAM EMPHASIS

Within the context of HUD's focus for the development of viable urban communities, Stamford Community Development has established the following overall goal:

> To provide expanded housing and economic opportunities for low income persons, and to improve community facilities and provide support services and a suitable living environment to this target population and the residents of lower income neighborhoods of Stamford.

In order to address the above goal, City of Stamford funds or conducts services in the following primary areas:

Primary Functional Areas:

- Housing
- Public Improvements
- Economic Development
- Public Services
- Administration/Planning/Fair Housing

Specific Program Directions, Policies and Objectives:

The following section provides definitions for each of the above functional areas to be funded through CDBG with a summary of the key policies and objectives. This should be carefully read by the public and agencies seeking Community Development Block Grant funding, since they will govern the types of proposals to be funded for YEAR 41.

All applicants for Community Development Block Grant funds must indicate which Stamford Community Development and Consolidated Plan objectives their proposals are intended to meet and which policies will be reinforced by the projects they propose.

PRIMARY FUNCTIONAL AREAS:

HOUSING
Definition:

Preservation and expansion of the supply of affordable housing and revitalization of target areas to provide the maximum opportunities possible for low and moderate income people, working and residing within the City, to live in decent, safe and sanitary housing and neighborhood environments.

Policies:

A. To upgrade and preserve the existing housing stock in conformance with the Stamford Master Plan and adopted target area neighborhood plans; to prevent blight and deterioration and unhealthy living conditions.

B. To stabilize and increase the supply of housing affordable to low income residents and, in so doing, to relieve overcrowding and minimize displacement.

C. To support the provision of emergency, transitional and permanent housing to meet the needs of Stamford's homeless population and those with special needs.

D. To improve the availability of assisted housing throughout the Community to reduce concentrations of low income and minority persons.

E. To identify and preserve, where feasible, structures or structural features of unique historical or architectural merit and prevent, through regulation or other means, intrusion of land uses and physical development not in harmony and scale with neighborhood character.

F. To improve the energy efficiency of existing dwellings and apply energy conservation standards to new housing development.

G. To eliminate or control the hazards of lead based paint in housing occupied by low income families with children.

H. To use CDBG funds to provide both home ownership and rental housing opportunities to encourage a mix of owner-occupied and rental housing so as to promote neighborhood stability.

I. To coordinate CDBG and HOME funded housing assistance with other local housing programs, to provide balanced assistance, reflecting proportional needs by household type (i.e. elderly, individuals, small and large families,

disabled, minorities, female heads of household), and housing type (owner/rental) in conformance with the City of Stamford's Consolidated Plan.

J. To promote fair housing through affirmative marketing, equal opportunity and encouraging geographic dispersion of affordable housing.

Objectives:

A. General Objectives

1. To use CDBG funds to subsidize land acquisition, site preparation costs, rehabilitation, and construction of ownership, rental, supportive and transitional housing for low income persons, including the homeless.

2. To seek other public and private sources of funds to increase Stamford's capacity to meet local housing needs.

3. To coordinate and promote fair housing activities.

4. To assist in the streamlining of the local permit process to promote development of affordable housing.

B. Objectives Targeted to CDBG Target Areas

The Stamford Community Development Office will focus its housing resources to promote revitalization in target areas. The primary objectives are as follows:

1. To develop and provide CDBG, State, Federal and private financial assistance programs to owners and developers for the rehabilitation of single and multi-family housing for the benefit of lower income occupants.

2. To assist capable non-profit organizations' efforts to address the rehabilitation needs of residential structures for the benefit of low income occupants.

3. To assist capable neighborhood-based non-profit organization's efforts to develop new housing for low income persons.

4. To provide or support technical assistance (outreach, counseling, workshops, cost estimate, architectural design, financial packaging) to homeowners, non-profit corporations, developers and others to use available private, local, state and federal housing rehabilitation and new construction programs.

5. To support the correction of local health, housing and building code

violations through property rehabilitation or the demolition of unsound structures, when rehab is not feasible.

6. To encourage facade improvements in residential or mixed-use properties in conjunction with the rehabilitation of those structures containing one or more dwelling units for low income persons.

7. To provide technical and financial assistance to identify and preserve historically and architecturally significant structures in conjunction with CDBG rehabilitation activity.

8. To make available subsidized financing for development of affordable housing, utilizing, when appropriate, innovative techniques, and by obtaining commitments from private and/or public, non-profit and for-profit corporations.

9. To provide relocation assistance and payments to persons temporarily relocated or permanently displaced by CDBG supported programs and projects.

10. To provide or support financial and technical assistance for weatherization, energy conservation and accessibility for the disabled, primarily in rehabilitation of residential structures for low income persons.

NOTE: **Except for property owned by the City of Stamford or its Housing Authority, d/b/a Charter Oak Communities, the CDBG rehabilitation assistance provided by the Stamford Community Development Office, or through subgrantees, will be in the form of loans secured by mortgages. If the property to be rehabilitated is not owned by the applicant, the application must include a letter from the owner, consenting to the rehabilitation work and agreeing to sign a mortgage and co-sign the promissory note.**

PUBLIC IMPROVEMENTS

Definition:

The acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements to upgrade and stabilize declining low income neighborhoods, ensure the safety of all residents and provide adequate and suitable space for the delivery of public services.

Policies:

A. To reinforce or stimulate private investment in Community Development Block Grant target areas through the provision of public improvements particularly where such support will generate additional commitment of funds from public or private sources.

B. To ensure delivery of city services, public improvements and facilities in relation to identified needs within target areas by working with the Office of Operations and other relevant City and outside agencies.

C. To improve the conditions of neighborhood facilities in areas serving low income residents.

D. To support the removal of architectural barriers to the disabled primarily in Stamford Community Development target areas.

Objectives:

1. To support public streetscape rehabilitation improvements in target areas in conjunction with housing development, rehabilitation.

2. To support public improvements and facilities which help retain or expand public service delivery to low income residents.

3. To remove architectural barriers. Stamford Community Development may provide funds to eliminate physical obstacles to the disabled when public improvements or housing developments receive CDBG funds.

NOTE: Community Development Block Grant (CDBG) funds provided for public improvements to structures, other than those owned by the City or its Housing Authority, will be in the form of a forbearance loan to the recipient secured by a note and mortgage. The term of the loan will be up to the useful life of the improvement. The note stipulates that during the loan term period in the event the property is sold or is used for a purpose other than for the benefit of low income people for which the physical improvements were originally intended, the CDBG funds will become due and payable. If, at the end of the loan term, the property has not been sold nor has the use changed, the loan will be forgiven.

If the facility to be improved is not owned by the applicant, the application must include a letter from the owner, consenting to the rehabilitation work and, if applicable, agreeing to sign the note and mortgage.

ECONOMIC DEVELOPMENT

Definition:

To provide expanding economic opportunities, principally for low income persons and the neighborhoods in which they live.

Policies:

A. Encourage the creation of new manufacturing jobs available for low/moderate income persons by assisting existing Stamford businesses or attracting new businesses to locate here.

B. Encourage job creation/expansion/retention within Stamford's Enterprise Zone (Waterside & South End neighborhoods).

C. Assist low/moderate income persons to establish micro businesses or expand their existing micro businesses.

D. Assist low income neighborhoods in carrying our neighborhood revitalization through Community Based Development Organizations (CBDO).

Objectives:

1. To support the City of Stamford's Economic Development Office in its efforts to attract/expand/retain job opportunities in Stamford's Enterprise Zone.

2. To support non-profit providers to assist the private sector in micro-enterprise development and to assist businesses in carrying-out the HUD/CDBG Economic Development policies.

3. To support CBDOs in carrying our neighborhood revitalization and economic development in low income neighborhoods.

CDBG funding is released to each sub-grantee agency as a reimbursement for expenses incurred. The agency must provide a quarterly Subgrantee Activity Report (SAR) in the form provided by the Stamford Community Development Office. In the SAR, the Agency must provide information on the demographics of the on the low income Stamford residents served by the agency's CDBG activity and the jobs created by assisted businesses. If CDBG funds are used to partially or fully fund personnel, then the agency must provide weekly payroll

documentation as well as timesheets for activity staff that are signed by the employee and their supervisor. CDBG-funded staff must maintain and submit as part of the SAR, a daily log of their work effort and accomplishments. Agencies providing CBDO and micro-enterprise and business technical assistance must submit with the SAR, copies of each Memorandum of Understanding with businesses that agree to create new jobs

PUBLIC SERVICES ALLOCATION	MAXIMUM 15%

Definition:

To provide support services that are directed toward improving the quality of life for low income persons, including employment, crime prevention, child care, health, drug abuse, education, welfare or recreational programs which support physical development activities under the CDBG.

Policies:

A. To provide public services in Community Development Block Grant target areas which have been determined to be necessary or appropriate to support physical development and which principally serve low income residents.

B. Public services receiving Community Development Block Grant funds must represent a new service or an expansion of existing services.

C. To provide assistance on a continuing basis to eligible and worthwhile public services.

D. Not more than 15% of CDBG funds shall be used for activities under this category. Priority will be given to existing CDBG-funded public services providers that have a proven track record of performance.

Objective:

Funding priority will be given for critically needed services and social service providers with established records of successful delivery of services.

CDBG funding is released to each sub-grantee agency as a reimbursement for expenses incurred. The agency must provide a quarterly Subgrantee Activity Report (SAR) in the form provided by the Stamford Community Development

Office. The SAR must provide information on the demographics of the on the low income Stamford residents served by the agency's CDBG activity. If CDBG funds are used to partially or fully fund personnel, then the agency must provide weekly payroll documentation as well as timesheets for activity staff that are signed by the employee and their supervisor. CDBG-funded staff must maintain and submit as part of the SAR, a daily log of their work effort and accomplishments.

ADMINISTRATION/PLANNING/FAIR HOUSING
MAXIMUM 20%

Definition: (Administration)

Personnel and services required to insure compliance with Federal regulations and statutes in the application and administration of Community Development Block Grant (CDBG) and related federal programs in Stamford. Activities for planning and promotion of Fair Housing.

Policies:

A. To develop application procedures and performance monitoring standards to assure proper and efficient expenditure of Community Development Block Grant funds and all other Federal, State, and City grants received and expended through Stamford Community Development including, but not limited to:

- Federal Healthy Homes Initiative Program
- Stamford Capital Budget – Housing
- Stamford Affordable Housing Linkage Fund
- Stamford Affordable Housing Zoning Initiative Fund
- Connecticut Dept. of Economic and Community Development
- Federal Section 8 Rehabilitation Funds
- Connecticut Housing Finance Authority Funds
- HUD Lead Based Paint Hazard Control Program Funds
- Federal HOME Investment Partnerships Program
- Connecticut DECD Housing Trust Fund
- Connecticut Community Investment Act Funds

Objectives:

1. To develop the funding sources necessary to implement programs of the Stamford Community Development Office. Statement of Objectives and Projected Use of Funds, including such sources as state and federal grants as well as the city budget.

2. To establish and implement procedures for:

a) Program Administration and Budgeting
b) Application formation
c) Records and property management
d) Accounting/Audit
e) Cash management and disbursement
f) Program performance and compliance monitoring
g) Federal reporting

Definition: Planning

To provide a planning framework in which both public and private land use decisions will adequately address the specific needs within Community Development Block Grant target areas.

Policies:

A. To encourage development of meaningful citizen participation in the neighborhood planning process.

B. To coordinate an effective city response to meet the physical and social needs of neighborhood residents.

C. To the greatest extent possible, encourage planning for the preservation and improvement of existing residential neighborhood areas.

Objectives:

1. Continue technical assistance and coordination between Stamford Community Development and the City's Planning Department.

2. Support establishment of planning and zoning policy recommendations contained in adopted neighborhood plans which encourage neighborhood preservation.

3. Encourage significant participation by neighborhood residents and businesses in the planning process in order to produce neighborhood plan documents for Planning Board review and adoption.

4. Develop internal coordination within city agencies and departments to ensure the implementation of neighborhood planning policies and the specific recommendations for programs and public improvements listed in adopted neighborhood plans.

FUNDING PRIORITY POLICY
FOR STAMFORD COMMUNITY DEVELOPMENT
YEAR FORTY ONE
(7/1/2015 - 6/30/2016)

Proposed Percentage Allocations
Entitlement for PROGRAM YEAR 41

PRIMARY FUNCTIONAL AREAS

o	Housing, Economic Development and Public Improvements	62% Minimum
o	Public Services	15% Maximum
o	Management/Administration/Planning	20% Maximum
CONTINGENCY**		3% Maximum
	Total Program	100%

*Program Income from the repayment of CDBG and HOME loans will be expended for additional CDBG/HOME housing rehabilitation activities and HOME Downpayment Loans.

**Contingencies are funds which have been set aside to cover potential cost overruns in approved and budgeted activities.

NOTE: Reprogrammed contingencies must be used for eligible CDBG activities other than Administration or Public Services.

Eligibility for Area Benefit Under CDBG
Stamford, CT
2010 Census Data

Section 570.209(a)(1)(i): Areas with 51% or more Low income persons:

Tract #	Block #	Percent Low Income
201	**Residential Portions**	**68.09**
214	**All**	**67.22**
215	**All**	**74.24**
217	**All**	**53.57**
218-02	**All**	**51.38**
220	**All**	**52.17**
221	**1**	**65.30**
222	**All**	**78.23**
223	**All**	**58.04**

Note: Using 570.209(a)(1)(ii) all Top Quartile L/M Tracts and BG's are in excess of 51%

Source: HUD Website Data from U.S. Census **2010**

Most potential and existing US Government Contractors, Grantees and Loan Recipients are required to obtain a DUNS Number for US Government registration purposes. The DUNS Number verifies the legal name, physical address and tradestyle (DBA) of each location and is the key to starting the CCR registration process.

Data Universal Numbering System (DUNS) Number: The DUNS Number is a unique nine-digit identification number provided by Dun & Bradstreet (D&B). The DUNS Number is randomly issued, never used twice and is site specific. Each distinct physical location of an entity is assigned its own DUNS Number worldwide.

Obtaining a DUNS Number is a quick and easy process. It is the responsibility of the US Government contractor, grantee or loan recipient to obtain their existing DUNS Number or to take the steps required to request a new DUNS Number. To confirm your current status with D&B, all US locations should contact the D&B Government Customer Response Center (GCRC) using the toll-free number or the online webform process. International locations (non-US) are asked to use the online internet link only. Obtaining a DUNS Number is absolutely FREE for all entities doing business with the Federal Government. The process to request a DUNS Number takes about 15 minutes when calling and responses to webform submittals online are returned within 1-2 business days. The following information is requested to obtain a DUNS Number:

• Legal Company Name • Headquarters Company Name and Address • Tradestyle or DBA Company Name • Physical Address, City, State and Zip Code	• Mailing Address • Telephone Number • Contact Name and Title • Number of Employees at your physical location

All DUNS requests should contact D&B by following the below instructions. Within 24 hours of issuance, the DUNS Number is generally available for starting CCR registration.

All US locations (including US Virgin Islands and Puerto Rico) can call toll free at 866-705-5711 Federal contractors - Press Option 3	All International (non-US) locations (including Guam, Marianas Islands and American Samoa) should use the online webform process at http://fedgov.dnb.com/webform

Grantees - Press Option 4 Loan recipients - Press Option 5 or use the online webform process at http://fedgov.dnb.com/webform	

Managing your DUNS Number: D&B will periodically contact DUNS Numbered locations to verify a company's information for accuracy. Organizations with multiple DUNS Numbers may request a FREE family tree listing from D&B to help determine which branch/division/subsidiary location has an existing DUNS Number and if the information on file at D&B is current. D&B recommends organizations with multiple DUNS Numbers have a single point of contact for controlling DUNS Number requests to ensure the appropriate branches/divisions/subsidiaries have the accurate DUNS Numbers for Federal purposes.

STAMFORD COMMUNITY DEVELOPMENT OFFICE
PROPOSAL FORM FOR PROGRAM YEAR (41) FORTY-ONE
for the COMMUNITY DEVELOPMENT BLOCK GRANT
JULY 1, 2015 - JUNE 30, 2016

Stamford Community Development Office

Submission Deadline: Thursday, January 22, 2015
at the Stamford Community Development Office
10th Floor, 888 Washington Blvd., Stamford, CT

Public Hearing, Thursday, February 5, 2015
Stamford Government Center
Board of Representatives' Chambers
4th Floor, 888 Washington Blvd., at 5:30 P.M.

Title of Proposal: _____

Full Legal Name of Agency: _____

Business Address: _____

Telephone Number: _____ **Fax Number:** _____

Contact Person: _____ **CDBG Funds Requested: $** _____

email Address: _____ **DUNS Number:** _____

Federal Tax ID Number : _____

Respond to all questions and limit your comments to the five (5) pages in this application.

I. Proposed Activity. Describe the proposed activity and anticipated accomplishments. State the dates when this activity will begin and be completed.

II. <u>Identify the need for this activity in Stamford.</u> Explain how this activity meets the objectives of Stamford's Community Development Plan and the Consolidated Plan. Indicate whether this is the Agency's existing activity or a newly proposed one. Indicate whether this activity is currently provided by others in Stamford.

III. <u>Anticipated accomplishments</u>. Explain how this activity will benefit Stamford's low income population. What performance measures will you use to document the success of your program/project? How many people/households will be served? Specify how your agency will document the income eligibility and demographic characteristics of your clients?

IV. **<u>Specify anticipated program accomplishments to be achieved in the next three years.</u> Indicate the anticipated accomplishments of the program/project to be achieved over the next three years. How many Stamford low income persons/households will benefit from the program? Indicate the specific measures that the Agency will take over the next three years to make this program/project self-sufficient and not dependent on future allocations of CDBG funds.**

V. **<u>Other Sources of Funds:</u> Indicate if you are receiving any funding from other sources for the proposed program or project. Identify and itemize the other sources of funding, whether a commitment for these funds has been received and the dates when a commitment(s) is anticipated to be received. Attach copies of any funding commitments that will support your proposed activity. Also, indicate any other unsuccessful efforts to obtain funding for this activity from other sources.**

If your agency has received Community Development Block Grant (CDBG) funds during the past 5 years, list the funding year (ie. Year 40), title of each activity, the amount awarded and the current status (Completed, Underway, or In-Planning).

Funding Year	Activity Title	$ Award Amount	Status

VI. **Itemized Budget pertaining to proposed program:**

FUNDING SOURCES

Program Activities	CDBG Request	Other Funds (Sources)	Agency Allocation	Row Totals
1. Operating Expenses				
A. Personnel Cost (Itemize)				
B. Non-Personnel Costs (Itemize)				
2. Program/Project Expenses				
Column Totals:	$_____	$_____	$_____	$_____

Notes

- **Please show value of all non-cash or "in-kind" contributions with parentheses, e.g. ($1,000).**
- **Show both amounts and sources for all non-CDBG funds.**

If CDBG funds will be used to pay for program staff, the Agency at the time of requesting reimbursement must submit payroll records and daily work logs to document the expense and the work performed.

VII. Other Requirements:

1. Recipient of Federal funds must complete and submit an annual audit or in compliance with OMB Circular A-133, and Board of Finance Audit and Financial Statement Requirements. No proposal will be considered for funding without submission of a current audit, or financial statement as permitted by the Stamford Board of Finance, for the most recently completed fiscal year that ended prior to July 1, 2014. **One (1) copy of the Agency's most recent Audit is required to be submitted as part of this application or the application may not be considered for funding.** Newly formed organizations without prior auditable activity are not subject to this provision.

2. If applicant fails to secure matching funds as per proposal by the time that CDBG funds are to be committed to contract, the City may reassess its funding allocation or not fund said project.

3. Each non-profit agency must **submit with their CDBG Application one (1) copy of their determination letter from the IRS** recognizing the agency as a tax exempt organization.

4. Each non-profit agency **must indicate on the CDBG Application their DUNS number, Federal Tax Identification number, full legal name and physical address of the agency.**

5. **For specific Housing Rehabilitation and Public Improvement applications, a written cost estimate** prepared by a contractor, architect or construction specialist must be submitted as part of this application, or the application will not be considered for funding. If the Agency does not own the property to be improved, submit a letter from the property owner authorizing the agency to make the proposed improvements and agreeing to sign a note and mortgage for the CDBG funds.

6. **FIFTEEN (15) copies plus the original of the Proposal and one copy of the Agency's Audit must be delivered to the Stamford Community Development Office by Thursday , January 22, 2015. The Fifteen copies must be three-hole punched on the left side.**

7. **All agencies submitting funding proposals are required to present their proposals for the record at the public hearing on Thursday, February 5, 2015 beginning at 5:30 p.m. in the Board of Representatives' Chambers at 888 Washington Blvd. Stamford, CT 06901. Any agency not represented at the public hearing will cause their proposals to be rendered ineligible for funding consideration.**

VIII. Certification:

I certify that I have read the Citizen Participation Plan for CDBG PROGRAM YEAR 41, have been duly authorized to submit this proposal, and that this proposal form is complete and accurate.

Signed By: _____

Print Name: _____

Title: _____ **Date Submitted:** _____

(Board President, Chairman, Executive Director)

NOTE: Applicants will present their proposals at the public hearing in the following order. Proposals will be grouped by the categories of Public Services, Public Improvements, Economic Development, Housing and Planning/Administration/Fair Housing. Within each category, applicants will make their presentations in the order of their proposal submission. The first proposal to be submitted in each category will be the first to be heard in that category.

Appendix C

Public Notices

Order Confirmation

Ad Order Number	Customer	Payor Customer
0002064244	STAMFORD GOVT CENTER	STAMFORD GOVT CENTER
Sales Rep.	**Customer Account**	**Payor Account**
phenderson	149544	149544
Order Taker	**Customer Address**	**Payor Address**
shousey	COMMUNITY DEV-ADMIN,888 WASHINGTON E STAMFORD CT 09604 USA	COMMUNITY DEV-ADMIN,888 WASHIN STAMFORD CT 09604 USA
Ordered By		
Erik	**Customer Phone**	**Payor Phone**
Order Source	203-977-4155	203-977-4155
E-mail	203-977-4864	203-977-4864
PO Number	**Customer Fax**	**Customer EMail**
	203-977-4775	ELarson@StamfordCT.gov

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
$203.55	$0.00	$203.55	$0.00	$203.55

Ad Number	Ad Type	Ad Size	Pick Up Number
0002064244-01	Legal Liners	2.0 X 51 Li	

External Ad #	Ad Released	Ad Attributes
	No	

Color	Production Method	Production Notes
<NONE>	AdBooker	

Product Run Dates Sort Text Run Schedule Invoice Text	Placement/Class	# Inserts	Cost
Stamford Advocate:: 3/17/2015 ANNUALACTIONPLANFORHUDENTITLEMENTFUNDSTHEPROPOSED201516ANNUALACTIONF Annual Action Plan for HUD Entitlement funds The proposed 20	Public Notices	1	$183.55
stamfordadvocate.com:: 3/17/2015 ANNUALACTIONPLANFORHUDENTITLEMENTFUNDSTHEPROPOSED201516ANNUALACTIONF Annual Action Plan for HUD Entitlement funds The proposed 20	Public Notices	1	$20.00

Ad Content Proof

Annual Action Plan for HUD Entitlement funds

The proposed 2015-16 Annual Action Plan (AAP) fo housing and community development funds by the C is available for public review and comment. The U.S. I ing and Urban Development (HUD) has notified t $864,525 from the Community Development Block $352,393 from the HOME Investment Partnerships Pr City projects collecting HOME/CDBG housing loan $100,000 that will be used for housing rehabilitatior loans.

HUD funds are intended to principally benefit low Stamford by providing decent housing, a suitable liv expanding economic opportunities. The proposed grams and projects that provide affordable housing, hoods, fight poverty, improve homeless shelters & d growth and provide support services related to youth homelessness.

The proposed AAP provides $129,679 for public ser homeless, youth, elderly, and victims of violence; $2 ments to facilities including a daycare center, three food bank, and a rehab facility; $48,950 for Commu ment Organizations and Microenterprise Assistance in CDBG funds and $352,393 in HOME funds for affo $172,905 for grant administration.

The Citizen Participation Plan, the Year 40 Consolida ance and Evaluation Report (CAPER), the 2010-201 and draft 2015-2020 Consolidated Plan and HUD's r are available for review from 9:00 am to 4:00 pm, M Stamford Community Development Office (SCD), 88 10th Floor, Stamford, CT, the Stamford Library - Mai ford Town Clerk's Office and online at www.stamford ments on this proposed AAP, and other listed docum mitted to the SCD Office at the above address by April

On Wednesday, March 25, 2015 at 6:30 p.m. on the 4 ford Government Center, 888 Washington Blvd., the Development and Social Services (HCD/SS) Commit Representatives will hold a public meeting to acce comments from citizens regarding the proposed AA public comments the Mayor and HCD/SS Committee w

Anyone having special needs in order to participate i should call Erik Larson, Grants Coordinator at 203- 23, 2015 to make arrangements.

Chief Building Official

YEAR 41 PUBLIC HEARING
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)
JULY 1, 2015 - JUNE 30, 2016

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 of Stamford.

In order to address the above goal, CDBG funds projects or services as follows:

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

Contingency funds may be set aside to cover potential cost overruns in approved and budgeted activities. The 2010-2015 Consolidated Plan, the Community Development Plan, Citizen Participation Plan, and YEAR 41 Proposal Form are available for review and comment, as is the CDBG Year 40 Consolidated Annual Performance and Evaluation Report and HUD's assessment of the program.

For YEAR 41, the City of Stamford expects to receive an entitlement grant of $888,849. In addition, the City of Stamford expects to receive an entitlement grant of $340,576 under the HOME Program. Approximately $50,000 in program income is anticipated from repayments to the CDBG/HOME loan programs.

Written proposals for YEAR 41 funding are due at the Stamford Community Development Office (SCD) on or before Thursday, January 22, 2015. All applicants must present their proposals at the Public Hearing on Thursday, February 5, 2015.

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 beginning July 1, 2015 will be developed and adopted by the City for the use of CDBG and HOME funds over the next 4 months. An Annual Action Plan that relates the use of YEAR 41 HUD funds under 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 loans for purchase or rehabilitation of residences in Stamford for owner-occupancy may apply to SCD 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 Thursday, February 5, 2015 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, Thursday, January 22, 2015.

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. 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@stamfordct.gov. 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 Erik Larson, Grants Coordinator at 203-977-4053.

LEGAL NOTICE

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Order Confirmation

Ad Order Number	Customer	Payor Customer
0002046383	STAMFORD GOVT CENTER	STAMFORD GOVT CENTER
Sales Rep.	**Customer Account**	**Payor Account**
shousey	149544	149544
Order Taker	**Customer Address**	**Payor Address**
shousey	COMMUNITY DEV-ADMIN,888 WASHINGTON STAMFORD CT 09604 USA	COMMUNITY DEV-ADMIN,888 WASHIN STAMFORD CT 09604 USA
Ordered By		
SANDRA	**Customer Phone**	**Payor Phone**
Order Source	203-977-4155	203-977-4155
E-mail	203-977-4864	203-977-4864
PO Number	**Customer Fax**	**Customer EMail**
	203-977-4775	SSiegartel@StamfordCT.gov

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
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Ad Number	Ad Type	Ad Size	Pick Up Number
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External Ad #	Ad Released	Ad Attributes
	No	

Color	Production Method	Production Notes
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Product Run Dates Sort Text Run Schedule Invoice Text	Placement/Class	# Inserts	Cost
Stamford Advocate:: 12/30/2014 YEAR41PUBLICHEARINGCOMMUNITYDEVELOPMENTBLOCKGRANTCDBGHOMEINVESTMEN YEAR 41 PUBLIC HEARING COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)	Public Notices	1	$317.49
stamfordadvocate.com:: 12/30/2014 YEAR41PUBLICHEARINGCOMMUNITYDEVELOPMENTBLOCKGRANTCDBGHOMEINVESTMEN YEAR 41 PUBLIC HEARING COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)	Public Notices	1	$20.00

Ad Content Proof

YEAR 41 PUBLIC HEARING
COMMUNITY DEVELOPMENT BLOCK GRANT
HOME INVESTMENT PARTNERSHIPS PROGRA
JULY 1, 2015 - JUNE 30, 2016

Within the context of the U.S. Dept. of Housing and Urb (HUD) objective for the development of viable urban City of Stamford has established the following goal fo HUD funds: to provide expanded housing and economi low income individuals residing in Stamford, and impro and public facilities servicing this population and the borhoods of Stamford.

In order to address the above goal, CDBG funds proje follows:
Primary Functional Areas:
Housing, Public Facilities & Economic Development - Public Services - 1
Administration/Planning/Fair Housing - 2
Contingency -

Contingency funds may be set aside to cover potentia approved and budgeted activities. The 2010-2015 C the Community Development Plan, Citizen Participatio 41 Proposal Form are available for review and commer Year 40 Consolidated Annual Performance and Evalu HUD's assessment of the program.

For YEAR 41, the City of Stamford expects to recei grant of $888,849. In addition, the City of Stamford exp entitlement grant of $340,576 under the HOME Progra $50,000 in program income is anticipated from re CDBG/HOME loan programs.

Written proposals for YEAR 41 funding are due at the St ty Development Office (SCD) on or before Thursday, All applicants must present their proposals at the F Thursday, February 5, 2015.

The federal regulations 24CFR Part 91 of the Federal I specific requirements for preparation of a local governn ed Plan. This Plan consists of quantitative and qualitat the Census, planning and administration strategies, a well as projected housing and funding needs for and u through CDBG and HOME programs. A five year Con the period beginning July 1, 2015 will be developed ar City for the use of CDBG and HOME funds over the n Annual Action Plan that relates the use of YEAR 41 HU Consolidated Plan will be prepared.

A separate Request for Proposals for affordable hou and development under the HOME Program will be p start of the fiscal year. However, low income pers HOME loans for purchase or rehabilitation of residence owner-occupancy may apply to SCD for assistance throu

The Mayor and the Housing, Community Development ices Committee (HCD/SS) of the Board of Representati gestions on how HUD funds should be spent at a Pul held on Thursday, February 5, 2015 in the Board of Chambers, 4th floor, Stamford Government Center, Blvd., at 5:30 P.M.

The purpose of the hearing is to hear comments on the of Stamford for housing, economic development, put and public services for low income residents; review tion including regulations concerning eligible activitie comments on the Community Development Plan, Cit Plan, CDBG/HOME performance, and suggestions fo funds. Agencies and individuals must present their pro of CDBG funds for which they have submitted an applic ford Community Development Office, by the deadline tions for CDBG funds, Thursday, January 22, 2015.

All the above mentioned documents may be obtained d ness hours from 8:30 a.m. to 4:30 p.m. at the Stamford opment Office located at the Stamford Government C 888 Washington Blvd., Stamford, CT 06904. All pertine will be on file at the Ferguson Library, Town Clerk's Of Representatives Office. In addition, CDBG applicatio be obtained electronically by making a request to S ssiegartel@stamfordct.gov. Prior to submission of pr cants are encouraged to meet with Community Deve guidance in preparing their proposals. For further in Erik Larson, Grants Coordinator at 203-977-4053.

Appendix D

Local Budget/Plan Resolution

HCD 29.033
HCD 29.034

DAVID R. MARTIN
MAYOR
CITY OF STAMFORD, CONNECTICUT

TEL: 203 977 4150
FAX: 203 977 5845
E-MAIL: DMARTIN@STAMFORDCT.GOV

Date: March 27, 2015

To: Randall M. Skigen, President, Board of Representatives
Members - Board of Representatives

John J. Louizos, Chairman, Board of Finance
Members - Board of Finance

From: David R. Martin, Mayor

Re: Stamford Community Development Office - Annual Action Plan for Year 41 (July 1, 2015 – June 30, 2016) for the use of Community Development Block Grant and HOME Investment Partnerships Program funds

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In accordance with the City of Stamford Ordinance No. 687 Supplemental, concerning budgetary procedures for Stamford Community Development, I hereby submit the Community Development Budget (Annual Action Plan) to the Board of Finance and Board of Representatives for review and approval. This budget was developed in cooperation with the Housing, Community Development and Social Services (HCD/SS) Committee of the Board of Representatives. Public Hearings regarding the proposed use of these federal funds were held on February 5th and March 25th. HCD29.034

In addition to the Annual Action Plan (AAP) for the use of federal HUD entitlement funds, enclosed is a resolution for the Board of Representatives authorizing the Mayor to submit the necessary documents to HUD for the City of Stamford to receive this funding. HCD29.033

I ask that the Board of Finance consider this item at their April meeting and that the Board of Representatives consider this at their May meeting.

cc: Erik Larson, Grants Coordinator

HCD 29.038 & 34

Mayor
DAVID R. MARTIN

CITY OF STAMFORD
COMMUNITY DEVELOPMENT
888 WASHINGTON BOULEVARD
P.O. BOX 10152
STAMFORD, CT 06904-2152
(203) 977-4053
TDD 1-800-342-9710

Date: April 6, 2015

To: Randall M. Skigen, President
Board of Representatives

From: Erik J. Larson, Grants Coordinator
Stamford Community Development Office

RE: Agenda Items for the Board of Representatives

In accordance with the City of Stamford Ordinance No. 687 Supplemental, concerning budgetary procedures for Stamford Community Development, please place the following items of the agenda for the Housing, Community Development and Social Services (HCD/SS) Committee for their action:

- Approval of the Community Development Budget (Annual Action Plan) for YR41; HCD 29.034
- Approval of a resolution for the Board of Representatives authorizing the Mayor to submit the necessary documents to HUD for the City of Stamford to receive this funding. HCD 29.033

RECEIVED
APR 06 2015
BY VTR TIME 4:12 pm
BOARD OF REPRESENTATIVES

HCD29.038

City of Stamford - Annual Action Plan for the use of HUD Funds
Program Year (41) Forty-One (July 1, 2015 - June 30, 2016)
Year 41 CDBG Entitlement $864,525
FY2015 HOME Entitlement $352,393

	Agency/Program	Budget	Location/CD Objective
	Public Services		
1	**Kids In Crisis, Inc.** Medical Care for Youth Emergency Shelter Nurse services for 39 homeless Stamford children and teens at youth shelter	$ 5,000	1 Salem St. Greenwich, CT Low Income Benefit
2	**Boys & Girls Club of Stamford, Inc.** Summer Day Camp Staff for 7 week day program for 375 Stamford children	$ 15,179	347 Stillwater Ave. Low Income Benefit
3	**Child Guidance Center of Southern Connecticut, Inc.** Clinician for Youth Mental Health Service Mental Health Services for 60 low income youth	$ 8,000	103 West Broad St. Low Income Benefit
4	**Inspirica, Inc.** Women's Housing Life Planning Coach Planning Coach to direct housing/support services to 150 homeless	$ 17,250	8 Woodland Pl. Low Income Benefit
5	**International Institute of Connecticut, Inc.** Immigration Legal Assistance Legal assistance to 500 low-income individuals	$ 5,000	670 Clinton Ave. Bridgeport, CT Low Income Benefit
6	**Young Mariners Foundation, Inc.** Youth Education Program Staff for afterschool and summer program serving 170 at-risk youth	$ 5,500	151 Harvard Ave. Low Income Benefit
7	**Food Bank of Lower Fairfield County, Inc.** Food Bank Distribution of food to 40 Stamford agencies serving low income people	$ 26,000	461 Glenbrook Rd. Low Income Benefit
8	**Silversource, Inc. (formerly Senior Services of Stamford, Inc.)** Senior Prescription Drug Program Assist 40 low income elderly with prescription drug cost	$ 6,250	2009 Summer St. Low Income Benefit

City of Stamford - Annual Action Plan for the use of HUD Funds
Program Year (41) Forty-One (July 1, 2015 - June 30, 2016)
Year 41 CDBG Entitlement $864,525
FY2015 HOME Entitlement $352,393

	Agency/Program	Budget	Location/CD Objective
9	**Domestic Violence Crisis & Education Center** Safehouse and Housing Advocacy Services Domestic Violence Safehouse and services to 200 victims	$ 6,500	141 Franklin St. Low Income Benefit
10	**Sexual Assault Crisis and Education Center, Inc.** Sexual Assault Risk Reduction Education Educator and management of education for 91 Stamford residents	$ 3,500	733 Summer St. Low Income Benefit
11	**Shelter for the Homeless, Inc.** Homeless Career Development Program Case Manager for education and career development for 500+ homeless	$ 13,500	597 Pacific St. Low Income Benefit
12	**Shelter for the Homeless, Inc.** Homeless Drop-In Center Case Manager for homeless program serving 500+ men and women	$ 18,000	597 Pacific St. Low Income Benefit
	Public Services Sub-Total	**$ 129,679**	
	Statutory Maximum (15% maximum)	*$ 129,679*	
	Public Improvements		
13	**Childcare Learning Centers, Inc.** Windows at 64 Palmer's Hill Rd. Phase II Replace windows at 64 Palmer's Hill Rd.	$ 40,000	64 Palmer's Hill Rd. Low Income Benefit
14	**Boys & Girls Club of Stamford, Inc.** Security System Project Replace and upgrade burglary system and install video cameras at 347 Stillwater Ave.	$ 16,000	347 Stillwater Ave. Low Income Benefit
15	**Inspirica, Inc.** Rehab 4 bathrooms at 141 Franklin St. Renovate 4 bathrooms for 11 homeless families at 141 Franklin St.	$ 30,000	141 Franklin St. Low Income Benefit
16	**Inspirica, Inc.** Replace interior and fire/emergency doors Replace doors serving emergency shelter and transitional housing suites at 141 Franklin St.	$ 40,000	141 Franklin St. Low Income Benefit

City of Stamford - Annual Action Plan for the use of HUD Funds
Program Year (41) Forty-One (July 1, 2015 - June 30, 2016)
Year 41 CDBG Entitlement $864,525
FY2015 HOME Entitlement $352,393

	Agency/Program	Budget	Location/CD Objective
17	**Friends of Liberation Programs, Inc.** Upgrade Security System Replace and upgrade security system and video cameras at 115 Main St.	$ 16,000	115 Main St. Low Income Benefit
18	**Food Bank of Lower Fairfield County** Masonry Façade Restoration Phase II Re-point, repair and re-coat walls of Food Bank, 461 Glenbrook Rd.	$ 22,000	461 Glenbrook Rd. Low Income Benefit
19	**ARI of Connecticut, Inc.** Replacement of HVAC units Replace 4 roof top HVAC units at 174 Richmond Hill Ave.	$ 68,160	174 Richmond Hill Ave. Low Income Benefit
20	**Domus Kids, Inc.** Window Replacement at 929 Newfield Ave. Replace windows to improve energy efficiency at 929 Newfield Ave.	$ 22,490	929 Newfield Ave. Low Income Benefit
21	**Shelter for the Homeless, Inc.** 597 Pacific Street Shelter Washer & Dryer Replacement for Emergency Shelter	$ 13,000	597 Pacific St. Low Income Benefit
	Public Improvements Sub-Total	$ **267,650**	
	Economic Development		
22	**East Side Partnership, Inc.** East Side CBDO Business Development Director for economic development and neighborhood revitalization	$ 14,000	East Side Low Income Benefit
23	**Women's Business Development Council, Inc.** Microenterprise Assistance Program Entrepreneurial training, financial coaching for 25 people	$ 10,000	Citywide Low Income Benefit
24	**Waterside Coalition, Inc.** Waterside Neighborhood CBDO Director for economic development and neighborhood revitalization	$ 24,950	Waterside Low Income Benefit
	Economic Development Sub-Total	$ **48,950**	

City of Stamford - Annual Action Plan for the use of HUD Funds
Program Year (41) Forty-One (July 1, 2015 - June 30, 2016)
Year 41 CDBG Entitlement $864,525
FY2015 HOME Entitlement $352,393

	Agency/Program	Budget	Location/CD Objective
	Housing		
25	**HNPP, Inc.** Historic Neighborhood Preservation Program Historic design for CDBG/HOME/NSP Rehabilitation	$ 16,000	South End, Waterside, West Side, East Side
26	**NNI Stillwater Heights LP** Rehab of 53-55 Stillwater Ave. Repaving, lighting, entry doors and generator at 53-55 Stillwater Ave.	$ 70,000	53-55 Stillwater Ave. Low Income Benefit
27	**Housing Authority of City of Stamford** Scofield Manor Fire Suppresion System, Cooler & AC for 50 units elderly housing	$ 53,000	614 Scofieldtown Rd. Low Income Benefit
28	**Stamford Community Development** Housing Development Program (50 units) Housing Development Program for CDBG/HOME/NSP (50 units)	$ 106,341	888 Washington Blvd. Low Income Benefit
	Housing Sub-Total	**$ 245,341**	
	Administration & Planning		
29	**Stamford Community Development** CDBG/HOME/NSP Program Administration Administration Staff & Expenses for CDBG/HOME/NSP Programs	$ 172,905	888 Washington Blvd. Low Income Benefit
	Administration & Planning Sub-Total	$ 172,905	
	Statutory Maximum (20% maximum)	*$ 172,905*	

City of Stamford - Annual Action Plan for the use of HUD Funds
Program Year (41) Forty-One (July 1, 2015 - June 30, 2016)
Year 41 CDBG Entitlement $864,525
FY2015 HOME Entitlement $352,393

Agency/Program	Budget	Location/CD Objective
Summary		
CDBG - Year 41 Total	**$ 864,525**	
HOME Investment Partnerships Program	**$ 352,393**	
Grand Total - HUD Funding	**$ 1,216,918**	
CDBG		
Public Services	$ 129,679	
Public Improvements	$ 267,650	
Economic Development	$ 48,950	
Housing	$ 245,341	
Administration	$ 172,905	
Contingency	$ -	
CDBG Total	**$ 864,525**	
HOME		
HOME Projects & Downpayment Loans	$ 264,295	
HOME CHDO Projects (15%)	$ 52,859	
HOME Administration (10%)	$ 35,239	
HOME Total	**$ 352,393**	
Grand Total	**$ 1,216,918**	

29TH BOARD OF REPRESENTATIVES
CITY OF STAMFORD

President
RANDALL M. SKIGEN

Clerk of the Board
ANNIE M. SUMMERVILLE

Majority Leader
ELAINE MITCHELL

Minority Leader
MARY L. FEDELI

RESOLUTION NO. 3719
AUTHORIZING THE MAYOR TO SUBMIT THE YEAR 41 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT PROGRAM OF THE CITY OF STAMFORD, CONNECTICUT

WHEREAS, the City of Stamford, Connecticut is entitled to receive from the United States Department of Housing and Urban Development EIGHT HUNDRED SIXTY-FOUR THOUSAND FIVE HUNDRED TWENTY-FIVE DOLLARS ($864,525.00) under the Community Development Block Grant (CDBG) Program and THREE HUNDRED FIFTY-TWO THOUSAND THREE HUNDRED NINETY-THREE DOLLARS ($352,393.00) for the HOME Investment Partnerships Program (HOME) for Federal Fiscal Year 2015; and

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

BE IT THEREFORE RESOLVED THAT the Mayor is hereby authorized to file a Consolidated Plan including the Annual Action Plan, incorporating the CDBG and HOME budgets for Year 41. 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.

This resolution was approved on the Consent Agenda at the Regular Meeting of the 29th Board of Representatives held on Wednesday, May 6, 2015.

Randall M. Skigen, President

Annie M. Summerville, Clerk

GOVERNMENT CENTER, 888 WASHINGTON BLVD, P.O. BOX 10152, STAMFORD, CT 06904
TEL: (203) 977-4024 • FAX: (203) 977-5593 • EMAIL: BOREPS@CI.STAMFORD.CT.US

cc: Mayor David Martin
Michael Handler, Director of Administration
Ernie Orgera, Chair, WPCA & Director of Operations
Ted Jankowski, Director of Public Safety
Kathryn Emmett, Esq., Director of Legal Affairs
Thomas Madden, Director of Economic Development
Donna Loglisci, Town and City Clerk
Erik Larson, Community Development

Appendix E

Local Certifications

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.

6/1/2015

Signature/Authorized Official — Date

David R. Martin, Mayor

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
Date 5/30/2015

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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.

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

1. 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;

2. 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

3. 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 Date 6.1.15
David R. Martin, Mayor

Approved as to Form
Corporation Counsel
By
Date 5/26/2015

☐ **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) 2015, 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.

6/1/2015

Signature/Authorized Official

Date

David R. Martin, Mayor

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
Date 5/26/2015

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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:

1. 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);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015 , 2016 (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;

3. 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:

1. 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

2. 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 24 CFR Part 35, subparts A, B, J, K and R;

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

6.1.15

Signature/Authorized Official Date

David R. Martin

Mayor

Title

Approved as to Form
Corporation Counsel
By
Date 5/26/2015

☐ **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;

	6/1/2015
Signature/Authorized Official	Date

David R. Martin, Mayor

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
Date 5/06/2015

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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;

6.1.15

Signature/Authorized Official — Date

David R. Martin

Mayor

Title

Approved as to Form
Corporation Counsel
By
Date 5/26/2015

☐ **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
Stamford City Hall	888 Washington Blvd.	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:

All "direct charge" employees;

all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and

a. 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 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

6/1/2015

Signature/Authorized Official

Date

David R. Martin, Mayor

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
Date 5/26/2015

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APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. 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.