



2019 Annual Action Plan

CARES ACT AMENDMENT

Stamford Community Development Office
Stamford Government Center
888 Washington Blvd.
Stamford, CT 06904-2152

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Executive Summary

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

1. Introduction

The Annual Action Plan (AAP) for Year 45 (YR45) covers July 1, 2019 - June 30, 2020 for the use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. YR45 is the fifth year of the City of Stamford's 5-year Consolidated Plan. The AAP shows how the City of Stamford will use community development resources to address the needs of Stamford's low- and-moderate income residents. 100% of those served will be low or moderate income.

CARES Act Amendment

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, such as CDBG-CV for the City of Stamford. The additional CDBG-CV CARES Act funds allocated to the City was \$574,820, with provisions that suspends the 15% cap on public services and allows HUD to waive further program requirements if necessary. This AAP has been amended to reflect the additional CDBG-CV funds, and how those funds will be used to help residents affected by COVID-19.

2. Summarize the objectives and outcomes identified in the Plan

See AP-35 and AP-38 for a complete review of the objectives and outcomes identified in the AAP. The AAP allocates funds to provide decent housing, create a suitable living environment and promote economic opportunities, through a total of 25 CDBG activities, and HOME budget line items.

The City was allocated \$903,194 in CDBG funds for YR45. CDBG funds address the decent housing objective with four activities totaling \$446,212. Activities will focus on improving the sustainability of low-income housing complexes. The Stamford Community Development Program will support an additional 50 units through program delivery of other CDBG/HOME/NSP activities. HOME funds will be used to create units of affordable housing by rehabilitating rental units, assisting in construction of new units, and by providing down payment assistance. A total of \$392,561 in YR45 HOME funds and an additional \$50,000 in repaid HOME loan funds are available to the City of Stamford for the creation of affordable housing under the HOME program. Six-teen public service activities, receiving a total of \$135,479, will help create a suitable living environment. Activities include health and homeless related services, services for seniors, services to domestic violence victims and activities for youth. Six public improvement activities totaling \$253,090 will assure sustainability of a homeless shelter and services facility, improve handicapped accessibility,

and enhance energy efficiency for a child care facility and a mental health facility. \$23,936 will be held in contingency for approved public improvement or housing projects that require additional funds.

3. Evaluation of past performance

In YR44 (2018-2019) the City of Stamford expended 100% of its CDBG Public Service and HOME funds on projects or activities that benefited low- and moderate-income individuals, which exceeded the 70% required by statute. Expenditures for public service activities were below the 15% cap and the expenditures for planning and administration were kept below the 20% cap. The City did not pass the May 2, 2019 timeliness test. HUD's review of the previous grant year (2018) determined that the City of Stamford's performance was unsatisfactory. (HUD rates "Connecticut grantees' overall performance in carrying out their programs as either satisfactory or unsatisfactory.")

4. Summary of Citizen Participation Process and consultation process

The Citizen Participation Process and consultation process occurred as outlined in the attached Citizen Participation Plan and Public Hearing/Application Schedule. The document is included with each application packet and defines the publication schedule, goals and public hearing dates and procedures. Legal notices were published in The Advocate and information was distributed by email and made available online. Two public hearings were held on January 28, 2019 and March 18, 2019. Documents were made available online, at the Government Center in the Community Development Office. The Citizen Participation Process impacts the funding process as applications and presentations inform and connect the committee with the needs of the CDBG target population. In addition, the Housing and Community Development/Social Services (HCD/SS) Committee of the Board of Representatives meets on issues 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 office of the Board of Representatives in the Government Center. The Community Development staff is available throughout the year to receive verbal or written comments regarding HUD funded activities and suggestions by citizens on how to improve the use of HUD funds in Stamford. Community development staff attend neighborhood meetings and participate in the regional CoC – Opening Doors Fairfield County. All applications funded advance the priorities and goals outlined in the Consolidated Plan

CARES Act Amendment

The City of Stamford under the provision of the CARES Act held a 5-day public comment period from May 20, 2020 to May 27, 2020. The Plan could be downloaded and viewed from the City's website at: <https://www.stamfordct.gov/community-development-office>

A virtual public hearing was held on June 15, 2020 at 6:30 PM to inform the public of the substantial amendment to the 2019 AAP. HUD provisions allow for the suspension of in-person public hearings, but allows grantees the option to hold virtual online hearings.

5. Summary of public comments

At the January 28, 2019 public hearing each applicant for CDBG funds spoke about their programs and the needs of their clients. No other comments were received. A draft AAP was made available and a second public hearing was held on March 18, 2019, no comments were received. See the attachment *Citizen Participation Legal Notices YR45 APP* for minutes, sign in sheets and legal notices.

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

No comments or views were rejected or not accepted.

7. Summary

The AAP builds on and enhances the work done to develop the Consolidated Plan and YR44 AAP. The activities funded address the needs of our community. **In addition to the activities funded from annual HUD allocations, this AAP has been amended to reflect additional CDBG-CV funds, and how those funds will be used to help residents affected by COVID-19.**

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	STAMFORD	Community Development Office
HOME Administrator	STAMFORD	Community Development Office

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Tara Petrocelli - Administrative Officer for Community Development
Stamford Community Development Office
Stamford Government Center
888 Washington Blvd.
Stamford, CT 06904-2152
Phone 203.977.4053
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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The Annual Action Plan is informed by ongoing collaboration between City departments and local and regional non-profit agencies. The Community Development Office and the BOR HCD/SS Committee regularly consults agencies serving the needs of Stamford's LMI residents.

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))

The City continues to work closely with The Community Action Agency of Western Connecticut - the State funded CAP agency serving Stamford and provides the agency with office and program space in a City owned building. The City is negotiating with a local non-profit service provider to lease space in a City building which will allow the agency to provide enhanced casework services, access to food, clothing, and emergency financial assistance to Stamford LMI residents. The City consults with regional nonprofits such as the United Way of Western Connecticut and Fairfield County's Community Foundation to ensure awareness and coordination of efforts to meet the needs of housing providers, health, mental health and service agencies. The City works with the Opening Doors Fairfield County (ODFC) to ensure our efforts align with regional work to address the challenge of homelessness. In the arena of public and assisted housing the City consults with and regularly funds numerous not-for-profit affordable housing developers such as New Neighborhoods, Inc., Mutual Housing Association of Southwestern Connecticut and the Housing Authority of the City of Stamford (dba Charter Oak Communities).

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.

homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Stamford regularly participates and supports the efforts of the Fairfield County Continuum of Care (CoC) known as Opening Doors Fairfield County (ODFC). The City remains abreast of regional efforts to address the needs of homeless persons and persons at risk of homelessness. The City supports ODFC's application and provides assistance with the Environmental Review process. The City allocates CDBG funds to support programs and services that address the root causes of homelessness and provides support to address the needs of those who are homeless. The towns surrounding Stamford do not provide emergency, transitional or supportive housing shelters, Stamford's shelters must also serve the needs of the surrounding communities.

The City supports Pacific House, Inc. (f/k/a Shelter for the Homeless, Inc.), Inspirica, Inc., and Laurel House, Inc. One example of the efforts to address the needs of homeless persons is the work done by Laurel House which seeks to quickly connect individuals experiencing homelessness and living with serious mental illness to permanent housing and supplemental services. They participate in ODFC to streamline Coordinated Assessment and access with Pacific House, Inc. and Inspirica, Inc. Laurel House uses HMIS to collect demographic and service information to provide data on homelessness for Southwestern, CT and the state and considers the VI-SPDAT and chronicity to prioritize referred candidates.

Laurel House has a Support Plus program which provides Permanent Supportive Housing (PSH) with enhanced support and supervision to chronically homeless individuals living with serious mental illness and other disabilities which further compromise their health. Support Plus is a hybrid program that was developed by Laurel House and endorsed by the then Stamford-Greenwich CoC, in response to an identified gap in appropriate services for seriously disabled individuals who need additional supports and a degree of supervision in order to succeed in PSH and to age in place where possible, without needing greater levels of specialized care.

Laurel House and Mutual Housing Association of CT work together to provide permanent supportive housing services to 13 individuals living with mental illness, four of whom are chronically homeless and two with a history of chronic substance abuse. Participants are assigned a Residential Services Counselor who works to implement the individual's Recovery Plan using services, as appropriate, provided at the Laurel House Resource Center including: Supported Education, Supported Employment, food service, wellness, cognitive remediation, social opportunities and events. The Laurel House service model is an outbound model that provides Supported Housing residents services in their homes or at school, at work or in the community.

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

The City does not receive ESG funds. The City supports and participates in the ODFC. ODFC receives funds for the HMIS system through the annual NOFA. Homeless service providers are trained in HMIS use, and ODFC seeks to "Ensure that there is a single, functioning Homeless Management Information System (HMIS) and uniform manner to collect data for the ODFC area. Ensure there is at least an annual Point in Time count of homeless persons in the ODFC region." ODFC has created a Standards and Evaluations Committee. The Committee duties include:

1. *Establish performance targets appropriate for population and program type.*
2. *Establish remedial action protocol for low performing grantees.*
3. *Establish written standards for providing assistance, as outlined in HUD Interim Rule § 575.7(a)(9). Ensure compliance with HUD standards.*

4. *Monitor Homeless Management Information System (HMIS) participation and compliance.*
5. *Monitor grantee performance, evaluate outcomes and take action against poor performers, as appropriate.*
6. *Monitor ESG funded programs and provide performance targets and feedback to appropriate funding entities.*

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Kids In Crisis, Inc.
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
2	Agency/Group/Organization	Bartlett Arboretum Association
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
3	Agency/Group/Organization	FOOD BANK OF LOWER FAIRFIELD COUNTY, INC.
	Agency/Group/Organization Type	Food Bank Program
	What section of the Plan was addressed by Consultation?	Community Development Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
4	Agency/Group/Organization	BOYS AND GIRLS CLUB OF STAMFORD, INC.
	Agency/Group/Organization Type	Services-Children

	What section of the Plan was addressed by Consultation?	Community Development Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
5	Agency/Group/Organization	CHILD GUIDANCE CENTER OF SOUTHERN, CT, INC
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
6	Agency/Group/Organization	Person to Person
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
7	Agency/Group/Organization	SilverSource, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
8	Agency/Group/Organization	Friends of Liberation Programs, Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
9	Agency/Group/Organization	SEXUAL ASSAULT CRISIS AND EDUCATION CENTER, INC.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
10	Agency/Group/Organization	Inspirica, Inc.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
11	Agency/Group/Organization	Pacific House, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
12	Agency/Group/Organization	DOMUS kids, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
13	Agency/Group/Organization	YMCA OF STAMFORD, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Community Development Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.

14	Agency/Group/Organization	International Institute of Connecticut, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Legal Services
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
15	Agency/Group/Organization	Domestic Violence Crisis Center, Inc.
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
16	Agency/Group/Organization	COMMUNITY HEALTH CENTER, INC.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
17	Agency/Group/Organization	CHIDRENS LEARNING CENTERS OF FAIRFIELD COUNTY, INC.
	Agency/Group/Organization Type	Services-Children

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
18	Agency/Group/Organization	ARI, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
19	Agency/Group/Organization	Abilis, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.
20	Agency/Group/Organization	NEW NEIGHBORHOODS, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Through public hearings, reports, site visits, verbal and written correspondence, the CD office consulted local and area service agencies. Feedback from service providers was incorporated into the Consolidated Plan and the Annual Action Plan.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

No comments were rejected or not accepted.

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?
Continuum of Care	Opening Doors Fairfield County	Plans provide support for emergency shelters, supportive services, transitional housing
City Of Stamford Master Plan	City of Stamford	Emphasis on providing housing choice for all income groups
Charter Oak Communities Major Agency...5 YR Plan	Housing Authority of the City of Stamford	Preservation and creation of LMI units
Proposed 2019 CDBG Action Plan	Town of Greenwich	Plans provide support for emergency shelters, supportive services, transitional housing
Stamford Lead Team	Stamford Environmental Health & Inspection Services	Plans support Stamford's health department in addressing housing units in which children have been identified as lead-poisoned.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

CARES Act Amendment

The City of Stamford under the provision of the CARES Act held a 5-day public comment period from May 20, 2020 to May 27,2020. The Plan could be downloaded and viewed from the City’s website at: <https://www.stamfordct.gov/community-development-office>

A virtual public hearing was held on June 15, 2020 at 6:30 PM to inform the public of the substantial amendment to the 2019 AAP. HUD provisions allow for the suspension of in-person public hearings, but allows grantees the option to hold virtual online hearings.

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
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	29 proposals were submitted	Comments addressed the full spectrum of need experienced by LMI persons.	No comments were rejected or not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
2	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	http://www.boardofreps.org/hdc-ss-agendas-reports.aspx 27 people attended the hearing	Comments addressed the full spectrum of need experienced by LMI persons.	No comments were rejected or not accepted.	
3	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Zero	No comments were received.	No comments were rejected or not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
4	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>http://www.boardofreps.org/hdc-ss-agendas-reports.aspx</p> <p>Zero</p>	No comments were received.	No comments were rejected or not accepted.	
5	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: any via Google translate</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>www.stamfordct.gov</p> <p>No comments were received.</p>	No comments were received.	No comments were rejected or not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Public Comment Review Period	Non-targeted/broad community	<p>The City of Stamford under the provision of the CARES Act held a 5-day public comment period from May 20, 2020 to May 27, 2020. The Plan could be downloaded and viewed from the City's website at:</p> <p>https://www.stamfordct.gov/community-development-office</p>	No comments were received.	No comments were rejected or not accepted.	
7	Public Hearing	Non-targeted/broad community	A virtual public hearing was held on June 15, 2020 at 6:30 PM to inform the public of the substantial amendment to the 2019 AAP. HUD provisions allow for the suspension of in-person public hearings, but allows grantees the option to hold virtual online hearings.	No comments were received.	No comments were rejected or not accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Stamford is expecting to receive HUD entitlement funds of \$903,194 in CDBG and \$392,561 in HOME funds for program year 2019. These funds are shown in the table below.

In addition to HUD federal entitlement funds, the City also expects to receive \$500,000 in Capital funds (HDF) available based on the annual capital budget. The Capital funds is a HOME match and well in excess of its required amount. Other funds are Commercial Building Permit fees collected in the amount of \$134,737 and fees paid by developers in lieu of constructing units on site as required by Zoning in the amount of \$100,000.

CARES Act Amendment

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law which included supplemental formula allocations to HUD's CPD programs, including CDBG-CV. The additional CDBG CARES Act funds allocated to the City of Stamford was \$574,820, with provisions that suspends the 15% cap on public services and allows HUD to waive further program requirements if necessary. The CARES Act funds will be identified in this plan as CDBG-CV.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	903,194	0	0	903,194	1,900,000	For City/projects as approved by Board of Representatives during NOFA and public hearing process. Funded entities leverage CDBG funds with private, state and local funds to complete projects.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	392,561	50,000	0	442,561	1,095,000	For housing development, rehabilitation, down payment assistance, and administration. Funded entities leverage HOME funds with private, state and local funds to complete projects.
Other CDBG-CV	public - federal	Admin and Planning Public Services Other To prevent, prepare for and respond to the coronavirus	574,820	0	0	574,820	0	The CARES Act Allocation for CDBG-CV is \$574,820

Table 5 - Expected Resources – Priority Table

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

The City awards Community Development Block Grant (CDBG) funds to local organizations through a competitive process and recommends applicants provide matching funds. The City frequently works with developers to use HOME, HDF, IHZ and Linkage funds as necessary to complete any major project. Developers use HOME and CDBG to fill gaps in a 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. The HOME program match requirement is satisfied with the use of Capital (HDF) funds. (Note - The City currently has a match well in excess of its required amount.)

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

The City donated a parcel of land to 72 Franklin LLC (a wholly-owned not-for-profit subsidiary of Inspirica, Inc.) to help facilitate the construction of 52 units of deeply affordable rental housing. Garden Homes is working with the City and Inspirica to develop deeply affordable housing on the eastern half of Stanley Court. Garden Homes and Inspirica have indicated they do not intend to seek HUD funds for the project.

Discussion

The only matching funds required for the DHUD funds requested are for the HOME Investment Partnerships Program. The City has 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 did not budget a set aside this year 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.

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	Qualifying LMI Census Tracts	Public Services for Very Low Income	CDBG: \$195,692 CDBG-CV: \$418,489	Public service activities other than Low/Moderate Income Housing Benefit: 23973 Persons Assisted (note) 10,000 persons served is from CV-projects. Homelessness Prevention: 100 Persons Assisted
2	Retain and/or Develop LMI Housing	2015	2020	Affordable Housing	Qualifying LMI Census Tracts	Housing, Moderate Income Housing, Very Low Income	CDBG: \$394,199 HOME: \$442,561	Rental units rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Sustain Livable Neighborhoods	2015	2020	Non-Housing Community Development	Qualifying LMI Census Tracts	Public Improvements	CDBG: \$313,303	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1890 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services to Most Vulnerable Populations
	Goal Description	<p>Projects are available to persons from all census tracts, but are focused on those which are LMI. Addresses where activities will be undertaken can be found in the Planned Activities section of the public service project in the AP-35.</p> <p>CARES Act Amendment: An estimated additional 10,000 LMI persons will be assisted with activities that prevent, prepare for and respond to the coronavirus</p>
2	Goal Name	Retain and/or Develop LMI Housing
	Goal Description	Housing activities will include the provision of historic design services for CDBG/HOME funded projects, rehabilitation of heating system and cooler storage for NNI and Housing authority. Also rehab of 5-10 owner occupied units.
3	Goal Name	Sustain Livable Neighborhoods
	Goal Description	Public facility activities will address building and site improvements to homeless shelters, a child care center, a mental health facility and a facility for the disabled.

Projects

AP-35 Projects – 91.220(d)

Introduction

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

CARES Act Amendment: CDBG-CV funds will be allocated to create two CV-projects that will work to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic: CV-Administration and CV-Public Services.

Projects

#	Project Name
1	Public Services
2	Public Improvements
3	Housing
4	CDBG Administration
5	HOME Projects
6	CHDO HOME funds
7	HOME Administration
8	CV-Administration CARES Act Amendment (20%)
9	CV-Public Services CARES Act Amendment (80%)

Table 7 - Project Information

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

The City's Board of Representatives emphasizes funding programs/projects that benefit the most vulnerable: homeless and those at risk of homelessness. Neighborhood organizations are funded to provide programs and services to improve the quality of life for low-moderate income residents.

AP-38 Project Summary
Project Summary Information

(see following table)

1	Project Name	Public Services
	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Public Services to Most Vulnerable Populations
	Needs Addressed	Public Services for Very Low Income
	Funding	CDBG: \$135,479
	Description	Projects are available to persons from all census tracts, but are focused on those which are LMI. Addresses where activities will be undertaken can be found in the Planned Activities section.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Over 13,000 LMI people are anticipated to benefit from the proposed activities.
	Location Description	Projects are available to persons from all census tracts, but are focused on those which are LMI. Addresses where activities will be undertaken can be found in the Planned Activities section.

	<p>Planned Activities</p> <p><u>Kids in Crisis, Inc.:</u> (1 Salem St., Greenwich) Direct services counselor for Crisis Helpline - \$7,559</p> <p><u>Food Bank of Lower Fairfield County:</u> (461 Glenbrook Rd.) Warehouse Manager for food bank serving 10,000+ Stamford households - \$16,983</p> <p><u>Pacific House, Inc.:</u> (597 Pacific St.) Case manager for homeless program service 500+ homeless men and women - \$9,623</p> <p><u>Inspirica, Inc.:</u> (8 Woodland Pl.) Planning coach to direct housing/support services to 25 homeless women - \$9,623</p> <p><u>Child Guidance Center of Southern CT:</u> (103 West Broad St.) Clinician to provide mental health services to 60 low income youth - \$7,624</p> <p><u>Community Health Center, Inc.:</u> (141 Franklin St.) Dental services for 25 low income elderly -\$4,700</p> <p><u>SilverSource, Inc.:</u> (2009 Summer St.) Assist 40 low income elderly with prescription drug cost - \$10,324</p> <p><u>Sexual Assault Crisis & Education Center:</u> (733 Summer St.) Crisis counseling and advocacy services to victims of sexual violence - \$4,372</p> <p><u>Boys and Girls Club of Stamford, Inc.:</u> (347 Stillwater Ave.) Counselor for 6 week day program for 400 Stamford children- \$19,623</p> <p><u>Domus Kinds, Inc.:</u> (83 Lockwood Ave.) Direct services counselor for Crisis Helpline - \$7,623</p> <p><u>Bartlett Arboretum Association Bartlett Arboretum & Garden Camp :</u> Scholarship Summer Camp Program- \$6,702</p> <p><u>Liberation Programs, Inc.:</u> (129 Glover St, Norwalk) Child supervisor and counselor - \$3,200</p> <p><u>Person to Person, Inc.:</u> (1864 Post Rd., Darien) FT Case Manager and FT Site Manager serving over 1,500 Stamford families - \$14,643</p> <p><u>Stamford YMCA:</u> Counselor for 6 week day-program for 400 Stamford children - \$3,700</p> <p><u>Connecticut Institute for Refugees:</u> Staff for Immigrations legal services for survivors of domestic violence - \$4,700</p> <p><u>Domestic Violence Crisis Center:</u> Bilingual Assistance in crisis center - \$4,700</p>						
2	<table border="1"> <tr> <td data-bbox="548 1713 812 1770">Project Name</td> <td data-bbox="812 1713 1432 1770">Public Improvements</td> </tr> <tr> <td data-bbox="548 1770 812 1827">Target Area</td> <td data-bbox="812 1770 1432 1827">Qualifying LMI Census Tracts</td> </tr> <tr> <td data-bbox="548 1827 812 1881">Goals Supported</td> <td data-bbox="812 1827 1432 1881">Sustain Livable Neighborhoods</td> </tr> </table>	Project Name	Public Improvements	Target Area	Qualifying LMI Census Tracts	Goals Supported	Sustain Livable Neighborhoods
Project Name	Public Improvements						
Target Area	Qualifying LMI Census Tracts						
Goals Supported	Sustain Livable Neighborhoods						

	Needs Addressed	Public Improvements
	Funding	CDBG: \$253,090
	Description	Public facility activities will address building and site improvements to homeless shelters, a child care center, a mental health facility and a facility for the disabled.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Over 1,700 LMI persons/families will benefit from the proposed activities.
	Location Description	Projects will target/benefit LMI populations; addresses where activities will be undertaken can be found in the Planned Activities section.
	Planned Activities	<p>CLC of Fairfield County, Inc.: (64 Palmers Hill Rd.) Replace 2 sets of metal front entry doors at childcare center serving low income - \$50,000</p> <p>Inspirica, Inc.: (8 Woodland Place) McKinney House - Sealing of roof and siding - \$50,000</p> <p>ARI of CT: (125 FFLD Ave) Rehab of Offices including handicap ramp - \$60,000</p> <p>Domus Kids, Inc.: (83 Lockwood Ave.) Renovate teaching kitchen - \$33,500</p> <p>Boys and Girls Club of Stamford: Replace 2 HVAC systems at Yearwood Center - \$43,140</p> <p>Abilis: (321 Glenbrook Ave.) Generator - \$16,450</p> <p>Contingency: \$23,936 will be held in contingency for approved public improvement projects that require additional funds.</p>
3	Project Name	Housing
	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income
	Funding	CDBG: \$333,986

	Description	Housing activities will include the provision of historic design services for CDBG/HOME funded projects, rehabilitation of heating system and cooler storage for NNI and Housing authority. Also rehab of 5-10 owner occupied units.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 50 Household Housing Unit
	Location Description	Addresses can be found in the Planned Activities response.
	Planned Activities	NNI Bell Street LP: (Friendship House) Heating system replacement for senior housing. - \$200,000 Stamford Community Development: (Stamford, target areas/LMH households) Housing Development Program (50 units) - \$133,986
4	Project Name	CDBG Administration
	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Public Services to Most Vulnerable Populations Retain and/or Develop LMI Housing Sustain Livable Neighborhoods
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income Public Services for Very Low Income Public Improvements
	Funding	CDBG: \$180,639
	Description	Administration costs for CDBG, HOME, NSP and HUD programs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Over 30,000 LMI families will benefit from the proposed activity.
	Location Description	Administration of the City of Stamford CPD programs.
	Planned Activities	The Community Development Office will administer the City's CDBG, HOME, NSP and any other HUD programs for the 2019-2020 year - \$180,639
	Project Name	HOME Projects

5	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income
	Funding	HOME: \$331,921
	Description	Funds will be used for rental development and rehabilitation, down payment assistance. Developments to be funded have not yet been designated. Applications from a NOFA for funding will be made early in the year.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The City of Stamford HOME Policy and Procedures limit each unit to \$20,000 of HOME funds. Approximately 19 households will benefit. Income limits are set by HUD for the HOME program.
	Location Description	Not yet designated.
	Planned Activities	Construction of new units or rehabilitation of units; down payment assistance.
6	Project Name	CHDO HOME funds
	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income Housing, Moderate Income
	Funding	HOME: \$66,384
	Description	Funds reserved for CHDO housing development per regulation.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Up to four households.
	Location Description	Not yet designated.
	Planned Activities	Housing development or renovation of HOME qualifying units by a CHDO. Existing projects that will be ongoing in the year include 26 Fairfield Ave., rehabilitation of units and 20B Fairfield Ave., potential new construction of units.

7	Project Name	HOME Administration
	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Retain and/or Develop LMI Housing
	Needs Addressed	Housing, Very Low Income
	Funding	HOME: \$44,256
	Description	Staff and operating costs related to HOME funding.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 households will benefit from HOME funds.
	Location Description	Census Tracts: 201, 214,215, 217, 218.02, 220, 221, 222, and 223. Note - if income eligible, HOME funds will be used to assist households outside these census tracts.
	Planned Activities	Administration of HOME and HOME CHDO project funds (ERR, agreements, NOFA, monitoring, etc.)
8	Project Name	CV-Administration CARES Act Amendment (20%)
	Target Area	Qualifying LMI Census Tracts
	Goals Supported	Public Services to Most Vulnerable Populations
	Needs Addressed	Public Services for Very Low Income
	Funding	CDBG-CV: \$83,698
	Description	Administration of the CDBG Cares Act Funds (CDBG-CV) in Stamford for projects that will work to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide and Qualifying LMI Census Tracts
	Planned Activities	Administration of the CDBG Cares Act (CDBG-CV) funds
9	Project Name	CV-Public Services CARES Act Amendment (80%)
	Target Area	Qualifying LMI Census Tracts

Goals Supported	Public Services to Most Vulnerable Populations
Needs Addressed	Public Services for Very Low Income
Funding	CDBG-CV: \$334,791
Description	Public service activities that will work to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Over 10,000 LMI people are anticipated to benefit from the proposed activities.
Location Description	Citywide and Qualifying LMI Census Tracts

<p>Planned Activities</p>	<p>Public service activities that will work to prevent, prepare for and respond to the coronavirus (COVID-19) pandemic.</p> <p>Planned activities are:</p> <p>Abilis, Inc/Emergency Food, Protective Gear & Staffing \$75,000.00</p> <p>Pacific House, Inc/Emergency Shelter Services Meals on Wheels \$16,500.00</p> <p>Children's Learning Center-PPE Equipment-174 Hillandale Facility \$113,000.00</p> <p>Children's Learning Center-PPE Equipment-64 Palmers Hill Road Facility \$25,000.00</p> <p>Children's Learning Center-PPE Equipment-90 Maple Avenue Facility \$25,000.00</p> <p>Children's Learning Center-PPE Equipment-72 Franklin Facility \$25,000.00</p> <p>Children's Learning Center-PPE Equipment-93 Lockwood Avenue Facility \$12,000.00</p> <p>Boys & Girls Club-Child Care Summer Camp \$170,000.00</p> <p>Inspirica-IT Equipment for Shelter-141 Franklin Street \$25,000.00</p> <p>Ct Institute for Refugees & Immigrants-PPE Equipment \$5,000.00</p> <p>Person to Person Inc. Food Delivery Services-425 Fairfield Avenue \$60,000.00</p> <p>Housing Authority-Covid-19 Staffing-Wormser Congregate Housing \$200,000.00</p> <p>Housing Authority-Covid 19 Staffing -Scofield Manor \$200,000.00</p> <p>New Neighborhoods-Training Certification Program \$50,000.00</p> <p>Domestic Violence Crisis Center-Counseling & Legal Advocacy \$20,000.00</p> <p>Domus for Kids Inc. Summer Camp \$500,000.00</p>
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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 known to hold Stamford's highest concentration of low-income and minority/ethnic groups. Funds will be directed to the five neighborhoods described as the target area in the City's Consolidated Plan. These five neighborhoods, covering nine census tracts, show concentrations of low-income residents in excess of 51% of the population of the Census Tract or Block Group. The neighborhoods are locally known as the Westside, South End, Waterside, Eastside and Downtown (residential only).

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 the providers of services/housing/community development activities bring their projects to the City requesting funding.

Geographic Distribution

Target Area	Percentage of Funds
Qualifying LMI Census Tracts	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City has historically adopted this approach and believes that it maximizes the benefit to the CDBG eligible population.

Discussion

The latest census data was evaluated, as was data provided by HUD indicating areas with income eligible populations. Data provided through mapping/data function in IDIS differed somewhat from data provided at the HUD Exchange site. As CDBG awards have dwindled, funds will continue to be directed to areas that had previously benefitted from CDBG funds. Future allocations will build upon previous impact/benefits of CDBG activity.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

CDBG funds are used to provide safe, sanitary, decent housing for low- and moderate-income persons. The City builds relationships between the public and private sector, including for-profit and not-for-profit organizations, resulting in the creation and preservation of affordable housing. In the coming year CDBG funds will be used to rehabilitate an estimated 70 units of low-income housing. YR45 HOME funds could support a minimum of 13 units and will be used to rehabilitate or construct housing for low income persons.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	70
Special-Needs	0
Total	70

Table 9 - 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	0
Rehab of Existing Units	70
Acquisition of Existing Units	0
Total	70

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Assistance provided to the homeless is counted in homeless persons. Inspirica, Inc. women's shelter provides assistance to homeless families, but in a dorm setting and reports beneficiaries as persons.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Stamford, dba Charter Oak Communities (COC), successfully rebranded itself and is a model agency for redevelopment and community creation. COC receives federal funds from the U.S. Department of HUD and maintains its own staff. COC has an ambitious plan to undertake initiatives in areas such as public housing revitalization, communal urban agriculture, early childhood education, job/small business development, infrastructure improvements, community building and improved access to health care in partnership with Family Centers, the Boys & Girls Club, Stamford Hospital, the West Side Neighborhood Revitalization Zone, the City of Stamford, and Community Health Centers. Many of these programs target the Vita Health and Wellness District (West Side/Census Tracts 214 and 215).

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

The Housing Authority of the City of Stamford, dba Charter Oak Communities (COC), successfully rebranded itself and is a model agency for redevelopment and community creation. COC receives federal funds from the U.S. Department of HUD and maintains its own staff. COC has an ambitious plan to undertake initiatives in areas such as public housing revitalization, communal urban agriculture, early childhood education, job/small business development, infrastructure improvements, community building and improved access to health care in partnership with Family Centers, the Boys & Girls Club, Stamford Hospital, the West Side Neighborhood Revitalization Zone, Fairgate Farm, the City of Stamford, Optimus and Community Health Centers. Many of these programs target the Vita Health and Wellness District (West Side/Census Tracts 214 and 215).

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

COC will continue to address the need for tenants to increase income through education, counseling and job training. COC will continue its efforts to assure that tenants participate in a housing self-sufficiency program and to focus on household based economic development. COC staff will be trained on their role in Section 504, Limited English Proficiency, and fair housing guidelines. COC will seek to enhance rent billing and collection activities to ensure they are accomplished in the most effective and cost-efficient way. The COC website will be replaced and the records retention policy implementation is ongoing (digital image storage and archiving of centralized program participant files.) Procurement will be reviewed with the goal of adopting an e-procurement (online) approach. The City will provide local capital funds (HDF - Housing Development Funds) and a loan from the Commercial Linkage fund for the construction of affordable units in a project known as Park 215 located at 215 Stillwater Ave. Linkage funds may also be

used for the redevelopment of Lawnhill Terrace 3 - 52 units (25% - 60% AMI).

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

Beginning with its 2000 HOPE VI grant, COC has provided avenues for tenants to transition to home ownership. This has continued through redevelopment of the Fairfield Court units to Fairgate. COC established building councils for each of its developments. These councils review proposed funding of projects that impact their buildings. They were vital in several building renovation 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 COC capital funds and refinancing. COC will seek to develop a plan to create an endowment for supportive service programs administered within the various affordable housing programs. Resident-led initiatives including public housing resident-to-resident community service programs have and will continue to engage residents in activities which improve the quality of life for all residents. Residents become "stakeholders" and participate in public housing revitalization, from planning through operations which strengthens the growth and development of the community.

Discussion

The City has undertaken a number of studies in the past years which focus on the Vita Health and Wellness area - specifically a West Side Traffic Study and a Stillwater Corridor Master Plan - looking at roadways, complete streets, walking paths, bikeability, intersections, traffic calming, safety, lighting, beautification and how to improve connections to downtown and the intermodal transit facility and local recreational facilities. Over the coming years as the recommendations of the various plans are implemented the foundation laid by COC will position the properties in its portfolio as a model for redevelopment.

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 having City staff serve on its committees and Executive Board. With the merger of neighboring CoCs and the creation of the Fairfield County CoC, also known as Opening Doors Fairfield County (ODFC), the City remains involved and maintains a seat on the Coordinating Committee. ODFC strives to integrate resources serving a homeless/sheltered community that moves up and down the I-95 corridor. 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 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, (Inspirica, Inc., Pacific House, Inc., ODFC) 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. CDBG funds will support a Day Drop In program for the homeless, in addition to a life planning coach for the homeless at Inspirica. Funds are also provided to support the mental health needs of homeless youth.

Addressing the emergency shelter and transitional housing needs of homeless persons

The 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 a roof replacement for the Inspirica women and family shelter. Previous HOME awards assisted construction of new transitional units (Fairfield Commons, 38 Ann St., 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 offering 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 Zoning has created Below Market Rate housing which provides options for an individual or family seeking permanent housing in a high cost housing market. The City has supported applications by the ODFC/CoC for rapid rehousing funds. City CDBG funds public services counseling programs which work with those in danger of homelessness and the homeless in finding suitable housing alternatives. Kids in Crisis and Child Guidance Center funded programs address the mental health of homeless youth.

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 a loss of income still need to "make the rent." The services funded through 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 violence, counseling and emergency assistance/shelter is provided by support of the Domestic Violence and Safe House Advocacy. Agreements between DMHAS and Correction/Court facilities ensure shelters are 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 funding services and projects that meet the needs of the most vulnerable - the homeless, children needing mental health services and protection, families and children that need housing, and agencies that work with these vulnerable populations.

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

Introduction:

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

- Increase home ownership opportunities for low-moderate income buyers;
- Improve quality and number of affordable rental units to provide choice for low-moderate income renters;
- Improve access to housing opportunities for low-moderate income people.

Barriers cited above included the funds needed to create and subsidize deeply affordable rental housing, and 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 use the HOME downpayment program to provide financing to low income tenants to become homeowners. The program allows a low-moderate income borrower to purchase a unit they can afford anywhere within Stamford. More importantly, in the Stamford housing market, any unit held for a period of time has historically gained value. A family assisted with a downpayment loan is often on the way to building wealth through equity that will enable even greater housing choice with their next purchase. HOME funds will also be used to keep units affordable and safe through rehabilitation and new construction. Funds are made available to private property owners and non-profit developers. The City is committed to affirmatively furthering fair housing, including making referrals to counseling agencies to ensure that applicants for assistance will also be successful in obtaining conventional loans. The City is willing to engage Realtors and banks to stress the need to provide fair and equal access to conventional financing. The City will continue to work with LIHTC projects that by definition provide housing to very low-income persons. For example, HOME funds have recently been used in a transit oriented affordable housing rental property. Meanwhile, we will continue to discuss with HUD the limits provided for maximum purchase price/housing value under HOME in a high cost area. The City will periodically review the Inclusionary Housing Zoning regulation to encourage the creation of housing accessible to individuals and families at a lower income level. During 2018-2019 numerous meetings were held to review the

regulation.

Discussion:

The City continues to develop its own source of subsidy for affordable units, primarily through the Zoning regulation and the Commercial Linkage programs. However, as written, rents for units developed or assisted cannot be considered "deeply affordable." The regulation undergoes periodic updates. The need for a review and opportunity to incentivize the creation of "deeply affordable" units can be considered at that time. During the past year the BOR HCD/SS committee has held a series of meetings with members of the Land Use Bureau and Zoning Board Members to better understand the modifications that could be made to the Zoning regulation

AP-85 Other Actions – 91.220(k)

Introduction:

The Community Development Office of the City of Stamford continues to be responsible for all CDBG and HOME funded activities. The City, operating within the guidelines for the HOME program set by its Board of Representatives, addresses the needs of the elderly and low-income persons who face severe housing problems. The City maintains relationships with its non-profit housing providers and service agencies to help tenants be successful at keeping their homes.

Actions planned to address obstacles to meeting underserved needs

The main obstacle to meeting underserved needs is the continued reduction of available funds. The Community Development Office provides data and information about funding opportunities to local community agencies to help them secure other public and private sources of funds. We have seen a need to among income qualified elderly homeowners who are counseled on options for financing necessary home repairs, should they wish to remain in place. If properties are 1-4 units, a HOME homeowner rehabilitation loan will be explored. The City has an "open, rolling" application for this type of assistance. The maximum available per unit is \$20,000, however, repairs in these units often exceed the amount of HOME funds available.

Actions planned to foster and maintain affordable housing

The City will continue to work with Charter Oak Communities as it renews its oldest developments. City Capital and Linkage funds are often provided. Applications for CDBG assistance with capital improvements at affordable elderly housing sites are considered favorably. CDBG and HOME funds are provided to maintain the stock of affordable housing. Specifically, funds will be awarded to NHS/NNI Mission Taylor, LLC (Madison Smith Apartments/Belltown Manor) for to renovate areas of low income housing. The City meets regularly with Charter Oak Communities, New Neighborhoods, Inc., Mutual Housing Association, Neighborhood Housing Services, Pacific House and Inspirica to assess the needs to maintain affordable housing. The Housing, Community Development and Social Services Committee of the Board of Representatives will continue to review the City's Inclusionary Housing Zoning Regulation to identify text changes that could encourage the development of a wider range of affordable housing options.

Actions planned to reduce lead-based paint hazards

Program is enhanced by the services available through its own municipal departments and via its linkages with various community agencies and programs. Using a coordinated system reciprocal referrals and information sharing with Building, Fire, Social Services and Zoning/Land-use, Stamford has built a community network able to address housing related needs. The Health Department services include prenatal and well child care, school and public health nursing, and the Women, Infant, and Children (WIC) nutrition program. As part of the child case management the Environmental Inspections Division confers

with pediatricians, clinics and human service agencies to track the progress of each child with lead poisoning. The City of Stamford Health Department has knowledgeable staff that can assist with any questions regarding lead. The Health Department Laboratory Division provides finger screening on Mondays and Wednesdays. The Health Department is also responsible for investigating cases of lead poisoned children six years of age and younger with lead levels 10ug/dl or greater. The investigation entails an interview with the family, visual inspection of the premises, and paint chip, soil, and/or dust samples obtained for analysis. If the results indicate lead is present in the home, the owner will be responsible for abating the lead using a certified lead abatement contractor to remove the lead to assure proper removal and clean-up. The local health department sends a reminder test letter to parents/guardians for capillary results 5-9 µg/ dl. The level of concern has now been lowered from 10 µg/dl to 5 µg/dl. The new protocol went into effect on July 1, 2013. Any CDBG and HOME funded projects (residential) in pre-1978 structures are tested for lead-based paint hazards. If lead is present the sub-recipient must ensure that lead is abated in accordance with the regulations of the Environmental Protection Agency and in compliance with the Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) and subsequent changes.

Actions planned to reduce the number of poverty-level families

Pacific House, Inc. is awarded funding to assist poverty-level individuals acquire the skills they need to expand their employment opportunities. Inspirica is funded to offer families access to programs to develop skills to rise from poverty. A program to help immigrants obtain the necessary documents to establish them as legal workers is also funded with the intention of empowering and educating immigrants to ensure they are not abused and have the skills to seek employment. Continued counseling and training of those with low income who reside in Charter Oak Communities associated developments will assist these families in increasing their income.

Actions planned to develop institutional structure

The City partners with non-profit and other public agencies to implement the proposed community development plan. The City evaluates each activity, and the agencies and organizations, to assess the strengths and gaps in the delivery system. ODFC is working to create a more efficient way of dealing with the requirements that have grown up around the McKinney programs that fund the homeless shelter associated organizations. The City works with ODFC, PH and Inspirica to achieve a single point of entry into the homeless referral system. The City will continue to work to restructure the Community Development Office. The Community Development Office has a good working relationship with the Social Services Department and Health Department. The HCD/SS Committee will continue to request presentations from Land Use and Zoning as we seek to modify local Zoning to encourage the development

of "deeply affordable" housing.

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

As the emphasis on housing the 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. Charter Oak Communities has a vibrant partnership with Family Centers, Inc. to connect residents with social services. The City will continue to work with Charter Oak Communities on the Vita Health and Wellness district.

Program Specific Requirements

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

Introduction:

This section describes the program specific requirements for CDBG and HOME.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	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.	100.00%

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

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

The City 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 \$314,000 for a single unit, the selection of units is poor. Analysis of real estate transactions recorded for the period 10/2015 to 10/2016 indicates only 23% of all transactions were for a sale price of \$313,000 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 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.