



First Program Year Action Plan

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The

Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

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

2010 Action Plan Executive Summary:

The Consolidated Plan for 2010-2014 identifies 15 goals and allied objectives, which form the basis for the use of CDBG, HOME, ESG and other federal funds. In summary these 13 goals (in no particular order) are:

1. Develop affordable housing for LMI residents utilizing resources available to the City, local CHDOs and other nonprofit organizations.
2. Promote the rehabilitation and preservation of the existing housing stock through rehabilitation and code enforcement activities.
3. Expand homeownership and rental opportunities for LMI/elderly individuals and households
4. Work to prevent homelessness by partnering with local nonprofit and social service agencies to provide support, awareness and coordination of services for at risk populations.
5. Work to end chronic homelessness by partnering with the local Continuum of Care, exploring the feasibility of establishing additional transitional/permanent supportive housing facilities in the City for homeless individuals and families.
6. Create, expand and retain employment opportunities in the City through support for business development activities, job training services, site developments and loan programs.
7. Promote development and access to affordable health care services.
8. Continue to utilize a systematic program of Neighborhood Enhancement to support neighborhoods city-wide and to strengthen the core downtown area.
9. Continue and expand youth programs, initiatives and services.
10. Utilize Code Enforcement resources to improve the quality, vitality and desirability of neighborhoods and housing stock.
11. Reduce lead-based paint hazards in existing housing stock.
12. Remove barriers to affordable housing and ensure Fair Housing for all residents.
13. Provide support for increased crime prevention/awareness activities.

The following narratives and tables will more fully describe the activities to be undertaken during the 2010 program year, as well as the objectives and outcomes of

each activity.

Six public service activities (discussed below) were funded through CDBG: Summer Playground Program, Weed Cutting, Downtown Revitalization (Center City Administration Support), Interfaith Hospitality Network Admin. Support and the Supplemental Law Enforcement Assistance Program (SLEAP).

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

2010 Action Plan General Questions response:

1. Geographic Area

All CDBG, HOME and ESG programs but one are conducted on a City-wide basis. There is no specific geographical targeting of resources for HOME/CDBG rehabilitation or economic development programs.

2. Geographic Targeting

The exceptions to the City-wide programming is found in one CDBG funded program: weed-cutting, which is confined to the Code Enforcement Target Area and is determined annually, is based on income and prior Code Enforcement activities. Similarly, 100% of the funds for Neighborhood Stabilization Program (1) activities are targeted to the Grand Avenue South, Highlands/Southgate, Old McGuffey School Area and the Lagonda Corridor for acquisition, new construction, rehab-resale and demolition. Areas were carefully chosen given the parameters of the NSP1 program.

3. Obstacles to Meeting Underserved Needs

The major obstacle to meeting underserved needs is the growing need and gradual shrinking of funds that are being passed down to the City.

4. Federal, State and Local Resources

Federal resources from HOME and ESG Funds will be listed under the Specific Housing Objectives section and a listing of resources serving the homeless and special needs population is listed under Specific Homeless Prevention Elements

section.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

2010 Action Plan Managing the Process response:

1. **Lead Agency**

The lead agency for the Consolidated Plan (CP), 2010 Action Plan and all programming of the funds is the City of Springfield Community Development Department. This office initiated the contracting, organization and preparation of the CP, developed all programs utilizing CDBG, HOME, ESG, CDBG-R, NSP1 and HPRP funds, and prepared the 2010 Action Plan. The major public agencies which may be responsible for administering programs covered by the CP over the next five years include Springfield Metropolitan Housing Authority, the Clark County Combined Health District, and the Department of Jobs and Family Services, among others. The major private agencies which may receive CDBG, HOME, or ESG funds and be responsible for administering programs over the next five years include Clark County Habitat for Humanity, Neighborhood Housing Partnership, Project Woman, St. Vincent DePaul, Interfaith Hospitality Network, and the Mental Health Recovery Board, among others.

2. **Significant Aspects of the Process**

For the Consolidated Plan development, the City made the decision to encourage a high level of agency consultation in an effort to demonstrate its commitment to (a) identifying priority needs and (b) engaging the participation of public agencies and nonprofit organizations in a positive and collaborative manner. This Action Plan is a result of the conversations and collaboration with these agencies concerning the best use of federal grant funds. A full listing of agencies and persons involved with this process is listed in the CP.

The Community Advisory Review Board (CARB) and the Community Housing Advisory Board (CHAB) were utilized to assist in the development of programs and strategies for this Action Plan. In November 2009, the two boards merged and the approval of these plans was left to the new board created with a combined membership and duties of the two aforementioned boards. The new board is called Community Grant Advisory Board (CGAB). The local Continuum of Care, Springfield Clark County Housing Collaborative also serves as a standing board from which the City routinely seeks input on federal grant programming.

A formal public meeting to present the Action Plan to the public was advertised in the Springfield News-Sun on December 26, 2009 and the meeting was held January 7, 2010. A summary notice of the Action Plan was published January 7, 2010, in the Springfield News-Sun and the required 30-day public comment period started

January 8, 2010, and will end February 8, 2010. Copies of the Action Plan are available for review, at eight locations throughout the City. The locations include the Springfield City Manager's Office and the Community Development Department in City Hall. Other copies were available for review at the Clark County Public Library (all three locations in the City); the Springfield Metropolitan Housing Authority office; the American Red Cross office; the office of the OIC of Clark County; the offices of Urban Light Ministries and the Clark County Department of Job & Family Services office.

The Springfield City Commission approved the submission of the Action Plan to the U.S. Department of Housing and Urban Development (HUD) on February 9, 2010.

3. Coordination Enhancement

The City of Springfield engaged in an extensive consultation process with local public agencies and nonprofit organizations in an effort to develop a community-driven CP and Annual Action Plan. The City works on a weekly basis with these agencies and continually work to improve the programs. Additionally, the City is holding monthly board meetings with the CGAB, whose membership consists of many partnering agencies to help keep them informed of the progress being made on the programs.

Citizen Participation

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

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

2010 Action Plan Citizen Participation response:

1. Citizen Participation Process

See "Managing the Process", above, for a discussion of the City's efforts to solicit public comments

2. Summary of Citizen Comments

3. Summary of Efforts to Broaden Outreach

The CGAB membership includes representative persons of minority status and of disability status, a formerly homeless person and representatives from agencies that work with persons with disabilities or are of very low income. Additionally, the CP and Action Plan can be made available, upon request, in Spanish as the City maintains a Purchase Order with a local translator. All Public Hearings are advertised in the Springfield News-Sun, the local newspaper of general circulation.

4. Written Explanation of Comments Not Accepted

Institutional Structure

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

2010 Action Plan Institutional Structure response:

1. Developing Institutional Structure

As mentioned above, the City of Springfield's Housing Division and CDBG Program Administration Division of the Community Development Department are the lead agencies responsible for the development of the Consolidated Plan and Action Plan. The CDBG Program Administration Division's responsibility includes oversight and administration of all CDBG and CDBG-R programs funded by HUD. The Housing Division administers a variety of housing programs funded by CDBG, HOME, ESG, and HPRP funds. Responsibility for the NSP1 program is shared between the two divisions. Both city divisions in turn work closely with local human service and housing providers and local institutions in order to most effectively meet the needs within the community with the limited federal, city, non-profit, and for-profit resources available.

The Community Development Department administers the city's code enforcement activities, which is the second largest CDBG expenditure. The same department is administratively responsible for program formulation, regulatory compliance, budgeting and subrecipient monitoring and reporting responsibilities to the Department of Housing and Urban Development (HUD).

The Housing Division implements the City's housing rehabilitation, homeownership and homeless services programs, which address the issue of affordable and decent housing in different ways. This Division also administers the City's Fair Housing Policy, Minority Business, Neighborhood Enhancement and lead abatement program called "Lead Safe Springfield."

The City utilizes two boards to help prioritize CDBG, HOME, ESG, CDBG-R, HPRP and NSP1 related projects, budgets, and expenditures. The Community Grant Advisory Board (CGAB) assists with all federal grant programming. The Clark County Housing Collaborative assists with the ESG and HPRP program. A summary of this information is provided below.

Board or Organization	Program	2010 Budget (est.)
Community Grant Advisory Board (CARB)	Community Development Block Grant (CDBG)	\$1,950,000
	HOME Investment Partnership Program (HOME)	\$536,827
	Neighborhood Stabilization Program 1 CDBG-R	\$2,270,000
Springfield Clark County Housing Collaborative	Emergency Shelter Grant (ESG)	\$87,818
	Homelessness Prevention and Rapid	\$815,869

Rehousing Program

Source: City of Springfield

The Community Grant Advisory Board (CGAB) is a new board that combined the membership and duties of the board advising on CDBG matters with board advising on HOME and ESG matters. The Board will continue to serve in an advisory role to the City Commission, recommending programming and participation proposals.

Through the Continuum of Care process, the Springfield Clark County Housing Collaborative was identified as the group to review Emergency Shelter Grant applications and HPRP programming and make recommendations to the City Commission for funding.

The City of Springfield completed its 2010-2014 Consolidated Plan late in 2009. This plan analyzed the conditions of the City of Springfield and identified community needs and gaps in service provision. The Consolidated Plan also identified goals for addressing the needs and gaps. This Action Plan is based directly upon the goals that are set forth in the Consolidated Plan.

The Neighborhood Housing Partnership of Greater Springfield (NHP) conducted a community analysis and master planning process in 2004, and is now carrying out the Strategic Plan that came out of that process. This major effort is working with many local housing and community partners as well as some national community development type partners. NHP continues to administer some of the City's HOME and CDBG rehab and repair programs and remains as the city's designated CHDO. The City is responsible for the continued monitoring of programs and will work to ensure coordination with the Lead Hazard Control Grant project.

The City Commission also appoints two members to the board of the Springfield Metropolitan Housing Authority. This ensures the City is kept abreast of actions of the board and the SMHA and that they work together to benefit the LMI residents of the City.

Monitoring

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

2010 Action Plan Monitoring response:

1. Monitoring and Long Term Compliance

Consolidated Plan Compliance Monitoring

The City will maintain records on who is served on the basis of income, race, ethnicity, family composition, geographic locations, and other variables for all programs. The staff will present reports based on program beneficiaries' socio-economic data to the Community Grant Advisory Board (CGAB) and other related boards. These reports will track progress of different programs in obtaining the goals and objectives of the City's Consolidated Plan. These reports will also evaluate progress in achieving stated goals and provide updates on various program activities.

The City's Consolidated Annual Performance and Evaluation Report (CAPER) will be available for review by the general public, the City Commission, the Community Grant Advisory Board, the Clark County Housing Collaborative, area lenders, special needs population providers, churches, neighborhood groups, and other public and private organizations with an interest in housing and related supportive services.

Programmatic Monitoring of Community Development Block Grant Projects

The primary responsibility for ensuring the CDBG Program is in compliance with requirements is vested in the CDD with additional oversight by the City Finance Department. There is a structured management system in place. In all phases of project development and implementation, a checklist is reviewed to monitor the projects. All contracts, sub-recipients, and contractors are periodically reviewed to insure that one of the national objectives of the CDBG Program is being met. Once funds are allocated for a project, a contract review meeting is held with the recipient to discuss the funding agreement and compliance requirements.

The three programs for which the City has historically entered into contracts with HUD are the CDBG, HOME, and ESG Programs. Monitoring will occur in accordance with executed agreements between the City and each sub-recipient. The City exercises a high degree of control over the activities of designated sub-recipients of these programs. Therefore, minimum monitoring procedures consist of regular contact by telephone, e-mail or in person; maintaining copies of all project documents in City files; obtaining written documentation of expenditures for reimbursement of costs by the City; and, submission of written progress reports. For both programs, the City schedules on-site monitoring visits. The City's monitoring standards and procedures ensure that statutory and regulatory requirements are being met and the information submitted to HUD is correct and complete. New grants funded through HUD, including NSP1, CDBG-R and HPRP will undergo the same monitoring process.

Programmatic Monitoring of In-House Housing Programs

The responsibility for design, administration, and monitoring of all housing rehabilitation programs is delegated to the CDD by the City Commission through the City Manager's Office. The CDD is responsible for the Consolidated Plan, the program design of housing programs, and the in-house programmatic monitoring and oversight functions. The Housing Rehab Coordinator is responsible for Housing Rehab Vendor List certifications and contractor procurement procedures. The day to day administration of housing rehabilitation programs is performed by the Housing Rehab Coordinator. Monitoring for financial verifications is performed by the CDD and the City Finance Department.

The housing rehabilitation process is broken into five phases. Each phase consists of several components of work items. A Rehab Matrix was developed that illustrates how and when different City departments, the Loan Review Committee, and other program participants interface in the housing rehab process to ensure a coordinated effort for effective management.

A special feature of the City's housing programs is the monitoring process that is incorporated into the program design. Each program has its own set of income eligibility guidelines, its own ranking form and "Socio-Economic Data Log" which is completed at periodic intervals to insure the program benefits are received by the target populations. A case-by-case status summary is maintained for each program.

This in-house monitoring process ensures continuous review and oversight controls within the systems.

The Loan Review Committee reviews the feasibility and determines final selections of all rehabilitation projects. The Committee consists of five staff members who are appointed by the City Manager. The five members include one person from the Finance Department and four persons from Community Development Department. The Committee meets as needed and makes decisions by a simple majority of members. The Committee also serves as the review body for complaints and grievances, reviewing cases for conflict of interest matters and any other matters that relate to the efficient and expeditious processing of housing rehab cases.

All programs and agencies funded by the CDD with federal grant monies are subject to regular monitoring reporting requirements and also undergo in-site visits as well. The City annually sends out new fair market rents, low and high HOME rent limitations, utility allowances as well as new income limits to all agencies and management firms holding agreements with the City.

Lead-based Paint

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

2010 Action Plan Lead-based Paint response:

1. Lead Based Paint Reduction Activities

The Lead Safe Springfield Program utilizes a Housing and Urban Development (HUD) Lead Based Paint Hazard Control Grant (Grant) to assist private property owners to make lead safe housing for children under the age of 6 years by providing funding to perform lead hazard control activities on deteriorated lead painted surfaces in pre-1978 construction properties. The grant is for \$3,000,000 for a period of 3-years from November 1, 2007-October 30, 2010. This is the 4th HUD grant for the City, totaling nearly \$12,000,000. In this grant the City will make approximately 210 residential units lead-safe, totaling nearly 800 lead-safe units in the 4 grants. To date all the grants have been limited to assisting families within the Springfield city limits.

The program has recently received notification of an additional grant award. The grant is for \$3,070,000 for a period of 3-years from December 15, 2009-December 14, 2012. This new grant will be the 5th consecutive grant for the program, totaling nearly \$15,070,000. This new grant will cover all of Springfield and Clark County; this area expansion will enable the program to better serve the lead-hazard control needs of families. In this new grant the program will make approximately 210 residential units lead-safe. When completed, the program will have made over 1,000 units lead-safe.

Applications to the program are screened to ensure the applicant and the property meet program participation guidelines.

To participate in either the current grant (ending in 2010) or the new grant (ending in 2012) the properties must be pre-1978 construction, structurally sound, habitable, free of property maintenance code violations, have a good roof and must be in decent, safe and sanitary condition.

In rental properties, eligibility is based on the combined income of all wage earners in the residence and must be at or below 80% of the area median income. Rental property owners must be willing to rent to low-income families with young children. Priority is given to units with a child under the age of 6 in residence; a limited number of vacant units and units without a child under the age of 6 can be accepted to the program provided higher priority needs have been met. A limited number of family oriented faith-based initiative residences and in-home Type B day cares can be accepted.

In owner occupied properties, eligibility is based upon the joint income of all wage earners in residence and must be at or below 80% of the area median income. The owner-occupant must have a child under the age of 6 years in residence or a pregnant woman in residence, and it must be the primary residence of the family.

Priority ranking for applications is based on the following:

Priority 1 - Renter/owner occupied with an Elevated Blood Lead Level (EBLL) child greater than or equal to 10 micrograms/deciliter under the age of 6 years.

Priority 2 - Renter/owner occupied with a child under the age of 6 years.

Priority 3 - Renter/owner occupied with a pregnant female in residence. In-home Type-B day-care centers with children under the age of 6 years in attendance, maximum of 6 children, Faith-based, long-term, low-income housing suitable for a family with a child under the age of 6 years.

Priority 4 - Vacant unit suitable for a family with children under the age of 6 years.

Priority 5 - Renter-occupied unit with no children, suitable for families with children under the age of 6 years.

Interested parties should contact the LSS office at (937) 328-3930 for further information concerning eligibility.

HOUSING

Specific Housing Objectives

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

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

2010 Action Plan Specific Objectives response:

1. Priorities and Specific Objectives

The City of Springfield implements the following programs to address priority housing needs:

Goal In Consolidated Plan	2010 Proposed Housing Programs to address Goal
1. Develop affordable housing for LMI residents utilizing resources available to the City, local CHDOs and other nonprofit organizations.	<ul style="list-style-type: none">• Staff will continue to support the concentrated revitalization efforts of NHP and SMHA through established HOME programs• Staff will continue working with area nonprofits and service agencies to develop housing to house their clients• City will work cooperatively with NHP and SMHA to maximize area effect.• City may work with private sector developers (Rental Incentive Program) to meet specific community needs.
2. Promote the rehabilitation and preservation of the existing housing stock through rehabilitation and code enforcement activities.	<ul style="list-style-type: none">• City will use HOME Deferred Loan Program to rehab elderly LMI owner-occupied structures• City will work with NHP to use HOME Installment Loan for O/O LMI rehab• Use HPRI, Windows and Siding, Exterior Improvements and Emergency Repair, all CDBG funded programs to rehab/repair o/o LMI homes• City may work with private sector developers (Rental Incentive Program) to meet specific community needs.• While not a HOME funded goal, the activities of the City's Code Enforcement staff are essential in revitalizing the City's housing stock.
3. Expand homeownership and rental opportunities for LMI/elderly individuals and households.	<ul style="list-style-type: none">• City will work cooperatively with NHP and SMHA<ul style="list-style-type: none">• HOME Down payment program through NHP• SMHA Tenant Incentive Program• NHP homebuyer education and credit counseling efforts• HPRI, a CDBG Funded activity• City will work cooperatively with Clark County Community Habitat for Humanity to develop LMI h/o opportunities• Provide rental assistance with Tenant Based Rental Assistance

	<ul style="list-style-type: none"> City may work with private sector developers (Rental Incentive Program)
4. Work to prevent homelessness by partnering with local nonprofit and social service agencies to provide support, awareness and coordination of services for at risk homeless.	<ul style="list-style-type: none"> Provide rental assistance with Tenant Based Rental Assistance Participate in Continuum of Care Grant and Transitional Housing Program Maintain ESG, Shelter + Care and other homeless needs funding Utilize HPRP funds for at risk and homeless individuals and families
5. Work to end chronic homelessness by partnering with the local Continuum of Care, exploring the feasibility of establishing additional transitional/permanent supportive housing facilities in the City for homeless individuals and families.	<ul style="list-style-type: none"> Participate in Continuum of Care Grant and Transitional Housing Program Continue to work on the goals established in the CoC's Plan to End homelessness Continue to seek funding through the CoC process and develop additional funding sources Provide rental assistance with Tenant Based Rental Assistance
6. Reduce lead-based paint hazards in existing housing stock.	<ul style="list-style-type: none"> Work to maximize resources from HUD Lead Grant. Allocate CDBG funds to provide support program for LEAD Program
7. Remove barriers to affordable housing and ensure fair housing for all residents.	<ul style="list-style-type: none"> While not HOME funded, the City's Fair Housing and Mediation Coordinator's activities address this goal by working with lenders and realtors, with an emphasis on predatory lending education NHP homebuyer education and credit counseling efforts SMHA Tenant Incentive Program

LIST OF PROPOSED HOME PROGRAMS

A. HOME Deferred Loan Program (Homeowner Assistance):

The major program components are:

Objective:	Property Rehabilitation for very low-income elderly and/or handicapped owner occupants. *
Per Unit Costs:	Cannot exceed after rehab appraisal at initial contract award. Maximum \$25,000 housing rehab cost excluding lead hazard reduction activities.
Maximum Household Income:	Up to 50% of the area median.
Loan Terms:	Up to 50% of the loan amount forgiven over a five, ten or fifteen year period, dependent on the loan amount. The remaining 50% paid at time of property transfer and/or

	occupant vacating the house.**
Project Locations:	City wide
Residency Requirements:	Term of Deferred Loan.
Other Requirements:	Recipient must maintain home in compliance with Exterior Maintenance Standards for term of the loan.

* When combined with the Lead Hazard Control Grant Program, the elderly and/or disabled requirement will be waived.

**When combined with the Lead Hazard Control Grant Program, 100% of the loan will be paid at time of property transfer and/or occupant vacating the house.

B. HOME Installment Loan Program (Homeowner Assistance):

Neighborhood Housing Partnership, Inc will administer this program through a contract with the City. The following guidelines are established by NHP, Inc. Changes in description may be allowed that are not substantial in nature.

The major components for the Home Installment Loan are:

Objective:	Property Rehabilitation for low-income owner-occupants.
Per unit HOME Cost:	Cannot exceed after rehab appraisal at initial contract award. Maximum \$25,000 housing rehab cost excluding lead hazard reduction activities.
Maximum Household Income:	Up to 80% of the median income adjusted for family size.
Loan Terms: Pilot Program will promote a 0% loan dependant upon on income.	0 to 5 % The following are general guidelines: 15 years \$10,001-\$25,000 10 years, \$5,501 - \$10,000 5 years \$0 - \$5,5000 Funds may be used to refinance existing debt.
Project Locations:	Currently, city wide, with future consideration given to targeting the program.
Residency Requirements	Term of loan
Ratios	30/40, can exceed this on a case by case basis
Credit	1 year, with exceptions on a case by case basis, not score dependent
Maximum CLTV	105 after rehab value: in-house valuation required on loan amounts over \$5,500
Other Requirements	Recipient must maintain home in compliance with Exterior Maintenance Standards for term of the loan. All Federal regulations regarding Home must be followed.
Fees:	Fees based on loan amount.
Lead Safety:	Households with children having elevated blood levels over 10 may be referred to Lead Safe Springfield.

Uses of funds have been expanded to include the ability to refinance existing homeowner debt. Refinancing a debt is an eligible cost if:

- The housing is owner occupied and is the principal place of residence, and;
- The owner earns less than 80% of the AMI, and;
- Home funds are loaned for rehabilitation, and must be the initial consideration of the refinancing package, and;

- Refinancing allows the borrower’s overall housing costs to be reduced and the housing is made more affordable, and;
- Debt is secured - total obligation (mortgage and rehab) does not exceed the after rehab appraisal, and;
- Owner must attend debt management class;
- Land contracts having a valid contract for at least a year may be converted;
- Appropriate affordability standards will apply;
- Program amounts will not exceed a total of \$50,000 for refinance and rehab.

C. Tenant Based Rental Assistance

This program is for homeless families receiving supportive services for up to two years to obtain quality rental housing. The 2010-2014 Consolidated plan utilizes the 2010-2014 CP relates that 67.3% of VVLI Renters and 57.2% of VLI renters experience housing cost burden. Furthermore, over 50% of VVLI renters are severely cost burdened by their housing costs. The Consolidated Plan also addresses the needs of the homeless population in need of supportive services. The TBRA program addresses both housing cost burden and the need for supportive services in the community.

The Tenant Based Rental Assistance Program will provide assistance to homeless and special needs households currently being served through participating community non-profit assistance programs.

Objective:	Tenant Based Rental Assistance
Per Unit Costs:	Tenant to pay no more than 30% of gross monthly income, with assistance up to \$500 per month (including utilities, some exceptions to per month limit in hardship cases)
Administration:	Administration fee to Springfield Metropolitan Housing Authority. Screening by participating organizations.
Project Locations:	Within city or county
Maximum # Units:	Continuation of units currently served. New clients screened and accepted with self-sufficiency plan.
Other Requirements:	Monitoring of tenant incomes, rent levels and inspection of units on an annual basis for the applicable affordability period. Provision of “continuum of care” assistance by participating homeless service providers.
Affordability Period:	Up to 24 months of assistance
Other:	

The tenant based rental assistance program may be expanded to include other eligible low-income renters. Renters are clients referred by city approved supportive service providers. The TBRA can provide families with a stable and secure place to live while they receive the training they need, seek employment, and make the transition to self-sufficiency.

D. New Construction/Rehabilitation Loans for Private Developers and Non-Profit Housing Developers/Providers

Guidelines for this program will follow HUD regulations. Construction funds or deferred loan for eligible families may be used with developers, both for-profit and non-profit. Solicitation may be through a request for proposal or may be through a direct proposal to the City from a developer or individual, reviewed on a case-by-case basis. A maximization of our funds with those of private lending institutions will

be required and reviewed. Developers may bring a lending institution to provide financing for the low-income homebuyer.

In addition, the Consolidated Plan prioritizes the use of creative strategies to encourage involvement of local lenders and other non-profit community based housing development corporations. While a separate program is not designed for non-profit use, non-profit groups will be encouraged to submit housing proposals to the City of Springfield for identified rehab and new construction projects (rental and/or other affordable housing opportunities) to be reviewed on a case-by-case basis. Specific loans, grants, or deferred loans will be suggested to the non-profit based upon their specific housing production needs. Funds for for-profit/non-profit developers have been set aside from the 2010 HOME budget. A non-federal match will be required for use of these HOME-Housing funds.

E. Transitional to Permanent Housing/Special Needs Clients

The Consolidated Plan identifies reducing chronic homelessness and expanding support services for special needs populations as a goal for the community. Homeless families or individuals transitioning to permanent housing will obtain special supportive services such as job training, education, budget counseling, etc., to help them ready themselves for independent living. Transitional to Permanent Housing provides by sheltering individuals for up to two years while a social service agency provides counseling to the family or individual. In special needs situations, longer tenancy periods may be required to make the transition to permanent housing.

Non-profit agencies providing the transitional to permanent housing opportunities for their homeless and special needs clients are encouraged to submit proposals. Staff will encourage non-profits to seek appropriate technical assistance training prior to submission of proposals. This training should include project feasibility, project design and planning, along with financing and project management. In the 2010 program year, the City will continue to accept requests for funds under the transitional to permanent housing section on a case-by-case basis. Each request will be reviewed for consistency with the Consolidated Plan, and general proposal requirements such as clear application, project management for rehab, budget reasonableness, secured financing, site control, and overall organization record and history. Applicants for Transitional Housing funds will request a non-federal match.

F. Rental Incentive Program

This is a program to encourage the development of affordable rental projects. The City sets aside funds to assist private/nonprofit developers with the rehabilitation or new construction of rental units for low- income families. The Consolidated Plan identifies the goals of 1.) Develop affordable housing for LMI resident's resources available to the City, local CHDOs and other nonprofit organization; 2.) Promote the rehabilitation and preservation of the existing housing stock through rehabilitation and code enforcement activities; and 3.) Expand homeownership and rental opportunities for LMI/elderly individuals and households.

A non-federal match will be required for Rental Incentive funds. The City will also evaluate LIHTC projects on a case-by-case basis and may provide assistance for LIHTC projects that:

- ⇒ Comply with zoning requirements.
- ⇒ Incorporate quality construction and architectural designs that enhance the surrounding community.

- ⇒ Are carefully scrutinized for feasibility.
- ⇒ Serve lower-income populations than do many federal programs.
- ⇒ Are required to be professionally managed.
- ⇒ Are required to have maintenance and replacement reserves to ensure long-term up-keep of the property.
- ⇒ Incorporate supportive services for residents.
- ⇒ Disperse affordable housing to encourage economic and racial diversity.
- ⇒ Comply with new Standards of Affordable Housing policy
- ⇒ Encourage mixed-income residency.

Objective:	To assist the production of affordable rental housing development for low-income and special needs populations.
Per project HOME assistance	To be determined on a case-by-case basis, not to exceed 221(d)(3) limits.
Terms:	Grant, deferred loan, or low interest loan
Project locations:	City or County

CHDO Set-Aside

As in the past years, the City will set aside 15% of the 2010 HOME funds for the designated CHDO. The City will enter into an agreement with an organization or organizations that are capable of or can reasonably be expected to carry out the City's approved housing strategy. Currently, Neighborhood Housing Partnership of Greater Springfield (NHP) is the City's recognized CHDO. NHP, is currently working on a new construction, homeownership project called Clifton Court.

Special Consultants

Consultants will be utilized by the City of Springfield to provide specialized services on an as-needed basis. While CDBG funds will be utilized to pay such consultants, HOME programs and projects will be assisted by their service. The Lead grant (current grant began 2004), Continuum of Care grant, ESG and other programmatic opportunities will be complimented by consultants as well. Project management, specialized skills and services, financial planning services, planning facilitation, and grant writing are areas that may benefit from the hiring of special consultants. The City of Springfield may utilize Lutheran Social Services' Mortgage Credit Counseling Services and Neighborhood Housing Partnership, Inc. or another accredited counseling program to provide mortgage credit counseling to loan applicants through the City of Springfield.

2. Use of Resources

The City utilizes a variety of federal, state and local resources to expand affordable housing opportunities in Springfield. These resources include:

- Community Development Block Grant funds - A portion of the annual CDBG funds will be allocated for housing-related activities, primarily focusing on preservation and rehabilitation of housing and code enforcement.
- HOME Investment Partnership funds - HOME funds will be allocated for increasing the supply of affordable rental housing through substantial rehabilitation and new construction, and for providing homeowner assistance.

- Emergency Shelter Grant funds - The City of Springfield coordinates an application to process for ESG funds with local agencies that provide services to the homeless and at risk populations.
- Shelter + Care funds - The City receives one Shelter + Care grant from HUD for a sponsor-based project partnering with St. Vincent DePaul. The grant provides rent subsidy to tenant of a 4 unit apartment building. Renewal are sought each year.
- Neighborhood Stabilization Program (NSP) funds - The City received a \$2.27 million grant for NSP to deliver a Purchase-Rehab-Resale program, a Demolition program, a New Construction of Affordable Housing Program for households at or below 50% of AMI, and a Rehab-Rental program to develop affordable rental units for households at or below 50% AMI.
- Homeless Prevention and Rapid Re-housing Program (HPRP) funds - The City received \$815,869 in HPRP funds to provide assistance to individuals and families in order to either prevent or end a homeless episode.

SUMMARY OF PROPOSED FUNDING for 2010

The table below provides a breakdown of the number of units for each proposed program with a projection of 2010 HOME funds to be used.

2010 HOME Allocation	\$536,827
CHDO Set-Aside (15%)	\$ 80,520
Administration Expenses (10%)	\$ 53,680
Dollars Available for Housing Projects	\$402,600

**Summary of 2010 Action Plan Programs
with # of Units Served & HOME \$'s Used**

Program	#Units/ Persons	2009 HOME \$s	Beneficiary
a. HOME Deferred Loans/New Construction – Reconstruction	5	\$90,000	VLI Elderly/Disabled Owner occupants
b. Home Installment Loans	4	\$60,000	LI Owner Occupant
c. Tenant Based Assistance	4	\$25,000	VLI, LI Homeless Special Needs Renters
d. New Con/Rehab Private or Non-profit Development Assist	3	\$13,000	Developers of Affordable housing, VLI, LI Homebuyers
f. Transitional to Permanent Housing	2	\$14,600	LI Homeless/Special Needs Renters
g. Rental Incentive Program	HOPE VI Unit <i>Shawnee 4-5 units</i>	\$200,000 \$125,000 <i>(previous)</i>	Elderly, Low-income renters

		<i>allocation)</i>	
TOTALS:	44	\$402,600	

GENERAL PROGRAM NOTES

1. A review of the dollar amounts allocated to programs may differ from the total dollar amounts committed to programs based on the demand of the program. Staff will review program demands along with the program description of proposed projects submitted each year to ensure amounts are in line with committed dollars approved by City Commission. Program dollar figures shown are inclusive of the delivery costs to be associated with each of the proposed programs. These delivery costs may include items such as appraisal fees, Homeownership Counseling education, and other costs as allowed by HOME program guidelines.
2. All rehabilitation specifications will reflect the standards contained in the ICC International Property Maintenance Code, 2003 edition, as adopted by the City.
3. The residency requirements of the Deferred Loan Program reflect the period of time over which the financial assistance provided to the homeowner will be deferred. If the assisted home is sold or otherwise transferred to another owner within the applicable period, then the loan will be repaid on a pro-rata basis plus the remaining 50% of the original award amount.
4. Ten percent of the FY 2010 grant is being reserved for administrative expenses of the City in the operation of the HOME program. Homeownership Counseling services and housing planning efforts and studies may be included in the administrative costs. If these administrative funds are not used for the specific purposes, then the funds may be allocated to other on-going HOME or housing program as the need arises. Administrative allocation of time may be reimbursed based on actual time spent on HOME activities.
5. The City is in compliance with HUD Lead regulations. The Lead Safe Springfield program is using its program to assist households having lead based paint hazards based on application and a set of priorities. Assistance may be provided to help owners comply with lead-safe regulations.
6. Loan Review Committee will evaluate loan review policies for new, revised and existing HOME programs. Policy issues may include loan terms, interest rates and other underwriting criteria.
7. HOME Administrative funds may be made available to the CHDO per HUD regulations.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

2010 Program Year Action Plan Public Housing Strategy response:

1. Encouraging Resident Involvement

SMHA management continues to seek input from their residents through resident councils. Resident councils hold meetings and elections independent of SMHA. They make decisions regarding the programs and management of their units.

SMHA also has a Self-Sufficiency program in which residents are encouraged to participate in homeownership readiness classes and part of their monthly rent can be put into escrow for a down payment designed to move residents into homeownership roles.

The director of SMHA has a seat on the City's CGAB and two members of the SMHA Board are appointed by the City Commission.

In 2009 SMHA received approximately \$4,900,000 in Section 8 vouchers. SMHA anticipates a similar number for 2010.

2. Troubled Agency Assistance

SMHA is not considered troubled.

Barriers to Affordable Housing

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

2010 Action Plan Barriers to Affordable Housing response:

1. Barriers to Affordable Housing

2010 Housing Programs Goals, Objectives and programs work towards removing the barriers to affordable housing on many levels. For a full description of barriers, goals and objectives, see the discussion and charts listed under Housing Section, Specific Housing Objectives.

FAIR HOUSING ACTIONS

During the 2010 project year the City will be addressing the impediments to fair housing as outlined in the 2008 Analysis of Impediments to Fair Housing to the community, covering the time period of 2003-2007. Impediments being addressed include: racial segregation, housing discrimination against Hispanics, fair housing issues for persons with disabilities, housing loan discrimination, predatory lending, foreclosures, racial steering, lead-based paint and access to decent, affordable housing for persons of the protected classes (homebuyers and renters).

The City will continue to work with the community Fair Housing Board to address fair housing concerns. This group will work to provide outreach to promote homeownership and good housing loan decisions for minorities and low income persons, work with the Board of Realtors to sponsor fair housing education, provide fair housing information at community events. Our Fair Housing Coordinator is the President of the Clark County Fair Housing Board, and will work with their Fair Housing Education Committee to promote education on fair housing in the community. She also will lead the Clark County Foreclosure Prevention Task Force, which continues to collaborate with many local and state officials as well as real

estate and lending personnel and housing agencies to find ways to prevent foreclosures

Homeownership is increasing in the City (from 56.2% in 1990 to 57.2% in 2000). However, 42.8% of the residents live in rental housing. The Fair Housing office will continue to offer landlord-tenant information and referral and outreach to tenants in workshops and brochures, which is a major time commitment.

The City will continue its contract with Miami Valley Fair Housing to conduct random and case specific fair housing tests, as well as to provide consultation services as needed.

The City will also continue with its fair housing information and referral, education and complaint intake during the project year. Fair Housing brochures will be regularly distributed to area locations. The City will continue to provide fair housing education to housing providers. Landlords are required by City ordinance to give each tenant a Landlord-Tenant brochure, with fair housing information.

The Fair Housing Action Plan addresses the impediments to fair housing, with special attention to the disabled and Hispanics, in addition to the activities undertaken in recent years.

Impediments to Fair Housing: Action Plan for 2010-2011

Impediment/Concern #1: Racial Segregation

Action #1 to be taken: Educational outreach to real estate community on fair housing law.

Action #2: The city will continue the contractual relationship with Miami Valley Fair Housing for enforcement services, who will conduct random tests during the project year.

Action #3: The city will conduct fair housing educational outreach to the community on fair housing on a regular basis through community fairs, media, printed materials, internet and speaking engagements

Action #4: The city's 2010-2011 Action Plan sets goals to eliminate blight in neighborhoods by providing housing rehabilitation programs and code enforcement. Housing rehabilitation is done through a home deferred loan program for older owner-occupants and persons with disabilities, and low interest loans for other low income residents. In addition, Code Enforcement demolishes blighted properties, cuts weeds on abandoned properties and enforces code requirement on other houses and rental properties.

Action #5: The City partners with Springfield Metropolitan Housing who has undertaken a major public housing renewal project, tearing down aging public housing stock in an area of high minority concentration and developing a mixed site with new houses and rentals.

Action #6: The City has undertaken the Neighborhood Stabilization Program #1, targeting areas of high minority concentration for housing rehabilitation in Southgate neighborhood (Census Tract 11.01 and 11.02). Also Census Tract 12, Block Group 6

(Grand Avenue South) slotted for redevelopment, partnering with Continuum of Care agencies, building on other redevelopment in the area by Neighborhood Housing Partnership and HOPE VI. (These census tracts are three of the six census tracts in the city with the largest percentage of minority concentration. Census Tract 11.01 – 72% minority, 11.02 – 67% minority and 12-6 – 35% minority). Minority concentration in the city at large is less than 20%.

Action #7: The City will educate about and build understanding among the many cultures of local residents through the Global Education Calendar and monthly speaker series. The City will also coordinate efforts to develop a new series and publish a full color calendar to advertise the series. Ads in the calendar will include promoting fair housing with the City and Clark County Fair Housing Board. The City fair housing office will promote events through press releases, emails and posters in the community, including fair housing newsletters to housing consumers and providers, maintaining records of outreach.

Action #8: The City will maintain information and referral for fair housing and landlord-tenant concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Impediment/Concern #2: Discrimination with the Latino Population.

Action #1: Educational outreach to real estate community on fair housing law and working with Latino populations by conducting a fair housing seminar for housing providers

Action #2: Educational outreach to Latino housing consumers. The City will maintain Spanish language fair housing and landlord-tenant information and distribute brochures in the community. Provide Spanish language fair housing information at health fairs, the Clark County Fair and other community events and maintain open purchase order for interpretation and translations services.

Action #3: The city will continue the contractual relationship with Miami Valley Fair Housing for the enforcement services for complaint specific tests, and follow up random tests will be conducted concerning national origin discrimination by rental providers, if earlier tests suggest a need for more testing.

Action #4: The City will maintain information and referral for fair housing and landlord-tenant concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Action #5: The City will partner with the Clark County Fair Housing Board and Neighborhood Partnership to provide an outreach event to the Latino community. This project will include exploring options for local volunteer resources for interpreters. The goal will be to educate about fair housing rights, landlord-tenants rights and responsibilities and homeownership.

Impediment/Concern #3: Fair Housing issues of large Disabled Population

Action #1: Educational outreach to real estate community on fair housing law on disability status provisions in the fair housing law through a fair housing seminar.

Action #2: The city will conduct fair housing educational outreach to housing consumers through community fairs, media, printed materials, internet and speaking engagements.

Action #3: The city will continue the contractual relationship with Miami Valley Fair Housing for the enforcement services. During the 2010-2011 contract year, case specific tests will be conducted if needed concerning reasonable accommodations by rental providers. Additional random testing for reasonable accommodations may also be arranged, if follow up is needed from the previous year testing.

Action #4 The City will maintain information and referral for fair housing and landlord-tenant concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Action #5: Network with agencies that serve people with disabilities to educate on fair housing law and exchange information and develop specific outreach plan to persons with disabilities. Begin with letters of introduction. Follow up with printed materials and offers to provide speakers for meetings. After initial contact, continue to follow up once a year to provide additional printed materials and speakers as needed. Include Elderly United, Salvation Army, Mental Health Services, McKinley Hall (drug and alcohol treatment), Project Woman (domestic violence shelter), Job and Family Services, Clark County Department of Developmental Disabilities, Bureau of Vocational Rehabilitation, Veteran Services, hospital social workers, National Federation of the Blind local chapter, Community Services for the Deaf, medical providers for people with disabilities, special education teachers, Tots Connection and others to be identified.

Action #6: Encourage use of the Ohio Housing Locator Service to list available accessible rental housing on line by rental housing providers.

Action #7: Utilize HOME, CDBG and NSP #1 money to meet needs of persons with specialized needs. Through the deferred loans, the City provides housing emergency repairs and rehabilitation for low income persons with disabilities who own and occupy their own house. In addition, loans and grants are provided to agencies serving disabled populations for new construction and rehabilitation of properties for special need populations. In conjunction with the Clark County Board of Development Disabilities, the City utilizes rehab loans to make units handicapped accessible. HOME tenant-based rental assistance is also provided for low income special needs clients.

Action #8: Develop a one page flyer for distribution to housing consumers and housing providers on reasonable accommodations and reasonable modifications.

Action #9: Create short speech on issue of fair housing and disabilities and offer to area organizations.

Action: #10: Promote visitability to builders, community at large through flyers, and other promotional information from advocacy organizations. Also provide visitability information to City housing staff for consideration when appropriate in City housing rehab efforts.

Impediment/Concern #4: Substandard Renter-Occupied Housing

Action #1: Provide outreach to fair housing consumers on fair housing law by participating in housing fairs, and host booths at community events to provide information to housing consumers, distributing newsletters, maintaining landlord-tenant information on the City's website, and distributing information in the community through lectures and printed material.

Action #2: The City of Springfield continues to require that all City landlords provide landlord-tenant booklets to tenants upon move in to inform tenants of their fair housing and landlord-tenant rights and responsibilities, and retain records with the tenant's signature, indicating they have received the document.

Action #3: The City of Springfield Code Enforcement office provides a process for intake and processing for tenant-based complaints for deficiencies in rental properties.

Action #4 The City will maintain information and referral for fair housing and landlord-tenant concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Impediment/Concern #5: Those in the protected classes under the fair housing law are often part of lower income groups and have more difficulty qualifying for loans. Even some minorities in higher income groups are denied loans at higher rates than non-minorities. A smaller number of loans go to the minority populations in relation to their percentage in total population.

Action #1: The city will conduct fair housing educational outreach to the community on fair housing and housing loans on a regular basis through community fairs, media, printed materials, internet and speaking engagements.

Action #2: The City will fund the Neighborhood Housing Partnership as their CHDO who will do outreach to low incomes and minorities with Homebuyer Counseling, Financial Education and provide loan review services to help reduce barriers to home ownership for minorities.

Action #3: The City will maintain information and referral for fair housing and housing loan concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Action #4: The City will partner with the Neighborhood Housing Partnership to do

outreach to minority religious organizations to provide additional information about fair housing, credit repair and other services to maximize possibilities for minorities to obtain home loans.

Impediment/Concern #6: Minorities are being targeted by subprime lenders, some of whom are making predatory home loans. This may prevent minorities from exercising their equal opportunity to build home equity. It may also have a disparate impact on them, resulting in less financial stability. (Note: Although most of the subprime lending has been stopped, there are still loan scams that are targeted at homeowners.)

Action #1: The city will conduct fair housing educational outreach to the community on fair housing with information on predatory lending on a regular basis through community fairs, media, printed materials, internet and speaking engagements

Action #2: The City will fund the Neighborhood Housing Partnership as their CHDO who will do outreach to low incomes and minorities with Homebuyer Counseling, Financial Education and provide loan review services to help reduce barriers to help low income consumers choose good loan products.

Action #3: The City will maintain information and referral for fair housing issues, including predatory lending and refer persons to appropriate agencies for assistance. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Action #4: The City will partner with the Neighborhood Housing Partnership to do outreach to minority religious organizations to provide additional information about fair housing and housing loan scams to maximize information in the minority community on predatory loan practices.

Action #5: The City will distribute information about loan scams targeted at home owners to maximize awareness in the local community to minimize participation in these scams.

Impediment/Concern #7: There is a high rate of foreclosures in the City of Springfield, especially in minority areas.

Action #1: The City of Springfield Fair Housing Coordinator will continue to serve as the chairperson of the Clark County Foreclosure Prevention Task Force to coordinate local efforts to network related to foreclosure problems

Action #2: The City of Springfield will continue to fund their CHDO, the Neighborhood Housing Partnership who provides foreclosure prevention counseling, along with other housing counseling in homebuyer and financial education, debt repair and loan advice that may prevent decisions that could lead to foreclosure.

Action #3: The city will conduct fair housing educational outreach to the community on foreclosure prevention on a regular basis through community fairs, media, printed materials, internet and speaking engagements

Action #4: The City will partner with the Neighborhood Housing Partnership to do outreach to minority religious organizations to provide additional information about

foreclosure prevention to maximize possibilities for minorities to keep their homes.

Impediment/Concern #8: There have been reports that local condominium associations have bylaws that violate the fair housing law with regard to familial status.

Action #1: Review by-laws of condominium associations in Springfield to review for discriminatory clauses and request the condominium associations to change their bylaws, if in violation of the fair housing law, following up with fair housing complaints if necessary

Action #2: The City Fair Housing office will conduct educational outreach to condominium associations by mail concerning fair housing rights and responsibilities.

Impediment/Concern #9: Real estate agents are not always suggesting houses in all areas of Springfield to prospective homebuyers (Racial Steering).

Action #1: The city will continue the contractual relationship with Miami Valley Fair Housing for fair housing enforcement services.

Action #2: The city will conduct fair housing educational outreach to the community on fair housing on a regular basis through community fairs, media, printed materials, internet and speaking engagements

Action #3: The City will maintain information and referral for fair housing issues, including racial steering. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Action #4: The City will educate about and build understanding among the many cultures of local residents through the Global Education Calendar and monthly speaker series. The City will also coordinate efforts to develop a new series and publish a full color calendar to advertise the series. Ads in the calendar will include promoting fair housing with the City and Clark County Fair Housing Board. The City fair housing office will promote events through press releases, emails and posters in the community, including fair housing newsletters to housing consumers and providers, maintaining records of outreach.

Impediment/Concern #10: Some housing providers may not be aware of fair housing laws. There have been housing complaints filed with the U.S. Department of Housing and Urban Development in the past five years, (although only one resulted in settlement and none in a finding of probable cause).

Action #1 to be taken: Educational outreach to real estate community on fair housing law.

Action #2: The city will conduct fair housing educational outreach to the community on fair housing on a regular basis through community fairs, media, printed materials, internet and speaking engagements

Action #3: The City will maintain information and referral for fair housing and landlord-tenant concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Impediment/Concern #11: Some housing consumers in our community may not be aware of their rights under the fair housing law.

Action #1: The city will conduct fair housing educational outreach to the community on fair housing on a regular basis through community fairs, media, printed materials, internet and speaking engagements

Action #2: The City will maintain information and referral for fair housing and landlord-tenant concerns. Fair housing complaints that are unresolved will be referred to the Ohio Civil Rights Commission. The City also maintains a contract with Miami Valley Fair Housing for case-specific testing of fair housing complaints for discrimination.

Impediment #12 Children under the age of 6, and minority children are at risk for lead-based paint exposure in the City of Springfield, although improvements have been made in this area

Action: The Lead-Safe Springfield (LSS) program has been the recipient of four (4) consecutive \$3,000,000 HUD Office of Healthy Homes and Lead Hazard Control, Lead Hazard Control grants, and has just been awarded a fifth grant for another \$3,000,000. The goal of the grants is to make lead-safe housing for young children and to provide lead training and outreach activities. The LSS program seeks to work with property owners to bring the properties back into lead-safe condition, after which the owner is to maintain it in lead-safe condition. Unfortunately the poorest citizens, often minorities or low-income families often occupy the housing in the poorest condition. This results in a disproportionate number of minority and poor children becoming lead poisoned. The LSS program works exclusively to make lead-safe housing for the low-income to very, very low-income population.

Rental property owners accepted to the LSS program agree to make the property available to low-income families with young children for a period of 3-years after completion of the lead hazard control work. Failure to make the property available to the target population could result in repayment of the loan made to them through the LSS program.

The LSS program has been making properties lead- safe for children under the age of 6 since 1997. To date (11/2/09) the program has made approximately 788 residential units in Springfield lead-safe for 611 young children. In the fifth grant award which will operate from December 1, 2009- November 30, 2012, the program anticipates making another 210 residential units lead- safe for young children within the Springfield City limits and Clark County. A database stores the income and race of all assisted families for reporting purposes.

In addition to making units lead-safe the program plans to train 33 persons to become Lead Abatement Contractors and Lead Abatement Workers, and plans to

train 72 persons to become Renovators. Class rosters and student income information is collected at the training for reporting purposes.

The program also plans to perform 72 outreach activities to increase community awareness of lead paint hazards and how to protect young children. Outreach activity rosters are retained for reporting purposes.

HOME/ American Dream Down payment Initiative (ADDI)

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

1-4. 2010 Action Plan HOME/ADDI response:

The City does not currently have a HOME funded homebuyer program, ADDI Program and does not use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds.

HOMELESS

Specific Homeless Prevention Elements

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

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

2010 Action Plan Special Needs response:

1. Sources of Funds

Emergency Shelter Grant (ESG) funds for FY 2010 are estimated at \$87,818.00 allocation. A request for proposal was sent in November 2009 to Springfield non-profit agencies capable of providing services in the area of emergency shelter. The application submission deadline was December 6, 2009. Five applications were submitted to the City. Staff reviewed the applications, and then forwarded the results to a three-member committee representing the Springfield Clark County Housing Collaborative. The Committee reviewed the applications and made funding recommendations to the Springfield Clark County Housing Collaborative group in January 2010. The funding recommendation was approved as shown below. A public hearing was held on January 7, 2010, to be followed with a 30-day comment period. The Committee's recommendation was to prorate each agency's 2009 awarded amount to adjust to the 2010 awarded amount from HUD. The program funding will commence with grant award usually in April or May.

Project Name	Project Description	2009 Amount	2010 Amount
IHN – Craig House	Craig House Emergency Shelter, for Operations and maintenance	\$11,909	\$11,909
Project Woman	Operations, maintenance essential services, for the C-Saw House	\$28,446	\$28,446
American Red Cross	Emergency Aid, travelers assistance and rental assistance for disaster victims	\$11,200	\$11,200
Interfaith Hospitality Network	Operations for day shelter and transitional housing	\$31,203	\$31,203
Hannah House	Operation for shelter for young, unwed women and their children	\$4,706	\$4,706
	Total	\$87,464	\$87,464

The City will continue to work in conjunction with the Springfield Clark County Housing Collaborative to compete for Homeless Assistance grants and other funding. The amounts and sources as so vast and varied it would be impossible to list all resources put into all homeless assistance programs, beds to services. The following list will include the major grants dealing with housing the homeless.

Organization	Project	Award Amount
IHN	Permanent Housing w/Supportive Services	\$212,719
Project Woman	TH for Victims of DV (Chrysalis House)	\$35,679
McKinley Hall	Transitional Housing for women in recovery	\$40,615
St. Vincent DePaul	Supportive Housing for individuals/families	\$23,040
City/St. Vincent DePaul	Shelter + Care (2007 allocation)	\$31,104
SMHA	Shelter + Care for disabled	\$105,504
Catholic Charities (HTF)	Homeless Prevention in County	\$193,000
IHN- Housing Trust Fund	For Craig House and Shelter for women & families	\$261,600
City	HPRP	\$815,869
County	HPRP	\$144,300

The City allocation a portion of its HOME funds for Tenant Based Rental Assistance. Please see the Specific Housing Objectives for that funding information.

The City was also awarded \$815,869 in Homelessness Prevention and Rapid Rehousing Program. Specific information regarding this program is reported in eSnaps and FederalReporting.gov.

2. Homelessness – Priority Needs

The City of Springfield is a participant in the Springfield/Clark County Continuum of

Care, a collaborative effort of the continuum continues with over 18 agencies. The City of Springfield continues to work on the inter-agency cooperation through the housing collaborative group. The group is representative of homeless shelters, social service providers, Springfield Metropolitan Housing Authority, and other housing related industries. The lead agencies and co-Chairs of the Collaborative are the Directors of SMHA and Interfaith Hospitality.

The Continuum of Care has developed a plan to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations. The Continuum of Care addresses the housing and supportive services needs in each stage of the continuum of care process to help homeless persons make the transition to permanent housing and independent living. The City of Springfield will continue to support the Continuum of Care strategy to meet the needs of homeless persons and those at risk of becoming homeless.

Priority homeless needs identified by the Continuum of Care are as follows:

- Homelessness prevention
- Provision of supportive services for at risk and low income populations
- Community support and awareness for at risk and homeless populations
- Coordination and referral for at risk and homeless populations
- Quality affordable housing for at risk and low income populations
- Continued outcome evaluation, program development, and training

Obstacles to meeting the goals for homelessness include the current economy and the reduction in CDBG funding.

3. Chronic Homeless Strategy

As a participant in the Springfield/ Clark County Continuum of Care, the City of Springfield subscribes to Continuum of Care's strategy to eliminate chronic homelessness and will support actions to implement this strategy by reducing the amount of chronic homeless individuals throughout the City over the next several years.

As part of its Ten-Year Plan to End Homelessness, the CoC has identified several goals and subsequent action steps to achieve these goals. The City will work with other members of the Housing Collaborative to ensure that the various goals and action steps are being undertaken. Some of the goals/action steps include the following: preventing homelessness through the development and implementation of discharge planning protocols, creating a family homelessness prevention program, utilizing the Permanent Housing with Supportive Services (PHSS) for self sufficiency model to prevent homelessness, increasing the number of Shelter + Care vouchers, rapid re-housing programs, the provision of supportive services and job training, HMIS data collection, and increased public awareness and outreach education efforts.

Again, barriers include the current economy and reductions in funding for the CDBG program.

4. Homeless Prevention

The City of Springfield will continue to support the efforts of human service agencies, homeless assistance providers, and other area organizations that provide services and assistance to individuals and families who are at imminent risk of becoming homeless.

Homeless prevention efforts undertaken by the Continuum of Care, as outlined in its plan to end homelessness, will focus on the following: developing housing plans for those discharged from area institutions, creation of a family homeless prevention program to be headquartered at the Interfaith Hospitality Network, the utilization of Assertive Community Treatments (ACT) and the PHSS model, and the provision of increased supportive services, including counseling, case management, and job training.

The action steps associated with the creation of the family homeless prevention program to be administered by the Interfaith Hospitality Network are as follows:

- **Action Step 1:** Identify families that have one or more dependent children, have incomes at or below 20% of poverty, and need access to self-sufficiency support services to prevent homelessness and to develop long-term housing stabilization. Identify neighborhoods where the highest concentration of homeless families resided either prior to entering shelter or from I&R.
- **Action Step 2:** Provide intensive home-based case management (supportive services for self-sufficiency) for up to six months provided by case managers trained in the use of evidence-based practices such as Motivational Interviewing/Stages of Change, Family Needs/Strengths Assessment, and Wraparound Process. The latter will help to ensure that the needs of the family are coordinated with other providers in the community.
- **Action Step 3:** Make service referral and advocacy based on comprehensive family needs and strengths assessment.
- **Action Step 4:** Housing referral and advocacy based on comprehensive family needs and strengths assessment.
- **Action Step 5:** Develop a funding pool to provide up to \$500 of financial assistance per family for housing related expenses, such as rent and utility payments. If appropriate, these payments will be made in stages over a five-month period: 100% in month one, 75% in month two, 50% in month three, 25% in month four, and 0% in month five.

Barriers include the local economy and reduction in funding to the CDBG program. While the HPRP program is anticipated to help with this and the other homeless programs, it also come at a time when the Department of Jobs and Family Services has had to drastically reduce not only programs but also staff due to State and County budget cuts.

5. Discharge Coordination Policy

The Springfield/Clark County Continuum of Care member agencies have developed and implemented a coordinated discharge policy for children aging out of foster care, people with disabilities leaving nursing homes, people coming out of the state mental hospital, and people leaving correctional facilities.

One of the strategies identified by the CoC is the development and implementation of Discharge Planning Protocols/MOUs with local and state agencies and institutions to make sure that individuals discharged from these facilities are provided with a housing plan. The CoC plans to work with area agencies that are potentially discharging individuals, including the Springfield Regional Medical Center, the County Court System (evictions and foreclosures), the Sheriff's office, McKinley Hall, and the State Prison system, to develop protocols for housing plans.

Potential barriers in realizing this goal is the time commitment needed and the

reduction in staff, not only at the City, but in almost all agencies.

Emergency Shelter Grants (ESG)

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

2010 Action Plan ESG response: **Not applicable**

COMMUNITY DEVELOPMENT

Community Development

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.
*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

2010 Action Plan Community Development response:

The programs and activities described in the Projects Tables reflect the City's estimated fiscal year 2010 allocation for CDBG of \$1,997,000. These funds, plus an estimated 2010 program year income of \$214,700 bring the total estimated 2010 program funds to \$2,211,700.

Loan repayments to the City's three revolving loan funds, the EDA/CDBG RLF, Targeted Investment Loan RLF and the Housing Rehabilitation RLF are estimated to generate a total of \$337,187 during the 2010 Program year. Additionally, \$260,466 in program surplus funds will be allocated to the programs. With these, the total CDBG Program funding availability will be approximately \$2,809,353.

The following listing summarizes the City's 2010 CDBG Program:

2010 CDBG PROGRAMS

2010 ESTIMATED ENTITLEMENT	\$1,997,000
ESTIMATED PROGRAM INCOME	\$ 214,700
ESTIMATED RLF INCOME	\$ 337,187

OTHER PROGRAM FUNDS		\$ 260,466
TOTAL AVAILABLE		\$2,809,353
ADMINISTRATION		\$ 391,036
General Program Administration		
NEIGHBORHOOD ENHANCEMENT		\$ 74,007
CODE ENFORCEMENT		\$ 849,852
Code Enforcement	\$514,852	
Demolition	\$335,000	
REHABILITATION		\$ 613,271
Housing Rehabilitation	Admin.	\$613,271
Exterior Improvement Program		\$ PI
Emergency Repair-Deferred		\$ PI
HOUSING REVOLVING LOAN FUND		\$ 75,000
PUBLIC SERVICE	\$420,000 Maximum (Approx.)	\$ 240,000
Center City Administration Support		\$ 25,000
Reserve-A-Rolloff		\$ 20,000
Summer Playground Program		\$ 10,000
Weed Cutting		\$ 85,000
Supplemental Law Enforcement Assis.		\$100,000
ECONOMIC DEVELOPMENT		\$ 391,187
Springfield Technology Center		\$116,000
Springfield Financial Group		\$ 13,000
EDA/CDBG Revolving Loan Program		\$ 16,920
TIL Revolving Loan Program		\$245,267
CHDO SUPPORT		\$ 175,000
Comprehensive Neighborhood Improvement		\$175,000
Emergency Repair-Installment		\$ PI
Home Purchase/Rehab Incentive		\$ PI
2009 CDBG PROGRAM TOTAL FUNDING		\$2,809,353

An estimated total of approximately \$2,000,000 will be expended on activities that benefit low-and-moderate persons. The remainder of the estimated budget expenditures addresses the elimination of slum and blight on a spot or area basis.

The Consolidated Plan for 2010-2014 identifies 13 goals and allied objectives, which form the basis for the use of CDBG, HOME and ESG funds in the City. In summary these 13 goals (in no particular order) are:

1. Develop affordable housing for LMI residents utilizing resources available to the City, local CHDOs and other nonprofit organizations.
2. Promote the rehabilitation and preservation of the existing housing stock through rehabilitation and code enforcement activities.

3. Expand homeownership and rental opportunities for LMI/elderly individuals and households
4. Work to prevent homelessness by partnering with local nonprofit and social service agencies to provide support, awareness and coordination of services for at risk populations.
5. Work to end chronic homelessness by partnering with the local Continuum of Care, exploring the feasibility of establishing additional transitional/permanent supportive housing facilities in the City for homeless individuals and families.
6. Create, expand and retain employment opportunities in the City through support for business development activities, job training services, site developments and loan programs.
7. Promote development and access to affordable health care services.
8. Continue to utilize a systematic program of Neighborhood Enhancement to support neighborhoods city-wide and to strengthen the core downtown area.
9. Continue and expand youth programs, initiatives and services.
10. Utilize Code Enforcement resources to improve the quality, vitality and desirability of neighborhoods and housing stock.
11. Reduce lead-based paint hazards in existing housing stock.
12. Remove barriers to affordable housing and ensure Fair Housing for all residents.
13. Provide support for increased crime prevention/awareness activities.

The CDBG Program for 2010 addresses several of the Community and Economic Development goals and priority strategies identified in the Consolidated Plan. The goals and objectives of the City Commission as well as the funding criteria of the CDBG funding process also encourage projects that address these needs and strategies. Given present budget constraints, not all goals can be addressed directly. Please see the Tables Project Detail of the Action Plan for a more detailed explanation and funding amounts for all City funded programs.

The programs proposed by the City address goals directly through their activities but most of the programs address more than one goal and contribute to the realization of other goals in a more indirect manner. The goals directly addressed by each CDBG funded program are as follows:

2. Promote the rehabilitation and preservation of the existing housing stock through rehabilitation and code enforcement activities. -

This goal is directly addressed through the City' rehabilitation programs - the *Exterior Improvement Program* and the *Emergency Repair - Deferred Program* and the associated administrative costs. Additionally, the *Emergency Repair - Installment Program* operated by the City's CHDO, Neighborhood Housing Partnership of Greater Springfield, also addresses this goal. *Administrative support* for the NHP for management of the rehab programs as well as homebuyer counseling support this goal. The Housing Revolving Loan Fund also supports this goal by "recycling" loan repayments back to the rehabilitation programs to reloan to additional homeowners. CDBG funds are also programmed to provide administrative support to the City's various HOME funded activities. Those HOME activities are discussed in more detail in the preceding Housing section of the Action Plan. The *Code Enforcement and Demolition* activities address this goal directly through activities including requested inspections, the boarding and securing of structures, demolition of condemned structures and causing the removal of accumulations of junk and trash.

3. Expand homeownership and rental opportunities for LMI/elderly

individuals and households - The *Home Purchase/Rehab Incentive Program* operated by the NHP addresses this goal by providing down payment and rehabilitation assistance for first-time homebuyers.

6. Create, expand and retain employment opportunities in the City through support for business development activities, job training services, site developments and loan programs. - The *Springfield Technology Center* supports this goal with its business incubator facility as well as its business counseling and planning activities. It serves as a one-stop center for new and existing small businesses in the City. The *EDA/CDBG Revolving Loan* and *TIL Revolving Loan Programs* provide low cost loans for existing firms to expand or for new firms to initiate providing retention and/or creation of jobs in the City. The *Springfield Financial Group* provides administrative support for these loan programs. CDBG funds also support the position of the *Minority Business Development Coordinator* who oversees the City's MBE and minority contractor development activities and administers the Affirmative Action Program.

8. Continue to utilize a systematic program of Neighborhood Enhancement to support neighborhoods city-wide and to strengthen the core downtown area.- The *Center City Administration* activity supports this goal through supporting the Center City Association (CCA). The Center City Association is a neighborhood group made up of downtown property owners, government representatives, representatives of financial institutions, community college personnel, and foundation representatives. The CCA actively supports promotion of the downtown area as a place to live, establish a business and to recreate. The CCA supports infrastructure improvements in the area and promotes events in the downtown on a regular basis. The *Neighborhood Enhancement Program* provides salary and operating costs for a Neighborhood Enhancement Officer to work with the neighborhood associations in the City, the Council of Neighborhood Associations (CONA), and operate the Reserve-a-Rolloff Program. The *Reserve-a-Rolloff* program provides neighborhood associations with dumpster and bulk item pickup services for organized neighborhood cleanup efforts operated by the neighborhood associations. The *Supplemental Law Enforcement Assistance* program provides the expenses associated with a Community Resource Officer to work from the police substation on W. Johnny Lytle Avenue. This officer provides a police presence in the southwest neighborhoods as well as attending numerous neighborhood association meetings to give presentations on anticrime and safety measures. Finally, the *Weed Cutting* program provides contractors to cut the vegetation on lots and around vacant houses throughout the Code Enforcement Target Area. This not only improves the appearance of neighborhoods and encourages residents to take care of their exterior lot areas but also reduces noxious weeds and vegetation from hiding animals and trash.

9. Continue and expand youth programs, initiatives and services.- The *Summer Playground Program* partners with the National Trail Parks and Recreation District to provide recreational activities at school playgrounds and selected City parks during the summer. This gives children an opportunity for organized activities within their own neighborhoods. The program also includes field trips to local sites as well as to some in adjoining counties.

10. Utilize Code Enforcement resources to improve the quality, vitality and desirability of neighborhoods and housing stock. - The *Weed Cutting* program provides contractors to cut the vegetation on lots and around vacant houses throughout the Code Enforcement Target Area. This not only improves the appearance of neighborhoods and encourages residents to take care of their exterior lot areas but also reduces noxious weeds and vegetation from hiding animals and

trash. As mentioned above, the *Code Enforcement and Demolition* activities address this goal directly through activities including requested inspections, the boarding and securing of structures, demolition of condemned structures and causing the removal of accumulations of junk and trash.

11. Reduce Lead-based paint hazards in existing housing stock – The CDBG program provides funds to match the funds received by the Lead Safe Springfield program most often used for testing costs and providing match for the various activities carried out by LSS.

12. Remove barriers to affordable housing and ensure Fair Housing for all residents – CDBG funds support the activities of the *Fair Housing Coordinator* and provide funds for testing of suspected discriminatory housing practices in the local market.

13. Provide support for increased crime prevention/awareness activities. – CDBG funds will be used to support the activities of two Community Resource Officers in targeted LMI areas of the City through the Supplemental Law Enforcement Assistance Program (SLEAP). These officers will serve to increase police visibility, provide crime prevention education, attend neighborhood association meetings and work with the areas' youth. This program is discussed above as part of Goal #8 above.

Due to reductions in the City's entitlement amount and increased program expenses over the last several years, the City does not solicit funding applications from non-profit community services providers as it has in the past. As a result, only six public service activities (discussed above) were funded: Summer Playground Program, Weed Cutting, Downtown Revitalization (Center City Administration Support), the Neighborhood Enhancement Program and the Supplemental Law Enforcement Assistance Program.

All the programs but two are conducted on a City-wide basis. There is no specific geographical targeting of resources for rehabilitation or economic development programs. The exception is the weed-cutting program which is confined to the Code Enforcement Target Area which is determined annually and is based on income and prior Code Enforcement activities. The other exception is the SLEAP program.

All private and non-federal public resources addressing the goals are detailed starting on page 42.

Antipoverty Strategy

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

2010 Action Plan Antipoverty Strategy response:

1. Action to Reduce the Number of Families in Poverty

According to the 2000 U.S. Census, more than 50% of households in the City of Springfield are considered LMI. Of this segment of the local population, there are defined pockets of poverty. The goal of the City is to provide opportunities for these residents to help themselves out of this condition by providing programs designed to address their particular problems. By assisting in the creation of affordable housing options, economic opportunities, and the more efficient social service delivery systems, the underlying issues creating the existence of poverty can be more efficiently addressed.

The existence of poverty is often the result of a combination of factors. According to the feedback received during the stakeholder workshops, the major issues to be addressed in the community are: transportation services, housing rehabilitation, targeted neighborhood revitalization, affordable rental housing, tenant based rental assistance, and housing and economic opportunities. Each of these needs is recognized in the Consolidated Plan.

The resources currently available to address this problem include CDBG, HOME, ESG, CDBG-R, NSP1 and HPRP funds. Springfield has an active group of community based organizations that provide housing and community development services. The City will continue to work closely with and cooperate with these organizations so as many qualified households as possible benefit from available resources.

The City, in collaboration with the Continuum of Care, will continue to address activities which will allow persons to remain in their housing; keep it decent, safe and sanitary; provide affordable housing opportunities for the low and moderate income persons; and work to increase economic opportunities to the low income individuals in the community. Low interest loans for rehabilitation will permit low and moderate income persons to be better able to use their limited resources for others necessary items (i.e.: clothing, food, transportation costs, etc.).

Other Available Resources in the Fight to Reduce Poverty

The City of Springfield will work cooperatively with local service provider agencies to enhance its affordable housing and supportive service funding sources. This effort will be aimed at maximizing available resources to access funds at the federal, state and local levels. The principal goal of this coordinated strategy is to assist low- and moderate income renters and owners, the homeless, female headed households with children, low-income elderly, persons with AIDS, public and assisted housing residents, persons with mental and physical disabilities, and other special needs populations. The City will seek creative partnerships with private lenders, community-based nonprofit organizations and other state and local agencies to provide affordable housing and other public service/community development activities to improve the quality of life for all of its residents. The following list highlights some of the programs that the City will seek to enhance its financial resources to meet the needs of its residents:

Programs

Home Investment Partnership (HOME) Funds. (As described in this Action Plan)

Community Development Block Grant Program (CDBG). (As described in this Action Plan)

HOPE VI. SMHA working to complete Lincoln Park HOPE VI project. This development has transformed the Lincoln Park neighborhood and has contributed to a higher quality of life.

Continuum of Care. The City will encourage homeless and emergency service providers to submit independent or joint applications which might include any of the following programs that now commence each year with a single NOFA:

1. Supportive Housing for Persons With Disabilities (Section 811) - The City will encourage the special needs providers to apply individually and jointly.
2. Section 8 Moderate Rehab Program for Single Room Occupancy (SRO). The

City will encourage SMHA and all homeless and special needs providers to apply individually and jointly.

3. Supportive Housing for The Elderly (Section 202) - The City will encourage

Supportive Housing Program. The City will encourage special needs providers to apply for this grant to develop supportive housing and services. This is a competitive grant program open to the City as well as the local private non-profit corporations, which is intended to promote the development of supportive housing and services.

Housing Counseling. The City will encourage special needs providers to apply individually and jointly to create a comprehensive collaborative housing education program.

Lead based Paint Hazard Control. The City will implement its existing grant for a County wide program. The City will consider future applications for funds if available.

All other applicable single and multi-family housing programs offered through HUD: The city will encourage and assist housing providers to apply for Section 203 (b) and (i), the Section 203 (k), the Section 221 (d) (2), Section 106, Section 221 (d) (3) and (4) grants, among others.

COPS Program. The City will continue to implement the COPS program, assigning police officers to a particular area on a semi-permanent basis. This will allow the police officers a chance to get to know the area and the residents on a more personal level than possible when patrolling the area by car only. The assigned officers will also deal with other problems, for example, nuisance abatement, social-service referrals, etc., in addition to more typical police work. The City currently receives funding through the federal COPS AHEAD (Community Oriented Policing Services Accelerated Hiring, Education and Deployment) program to hire additional officers to assist in the local COPS program expansion.

Federal Highway Administration. Funds are made available to the City for transportation facilities, including major roads, transit facilities, bridges, etc. These funds are distributed on an 80:20 federal to local match ratio.

TEA 21. Federal Transportation Enhancement Act Funds are available for a variety of intermodal transportation enhancements, historic preservation, and aesthetic improvements in transportation corridors on an 80:20 federal to local match of funds. The City will continue to collaborate with TCC to seek available federal funds for transportation improvements.

State Programs

Affordable Housing Programs. The City of Springfield will explore all eligible State of Ohio affordable housing funding avenues under House Bill 339 passed in October of 1991. The purpose of this strategy will be to augment the financial resources of its housing and supportive service providers, thereby increasing the supply of affordable, safe and decent housing units in the City. Among some of the programs in use are the Ohio Housing Trust Fund (OHTF), the Ohio Housing Finance Agency (OHFA) 501 c (3) bonds, the low-income housing tax credit (LIHTC), down payment assistance and homebuyers education, and the OHFA home ownership (first time homebuyers) programs.

ODOD Region IV Economic Development Programs. The City will continue to participate in the Region IV Economic Development Council through its SBDC. Presently the City receives funding from the State SBDC for a business counselor. Other state funding sources, for example, Child Day Care Microenterprise Loan Programs, Job Tax Credits, etc. are currently in use.

State Capital Improvement Program. Funds are granted to the City for the improvement of transportation facilities, including collector and arterial streets.

Ohio Department of Transportation. Funds are granted to the City for its portion of the 20 percent local share toward funds from the Federal Highway Administration on major street projects, particularly State routes through the City.

Public Works Grants. Used for the installation of infrastructure, which contributes to the creation/retention of jobs in the community.

A comprehensive listing of resources is available in the 2010 Consolidated Plan.

NON-HOMELESS SPECIAL NEEDS HOUSING

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

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

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

2010 Action Plan Specific Objectives response:

1. Priorities and Objectives of Non-Homeless Special Needs

The priorities and objectives identified below are not presented in order of preference. They are grouped by type of activity and are based on information obtained from housing and social service providers.

Priorities for the Elderly/Frail Elderly Persons

- Continue to support activities that provide affordable housing for elderly and frail elderly residents at or below 50% of area median income.
- Continue to support activities that provide the elderly and frail elderly with benefits counseling, care coordination, transportation, and other services.

Explore the possibility of creating new affordable housing options for the elderly population in Springfield. There is a need for additional housing units that provide supportive services.

The City will support the efforts of organizations that seek to develop affordable housing for the elderly and frail elderly as well as those organizations that provide services to the elderly and frail elderly. Due to the limited funding amounts the City

receives, it cannot allocate CDBG or HOME funds to elderly and frail elderly related projects. However, the City will support such efforts by issuing certificates of consistency for any elderly affordable housing or service-related projects submitted to the City for approval by other entities in Springfield.

Priorities for the Developmentally Disabled

- Continue to support activities that provide affordable housing for developmentally disabled individuals.
- Continue to support activities that provide the developmentally disabled with supportive services such as counseling, job training, etc.

The City will support the efforts of organizations that seek to develop affordable housing for the developmentally disabled population as well as those organizations that provide services to the developmentally disabled. Due to limited funding amounts the City receives, it cannot allocate CDBG or HOME funds to projects targeting the developmentally disabled. However, the City will support these efforts by issuing certificates of consistency for any developmentally disabled housing or service-related projects submitted to the City for approval by other organizations and service providers in Springfield.

Priorities for the Mental Illness

- Continue to offer support and assistance to local agencies that provide supportive services and outreach programs to individuals with mental illness.
- Increase the supply of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities. These facilities should provide case management services to residents.

The City of Springfield will aid the efforts of area organizations that provide supportive services and transitional and supportive permanent housing options to persons with mental illness. The City will issue certificates of consistency for any projects undertaken by other entities that contain the provision of housing and other supportive services for persons suffering from mental illness.

Priorities for the Victims of Domestic Violence

- Continue to offer support and assistance to local agencies that provide supportive services and outreach programs to victims of domestic violence.
- Increase the supply of emergency shelter services for victims of domestic violence. These facilities should provide case management services.

The City of Springfield will support the efforts of area organizations that provide emergency shelter, transitional housing, and supportive services to victims of domestic violence. The City will issue certificates of consistency for any projects undertaken by other organizations that include the provision of emergency shelter, transitional housing, and supportive services for victims of domestic violence.

Priorities for the Substance Abusers

- Continue to offer support to local agencies that provide outreach programs to individuals with drug and alcohol problems.
- Continue to support organizations that provide transitional and permanent supportive housing for individuals with drug and alcohol addiction.

The City of Springfield will offer assistance to local agencies providing outreach services to individuals with drug and alcohol problems. Furthermore, the City will support area service providers and nonprofit organizations that provide transitional and supportive permanent housing for people with substance abuse issues. The City

is willing to grant certificates of consistency for projects submitted for approval by area organizations. Such projects must support individuals with drug and alcohol addiction through the creation of transitional and supportive housing and the provision of supportive services.

Priorities for the Disabled Persons/Physically Disabled

- Increase tenant-based rental assistance subsidies to serve more individuals and families who have disabilities and are in danger of becoming homeless.
- Increase the supply of affordable accessible housing, specifically ground floor apartments.
- Continue to support activities that provide persons with disabilities with the resources necessary to make improvements to their homes.

The City of Springfield will work with the Springfield Metropolitan Housing Authority (SMHA) and other agencies to increase tenant-based rental assistance. In addition, the City will maintain dialogue with area nonprofits and SMHA to evaluate the feasibility of developing larger-scale affordable housing projects that incorporate accessible units. The City will support efforts to increase the supply of affordable accessible housing by granting certificates of consistency for projects that are submitted to the city for approval by other entities in Springfield.

Priorities for Persons with HIV/AIDS

- Continue to support efforts that provide affordable housing to people living with HIV/AIDS.
- Continue to support organizations that provide supportive services to people living with HIV/AIDS.

The City of Springfield will support area organizations that provide supportive services and affordable housing options for people living with HIV/AIDS. The City will issue certificates of consistency for any projects meeting the aforementioned criteria that are submitted for review.

2. Federal, State, and Local Sources Available to Address Special Needs and Priorities

It is increasingly difficult for the City of Springfield to fund non-homeless special needs projects due to the limited amount of funding the City receives annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. The City utilizes a HOME TBRA program to assist low income special needs clients with rental assistance and utilizes the Rental Incentive, New Construction/Rehab for Private and Non-Profit Development and Transitional to Permanent Housing programs to assist agencies working with special needs clients. Additional program information can be found in the Housing, Specific Housing Objectives section of this document.

Other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to Springfield's non-homeless special needs populations. These resources are listed in the Antipoverty Strategy response.

The City of Springfield relies on area organizations, such the Mental Health and Recovery Board, the Clark County Board of Mental Retardation and Developmental Disabilities (MRDD), the Interfaith Hospitality Network, Mental Health Services, Project Woman, the Springfield Metropolitan Housing Authority, and the local Area Agency on Aging to provide many services to the non-homeless special needs

populations. The city will continue to support the efforts of these organizations and other organizations that provide housing and supportive services to non-homeless special needs individuals in Springfield.

Housing Opportunities for People with AIDS

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

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

2010 Action Plan HOPWA response:

1-9. Not Applicable

Specific HOPWA Objectives

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

2010 Action Plan HOPWA response:

Not Applicable

Other Narrative

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

Match, Leveraging and Other Resources

CDBG

The CDBG Program encourages but does not require specific matching requirements for its subgrantees and other program recipients. "Other resources" include private and other public funds that are being used to support the activities funded through the City's CDBG Program.

The following lists the activity being funded and the other resources that are in addition to the 2010 CDBG allocations shown in the Projects Tables.

Center City/Administration - The Center City Association is the recipient of local foundation funds of which a part is on a matching basis. The \$25,000 provided to the association will leverage another \$25,000 directly and the program is supported by an additional \$425,000 from various sources.

Reserve-a-Rolloff Program - This program receives funding aid from Clark County Solid Waste District in the form of tire and bulk item disposal support.

Additionally, the following two subrecipients provide other funding to support their programs.

Springfield Technology Center - The Center will generate approximately \$100,000 in income from rent and other services it provides. It also receives approximately \$72,000 from the Ohio Department of Development and \$7,500 from Clark County for operations.

Springfield Financial Group - This program will generate approximately \$35,000 for its operating expenses through loan interest and fees.

The subrecipients funded during the 2010 Program Year provide various forms of in-kind services including administrative assistance, supplies, staff resources and other forms of services not included in this listing. Though not always quantifiable, these in-kind contributions are very significant to the overall success of their projects and the CDBG Program as a whole.

In addition to the CDBG Entitlement funds that the City will receive in 2010, an allocation of funds through the Department of Housing & Urban Development (HUD)

as part of the American Recovery and Reinvestment Act (ARRA) of 2009 will be expended. The City will be using the allocation to fund the replacement of miscellaneous curbs and sidewalks, the installation of handicap ramps, and the resurfacing of the existing roadway on the following streets:

- Clifton Ave. from Selma Rd. to Liberty St.
- Liberty St. from Clifton Ave. to Drexel Ave.
- Chestnut St. from Limestone St. to Murray St.
- Short St. from Chestnut St. to the end
- Elm St. from Sherman Ave. to Mt. Vernon Ave.
- Johnson Ave. from Limestone St. to Clay St. (Alternate)
- Ontario Ave. from Indiana Ave. to Johnson Ave. (Alternate)

All the work will take place within the existing right-of-way and the project will not result in any change in the size or capacity of the existing streets. The total allotment is \$533,358. The project will be bid in March of 2010 and the street work is slated to begin in Spring, 2010.

HOME/ESG

Additionally, PJ's are required to leverage permanent contributions for affordable housing under the HOME program, also know as HOME Match. During a fiscal year this HOME Match must total not less than 25 percent of the HOME funds drawn for the fiscal year for project costs, unless the city has received a reduction in the match requirement. Prior to 2003, the City had received a 100% match reduction. Beginning in 2003, the city received a 50% match reduction, meaning the city's 2010 HOME Match to affordable housing must be no less than 12 1/2% of the HOME allocation, or \$69,802.13. The City reports Match in the submission of the yearly CAPER.

Emergency Shelter Grant (ESG) funds require a one-to one match. Non-profits receiving funds will be required to provide the 1-to-1 match equivalent to ESG funds received. As part of its monitoring efforts, the City will determine that matching funds are eligible under ESG guidelines.

PROGRAM	OTHER RESOURCES	HOW LEVERAGED
HOME LOAN - (HOME)	Resources of individual homeowners and private lenders will be utilized.	Through the pay-back of the HOME loans.
TRANSITIONAL TO PERMANENT HOUSING (HOME)	Social Service provider may provide matching grant in the form of donated materials, contributed staff time, United Way, donated buildings, rents, and private contributions.	A 1 to 1 non-Federal match is suggested.
NEW CONSTRUCTION (HOME) LIHTC	Private financing through lenders, buyer's contributions, developer contributions, foundations	A non-federal match is required.
TENANT BASED ASSISTANCE PROGRAM	Continuum of care providers will donate ongoing services	No match is required, however homeless care

(HOME)	of placement, housing identification, homeless identification, evaluation, and some rental income.	providers donate services to participate in program.
THE OTHER PLACE – Craig House (ESG)	Match through United Way, donations, and volunteer hours.	A 1 to 1 non-Federal match is required.
PROJECT WOMAN C-SAW HOUSE (ESG)	Match through marriage license fees, volunteer hours	A 1 to 1 non-Federal match is required.
AMERICAN RED CROSS (ESG)	Match through American Red Cross donations, service fees and contributions.	A 1 to 1 non-Federal match is required.
HANNAH HOUSE (ESG)	Match through donations and contributions	A 1 to 1 non-Federal match is required.
INTERFAITH HOSPITALITY NETWORK (ESG)	Match through grants, individual, United Way and church contributions, etc.	A 1 to 1 non-Federal match is required.

CITY OF SPRINGFIELD MINORITY BUSINESS OUTREACH

The City continues to be committed to Minority Business Development, through Chapter 153 of its Codified Ordinances. This Chapter identifies the following objectives, 1.) to ensure that disadvantaged and minority business enterprises “have maximum opportunity to participate in all City contracts”; 2.) “to encourage all City contractors to make conscientious efforts, consistent with sound procurement practices and applicable law”, to afford disadvantaged and minority/female business enterprises a “fair opportunity in their subcontracting or supplying process”; and 3.) “to prohibit City contractors from discriminating against potential subcontractors and potential suppliers because such potential subcontractor or potential supplier is a minority/female or a disadvantaged business.” (Ord. 94-106. Passed 4-5-94.)

The City of Springfield’s Minority Business participation goal for HUD funded projects remains at 18% of the applicable contract amount. Staff in the Human Relations, Housing and Neighborhood Services Department and the Division of Purchasing work together to ensure that Minority, Female and Disadvantaged Business Enterprises have the maximum opportunity to participate in all City contracts regardless of funding source.

The Minority Business Office provides the following services:

- Business start-up assistance
- Information on procurement policies and opportunities
- Each bid package with a value of more than \$15,000 must include the Minority Business Requirement Package
- Training and technical assistance seminars
- Networking opportunities
- Prime and subcontracting opportunities
- Local, State and Federal Certification assistance
- Assistance with business plans, financial planning and packaging