

The city of Framingham needs to add housing rehab due to an increase of costs of construction due to the pandemic.

Executive Summary

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

1. Introduction

The city of Framingham's Community Development Department (CD), an arm of the Planning and Community Development Division, administers the municipality's Community Development Block Grant (CDBG) program. CD developed this action plan to detail the proposed uses of Community Development Block Grant (CDBG) funds in Framingham from July 1, 2021, to June 30, 2022. The plan outlines the community's plans for using \$512,556, \$5,800 in projected program income, and \$60,000 rollover funds. CD will use funds for activities in the areas of economic development/microenterprise, code enforcement, public facility improvements and public services.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Based on objectives and outcomes described in the FY21-25 consolidated plan, the city of Framingham continues to deliver services in housing rehabilitation, public services, economic development and public improvements. The FFY21 action plan outlines how the department fulfills these goals through a number of projects and activities undertaken in accordance with Community Development Block Grant (CDBG) regulations and community needs. The city selected its activities in order to achieve the following goals:

1. Arrest deterioration in the existing housing stock and stabilize neighborhoods through ongoing financial and technical housing rehabilitation assistance to property owners
2. Develop innovative measures to promote affordable housing for low- and moderate-income households
3. Improve infrastructure that will prolong the useful life of public facilities
4. Eliminate architectural barriers, which prevent access by persons with disabilities to public and private facilities
5. Enhance the quality of life for low- and moderate-income residents through the provision of public services

6. Administer the CDBG program effectively and equitably and to ensure that all members of the community can participate in or benefit from program activities

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

For the past year the City of Framingham has launched a successful small business assistance program to alleviate the devastating effects of business during the COVID19 pandemic. As of July 13, the city has assisted 125 businesses and 275 Framingham residents using COVID funds. The city wants to continue assisting these businesses during the transition to the recovery phase. Below is an example of the approach for microenterprises (ME) that entail institutional partnerships to demonstrate how the department uses a meticulous process for the projects it implements. Staff operates ME activities, selecting projects through an application process, evaluated by an established set of criteria. Application review criteria includes

- Compliance with CDBG statutory objectives and eligibility guidelines
- Evidence of administrative capacity to assist Town in tracking long-term outcomes and ensuring on-going eligibility of beneficiaries of project;
- Demonstrated need for assistance;
- Benefit to the community;
- Financial sustainability of business;
- Degree of community support for project;

Community Development Department staff diligently reviews all applications and expressly examine the nature and scope of proposed activities, the target population, and the capacity of the proposing agency. Proponents will be encouraged to provide activities that serve target populations consistent with program priorities. The municipality will not support any application that fails to address the needs of priority target groups through appropriate activities is proposed by an entity that does not demonstrate the capacity to undertake projects, and/or proposes a project that may be unduly disruptive of neighborhood character. Staff then reviews for statutory and regulatory eligibility, feasibility, and capacity of proponents to implement services. Beyond a thorough review, these are the general characteristics of selected projects.

The city completed one housing rehab project during the pandemic. However, due to lack of applications the CD department to put the housing rehab program on pause for the upcoming year. Even though the city is not accepting any more applications, we are rehabbing 3 projects during this program year.

Some public services have successfully pivoted to become more online. As a result, there were not disruptions to the enrollment for these programs. COVID19 did also place a strain on a couple of programs due to increased need of services. Due to this some of these agencies did receive CV funds to be able to sustain the program and help more residents.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Community Development Department held 3 needs assessment meeting in the winter of 2021 which was hosted by the Community Development Committee. All of the meetings were hosted virtually on zoom. As a result, the city got more participation from the people with disabilities and child care issues. Zoom made these meetings more accessible to Framingham low income residents. Other meetings followed that incorporated resident input into the selection of activities and projects that resulted in the FY21 action plan. Outreach included notices to residents and institutional stakeholders and ads in the local newspaper and announcements on the city's website. The CD department posted all of the meetings on the Framingham Public Meeting portal run through the City Clerk's Office; while, the public hearings were advertised in the Metrowest Daily News in addition to the public meeting portal. All of the notices were trilingual to accommodate the Spanish and the Brazilian community. These two languages are the predominant languages other than English spoken in Framingham.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

After initial draft was released some residents questioned why some projects were not included. As a result, the city solicitor suggested we revote on the projects which the committee did on 6/3. During this revote the majority of the original projects were approved. However, some projects funding were cut to accommodate the addition of the Framingham Dog Park, Rose Kennedy ADA sidewalk project and the Public Library. As a result, code enforcement sustained a \$30,000 loss and the public health department was eliminated in order to fully fund the library and microenterprise program. All projects were approved unanimously.

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

all comments were accepted

7. Summary

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	FRAMINGHAM	Community Development Department

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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Community Development Coordinator

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

1. Introduction

To develop the action plan, the city of Framingham consulted with residents, local agencies and city departments. The city gathered information from the community through public meetings and collected data from numerous resources, municipal studies and more. The city did not consult with internet service providers since the majority of the low mod census tracts in Framingham have access to broadband. Xfinity and RCN are the internet providers within the community. Also, as a result of the pandemic the school department worked with various low income housing developments to increase the broadband bandwidth within the development.

The Planning and Community Development Division, which CD is part of, includes the Conservation Commission. As result, the CD department is in constant communication with Conservation to provide consultation for any projects impacting flood zone, wet lands, endangered species, and prime farmlands. Also, the city is in the midst of updating its multiple hazard mitigation plan which the division is part of. The city is also in constact communication with MEMA and FEMA who have their emergency bunker located within the city.

Framingham is part of the MetroWest Consortium and that Newton MA is the the lead consortium and submits the Con Plan/Action Paln on our behalf.

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

The Community Development Coordinator continues to sit on the steering committee of Framingham Community Partners, a group dedicated to strengthening families and community systems through collaboration. It meets bi-monthly for local providers to share resources. The group hosts information sessions, networking events and circulates notifications on opportunities in the community. Among its offerings has been events to introduce services to members through a speed-networking event, themed discussions on local resources and a listserv comprising of 200 members to whom to announce community opportunities ranging from jobs to trainings.

In addition to its work with Community Partners, the department studies the practical ways in which municipal resources can be used to impact low- and moderate-income residents. It raises consciousness among municipal leadership about needs, analyzing areas of potential policy change and devising deliberate, long-term campaigns and work plans to encourage policy changes that enhance coordination. CD also works with key boards and constituents to connect all of its ongoing work to achieving this end.

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

The city of Framingham, in collaboration with DHCD and other local partner, has established regional net-works to coordinate provision of immediate, comprehensive and effective services to transition clients in need from emergency shelter to permanent housing. In Framingham, the formulation and pursuit of multi-faceted strategies to address the housing and supportive service needs of homeless people is managed through the Balance of State Continuum of Care (CoC) process. Locally, an outlet was in the ongoing focus on homelessness forum that went on throughout the year to discuss and strategize about the issue. There were discussions and solutions for accessing DHCD emergency shelter services by DHCD staff. In addition, assessment of local homeless needs and development of programs to address homelessness needs is carried out by neighborhood organizations working with DHCD, using platforms provided by the agency.

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

While the City of Framingham does not receive ESG funds directly, we are part of Balance of State COC. We are part of the project review committee to allocate funds.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Framingham Office of Capital Projects
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Office of Capital Projects were consulted for public facility needs
2	Agency/Group/Organization	Framingham Parks and Recreation Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD contact Parks and Rec about public facility needs within the city.
3	Agency/Group/Organization	DOWNTOWN FRAMINGHAM INC
	Agency/Group/Organization Type	Business Leaders Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD contacted DFI to determine business needs of downtown businesses.

4	Agency/Group/Organization	Family Promise MetroWest
	Agency/Group/Organization Type	Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CD consulted Family Promise about the housing needs of the homeless population.
5	Agency/Group/Organization	MA - DHCD
	Agency/Group/Organization Type	Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Balance of State COC was conducted about the homeless needs in the COC.
6	Agency/Group/Organization	Framingham Inspectional Services Department
	Agency/Group/Organization Type	Services - Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	inspectional services was consulted about the housing stock and conditions of south Framingham
7	Agency/Group/Organization	Latino Health Insurance Program
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Latino Health Insurance program was consulted to determine the health and economic needs of Latinx Community
8	Agency/Group/Organization	FRAMINGHAM ADULT ESL PROGRAM
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Adult ESL was consulted about the economic and education needs of the LEP community
9	Agency/Group/Organization	Brazilian American Center
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and education needs of the LEP community
10	Agency/Group/Organization	FRAMINGHA LITERACY UNLIMITED PROGRAM
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and education needs of the LEP community
12	Agency/Group/Organization	Massachusetts Alliance of Portuguese Speakers (MAPS)
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and education needs of the Portuguese community
13	Agency/Group/Organization	Circle of Hope
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the clothing and tangible item needs of the family homeless needs of the community.
14	Agency/Group/Organization	South Middlesex Opportunity Council, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Services - Victims Regional organization Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about a wide range of socio-economic needs of LMI households in Framingham

15	Agency/Group/Organization	Framingham Health Department
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about Framingham housing conditions
16	Agency/Group/Organization	Advocates Inc. for Community Connections
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and education needs of low income youth in the community
17	Agency/Group/Organization	Wayside Youth and Family Support Network
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the housing needs for LMI households
18	Agency/Group/Organization	Pelham II Corp.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and education needs of LMI households
19	Agency/Group/Organization	Framingham Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Tee CD department consulted with FHA to determine the housing needs of their organization as well as housing needs for the community.
20	Agency/Group/Organization	MetroWest Center for Independent Living
	Agency/Group/Organization Type	Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and housing needs for people with disabilities
21	Agency/Group/Organization	Metrowest Mediation Services
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the housing needs of tenants and owners recovering from the pandemic
22	Agency/Group/Organization	Metrowest Legal Services
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the housing needs of the families affected by COVID
23	Agency/Group/Organization	West Metro HOME Consortium
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The CD continuously consults with the City of Newton about fair housing and affordable housing needs in consortium
24	Agency/Group/Organization	Framingham Office of Veterans' Affairs
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Org was consulted about the economic and housing needs veteran community
25	Agency/Group/Organization	Framingham Council on Aging/Callahan Center
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The CD department contacted the senior center to find out about the needs of seniors

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

City attempted to contact as many stakeholders are possible

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Massachusetts Department of Housing and Community Development	Homelessness
Framingham PHA 5-year Plan and Annual Plan	FRAMINGHAM HOUSING AUTHORITY	Housing/Homeless Needs
Framingham Open Space Plan and Recreation Plan	Framingham Planning and Community Development Division	Non-housing needs
Southeast Framingham Land Use Analysis Framingham	Framingham Planning Board	Non-housing needs
Framingham Housing Plan, Updated 2014	Framingham Planning and Community Development Division	Housing
Southeast Framingham Neighborhood Pan	Framingham Planning and Community Development Division	Non-housing needs
Downtown Framingham TOD Plan	Framingham Planning and Community Development Division	Non-housing and Housing Needs

Table 3 - Other local / regional / federal planning efforts

Narrative

The city is a member of the WestMetro HOME Consortium that includes 12 other cities and towns. It is also in the Balance of State Continuum of Care for homelessness with 75 other municipalities. CD consulted with its WestMetro Home Consortium, CoC partners, city committees, boards and commissions, as well as housing and other public service providers.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

Community Development Department staff published legal ads in the *Metrowest Daily News* as a means of notifying the community about public hearings. The notices were also placed on the City's website with the draft plan. Also, the city council approved submission of the Annual Action Plan in May during a regular meeting, which was open to the public allowing for public comment. See below for a listing of all concerted outreach efforts. Outreach outlets that encouraged citizen participation included social media, newspapers, newsletters, emails and other forums. Details of efforts are below. Please also note that the 30-day comment period began on June 6.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	CD department worked with cd committee to refine rfp for fy22			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: spanish/ portuguese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	CD committee hosted a public hearing for public service agencies		all comments received	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Minorities Non-English Speaking - Specify other language: spanish/ portuguese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	CD committee hosted a public hearing for non public service agencies			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Meeting	Minorities Non-English Speaking - Specify other language: spanish/ portuguese Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The CD committee met to recommend awards for public services			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: spanish, portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	committee met to recommend non public service allocation	Resident wanted to know why we couldnt give funds to each project	all comments accepted	
6	Newspaper Ad	Non-English Speaking - Specify other language: spanish, portuguese	THE CD committee purchased ads in the Metrowest Daily NEws for the following dates	none	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	public meeting portal	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	all CD committee meetings are published on the public meeting portal. I have attached all agendas and approved minutes	none	n/a	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City will receive \$512,556 in its allocation for FY2022. (Federal FY2021) and \$60,000 rollover for the Microenterprise program. The City also plans on using \$5,8000 of Prior Year Program Income (PI) - 15 percent of PI will be used to compensate public services annually. This funding will support economic development, public facilities, administration, public services, and code enforcement. The City maximizes the impact of its CDBG funds by encouraging partners to leverage additional dollars, strongly encouraging the leveraging of non-federal resources. Other grants secured in the community will be used to forward CDBG goals outlined in this Strategic Plan when feasible. Please note that any remaining

unspent prior year funds will be spent during this period.

The city needs to transfer \$25,000 from admin to housing rehab due to cost overruns caused the pandemic.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	512,556	5,800	60,000	578,356	2,316,676	Funds are expected to be annually allocated as follows: 20% for Administration; 15% for Public Services; the remaining is focused on the uses in this chart.

Table 5 - Expected Resources – Priority Table

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

Framingham’s CDBG funds are usually matched with private, state and local resources to make activities possible, this is particularly true concerning public services and their 15 percent cap. Recipients of CDBG funds must demonstrate funding leverage through the request process; the Community Development Department does not directly leverage these funds. An example of this is the CDBG Sign and Façade improvement

program, which reimburses businesses or property owners a portion of the total cost. The Department of Planning and Community Development also leverages staff administrative and activity delivery costs against municipal general pool funding to support service delivery. Public Facilities improvement costs often exceed the total cost, causing a reliance on local/state capital funds to complete projects.

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

The City is constructing new amenities at Farm Pond within a low mod census to attract more households living within the EJ neighborhood. Additionally, the city is rehabbing a public park in a non-low mod census tract to make it ADA accessible for residents with disabilities. The city owned sidewalks at Framingham Housing will be redone in order to make them ADA compliant.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2021	2025	All CDBG programs			CDBG: \$101,020	
2	Economic Development	2021	2025	Non-Housing Community Development	Census Tract Greater than 51% Low Mod	Economic Development	CDBG: \$225,800	Facade treatment/business building rehabilitation: 3 Business Businesses assisted: 115 Businesses Assisted
3	Public Facilities	2021	2025	Non-Housing Community Development	Southeast Framingham Neighborhood		CDBG: \$135,536	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15065 Persons Assisted Rental units constructed: 7 Household Housing Unit
4	Public Services	2021	2025	Non-Housing Community Development			CDBG: \$76,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Housing Rehabilitation	2021	2025	Affordable Housing Non-Housing Community Development	Downtown Framingham District Southeast Framingham Neighborhood Census Tract Greater than 51% Low Mod	Housing Rehabilitation	CDBG: \$40,000	Housing Code Enforcement/Foreclosed Property Care: 300 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	The CD department will equitably administer and verify eligibility to all CDBG programs for all Framingham residents and organizations.
2	Goal Name	Economic Development
	Goal Description	CD will address the economic conditions for small businesses in the downtown commercial target areas that serve low and moderate income residents. Additionally, the city will expand the COVID19 small business grant to include start up funds for microenterprises. Additionally, the city will continue the sign and facade program.

3	Goal Name	Public Facilities
	Goal Description	The city will be using its HOME program income to construct 7 new ADA units. Additionally, the city will be redesigning a public park to make it ADA accessible, renovating the main library, making sidewalks ADA compliant at an elderly and disabled public housing development and constructing a dog park
4	Goal Name	Public Services
	Goal Description	The City of Framingham uses CDBG funds to enhance the socio-economic dstatus of low and moderate income Framingham households. CDBG funds are disbursed to local organizations to meet this goal.
5	Goal Name	Housing Rehabilitation
	Goal Description	The city will continue to fund the Code Enforcement task force. This task force meet monthly to check for violations in low mod census tracts of Framingham. The task force consists of the FPD, FFD, health department, Sanitation and Inspeccitonal Services.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects reflect goals and priorities outlined in the FY2021-2025/Federal FY2020-2024 Consolidated Plan for Housing Rehabilitation/Code Enforcement, Public Services, Downtown Improvements/Economic Development.

#	Project Name
1	Program Administration
2	Code Enforcement
3	Microenterprise
4	Public Services
5	Economic Development/Downtown Improvements
6	Public Improvements
7	Housing Rehabilitation

Table 7 – Project Information

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

CD staff prioritized allocations to address underserved needs by analyzing the goals set in the consolidated plan, the data collected to compile the document, census information, needs assessments, public meetings as well as resident and stakeholder input.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Tenant Based Assistance Housing Rehabilitation Economic Development Public Facilities Public Services
	Funding	CDBG: \$76,020
	Description	The city will use CDBG funds to administer the CDBG program effectively and equitable. Funds will be used to cover administrative costs to manage the CDBG. Costs will include but not limited to fringe benefits, salaries, and office supplies
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	CDBG funds will be spent on public services, public facilities, Downtown improvements, and housing rehabilitation/code enforcement.
	Location Description	The City will expend funds to services that cater to low- and moderate-income households and address the goals of the Consolidated plan and the AAP.
	Planned Activities	The funds are for the administration and planning costs of the CDBG program only. No more than 20 percent of the grant allocation and program income earned can be allocated for administration
2	Project Name	Code Enforcement
	Target Area	Southeast Framingham Neighborhood
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$40,000

	Description	Description The City will use CDBG funds to pay for housing inspections in targeted low/moderate-income (LM) neighborhoods. Housing code violations will be required to be corrected by the property owners, in partnership with the HRAP. This program works in coordination with the Code Enforcement Task Force, an inter-departmental team, which conducts monthly neighborhood site visits of the neighborhoods to develop solutions and improvements from a holistic, interdisciplinary approach. Code Enforcement: uses CDBG funds to pay for housing inspections in targeted low/moderate-income neighborhoods, conducted in conjunction with Inspectional Services and the Public Health Department.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	We expected 350 households to be benefits by the activity via the two programs.
	Location Description	South Framingham
	Planned Activities	A task force comprising of various City departments conduct walkthroughs within qualified census tracts in South Framingham to address code violations contributing to neighborhood blight.
3	Project Name	Microenterprise
	Target Area	Downtown Framingham District Southeast Framingham Neighborhood
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$135,800
	Description	The city will provide grants to income eligible microenterprise owners
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	7 low mod business owners
	Location Description	City wide
	Planned Activities	grants will be provided for income eligible microenterprise for capital

4	Project Name	Public Services
	Target Area	Downtown Framingham District Southeast Framingham Neighborhood Census Tract Greater than 51% Low Mod
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$76,000
	Description	<p>Description Improve the quality of life for low and moderate-income people by subsidizing with CDBG funding the provision of public services.</p> <p>1. Framingham Adult ESL Program: Framingham Adult ESL Plus has free English-as-a-Second Language classes, training, and development for adults (ages 18 - 85) who are limited English speakers. The program is to facilitate their integration into the community.</p> <p>2. Circle of Hope Support for Homeless Families in Framingham: maintains a partnership with the Clinton House Family Shelter and Pearl Street Family Shelter to provide homeless individuals clothing and necessities in order to preserve and enhance overall health and personal dignity.</p> <p>3. Community Connections/Framingham Coalition summer Work Program: delivers a summer work program that employs 30 teens (ages 14 to 17) who are from low- to moderate-income Framingham households.</p> <p>4. HOPE (Healthy Options for Progress Through Education): is an on-site community-based program geared towards 14-21 year-old youths residing at the Pelham Apartments and surrounding neighborhoods.</p> <p>5. Hoops and Homework: operates two supervised sites for after school, educational and recreational programs for children who live at Cochituate Homes (Interfaith Terrace) and the Carlson/Pusan Public Housing complexes.</p> <p>6. Literacy Unlimited: teaches basic reading, writing, and computational skills to illiterate and learning-disabled adults on a one-to-one basis and in groups.</p> <p>7. Massachusetts Alliance of Portuguese Speakers: serves mostly low-income residents transitioning Portuguese speakers so they become more self-sufficient.</p> <p>8. Pearl Street Cupboard and Cafe at Park: improves quality of life and connects families and individuals in need of essential services and resources through hunger relief.</p>
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Public services will provide assistance to approximately 350 low- and moderate-income households in Framingham.
	Location Description	South Framingham
	Planned Activities	CDBG funds will be spent on services to address hunger, after school programs, adult ESL and literacy, small business development, summer jobs for youth and essential services to homeless families.
5	Project Name	Economic Development/Downtown Improvements
	Target Area	Downtown Framingham District Southeast Framingham Neighborhood
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$73,000
	Description	Description Enhance the quality of life for low- and moderate-income people by improving economic conditions for small businesses in Downtown Framingham. Upgrade the business district, expand economic opportunities for residents and improve community appearance and livability. Economic Development/Downtown Improvements: 1. Downtown Commercial Sign and Facade Program: provides capital for partial rebates to help small businesses located in the Framingham Commercial District to install new signage and improve building facades. 2. Downtown Framingham, Inc.: the CDBG Technical Assistance Program targets the business district and surrounding residential neighborhoods, where 66 percent of residents have low or moderate incomes.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The impact of CDBG funds into Downtown improvements and economic development activities will be on 3-5 businesses via facade treatment and business building rehabilitation and on 250 businesses via technical assistance.
	Location Description	South Framingham

	Planned Activities	CDBG funds will be used to assist Downtown Framingham, Inc. to provide technical assistance to small businesses located within the Downtown commercial business district and South Framingham, sign and facade improvement to businesses located within this district. All of these businesses target low- and moderate- income residents.
6	Project Name	Public Improvements
	Target Area	Downtown Framingham District Census Tract Greater than 51% Low Mod
	Goals Supported	
	Needs Addressed	Public Facilities
	Funding	CDBG: \$135,536
	Description	CDBG funds will be used to rehabilitate and make public infrastructure improvements at local park, main Library, a dog, park, and sidewalk improvements at an elderly public housing complex.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Four public facilities will be rehabilitated, serving 2500 LMI households.
	Location Description	The ADA park project is located in North Framingham but the other three projects are located in South Framingham.
	Planned Activities	CDBG funds will be used to design the park to remove architectural barriers to make it ADA accessible at a local park serving low- and moderate-income residents in fulfillment of a low-mod clientele national objective. The public library will also be renovated to reconfigure their site to be more accessible to the genral community. A dog park will be constructed in a LMA area. Finally, ADA sidewalks will be repaired at Rose Kennedy Lane an elderly housing complex run by FHA.
7	Project Name	Housing Rehabilittation
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$25,000
	Description	

Target Date	
Estimate the number and type of families that will benefit from the proposed activities	We have 2 projects ongoing that should be completed by June 2022.
Location Description	
Planned Activities	One housing project is getting a roof and heating system. Another project is doing lead abatement, roof, porch repair, bathroom repair.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The City expends most CDBG funds in areas with highest concentrations LMI residents. For public facility project the city is assuming that the residents are a presumed benefit due to ada modifications in park.

Geographic Distribution

Target Area	Percentage of Funds
Downtown Framingham District	50
Southeast Framingham Neighborhood	40
Census Tract Greater than 51% Low Mod	10

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Boundary Lines: Southeast Framingham Neighborhood

- North Boundary: Mass Bay Transit Authority (MBTA) Railroad Tracks
- East Boundary: Natick/Framingham Line
- Southeast Boundary: Sherborn Line
- West/Southwest Boundary: Bishop/Blandin Avenue with Route 135/Waverly Street, New Haven/Hartford/New York Railroad track to Sherborn Line
- Census Tracts and Blocks: 383102.1, 383102.2, 382101.1

Needs: Neighborhood stabilization and housing improvement, improved landscaping and street scape, improved pedestrian/bicycle access, access to public assets, elementary school, access to financial, medical pharmacies and fresh and healthy foods, limited access to public transportation, employment opportunities, lack of wayfinding signage, handicapped accessible sidewalks, public services, improved streets and sidewalks, accessible sidewalks, storefront improvements, and affordable housing.

Boundary Lines: Downtown Framingham district

- The area along Rte. 126 and Rte. 135 within Census Tracts 3833, 3834, 3831.02, and 3831.01

Needs: Dilapidated and vacant storefronts, safety concerns, technical assistance for small businesses, employment opportunities, neighborhood stabilization and housing improvement, parking improvements, pedestrian bicycle access, public services, employment opportunities, affordable housing, lack of wayfinding signage, workforce development, and improved access for people with

disabilities.

Boundary Lines and approximate concentration of low and moderate income: Census Tract Greater than 51% Low Mod:

- CDBG Grantee information available from HUD stated that the City of Framingham as a whole is experiencing a 44.39 LMI percentage rate. HUD's LMI Area Data based on 2011-2015 ACS estimates stated that following census tracts are greater than 51 percent LMI:
- Tract 3831.01 Block Group 1 – 79.53% LMI, Block Group 2 – 72.36%
- Tract 3831.02 Block Group 1 – 86.48% LMI, Block Group 2- 80.39% LMI
- Tract 3832 Block Group 1 – 75.23% LMI, Block Group 3 – 81.19% LMI
- Tract 3833 Block Group 1 – 85.02% LMI
- Tract 3834 Block Group 1 – 52.58%, Block Group 2 - 58.11% LMI, Block Group 3 – 71.37% LMI
- Tract 3835.01 Block Group 2 – 79.53% LMI
- Tract 3836 Block Group 2 – 74.12% LMI
- Tract 3837 Block Group 3 - 55.09% LMI
- Tract 3840.02 Block Group 1 – 53.07% LMI

Discussion

The City actively works to represent everyone equally, but designates these areas as geographic priorities because of their demographics and household traits. Each of these areas were consulted regularly throughout this AAP process.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Find below a summary of barriers to affordable housing and initiatives to overcome them:

Barrier: Many homeowners (especially those on fixed incomes) lack funds to correct building code deficiencies, make necessary repairs and adequately take care of their homes.

Solution: Housing rehabilitation assistance helps low-income homeowners pay for housing quality improvements that they cannot afford on their own from installing a new, energy-efficient heating system to replacing a deteriorated roof, upgrading old wiring and plumbing or removing lead-paint hazards. In addition, low-income homeowners often need help to reduce their monthly housing costs, such as a subsidized mortgage or income from an accessory apartment. In FY20, the Community Development Department's Housing Rehabilitation Assistance Program (HRAP) will assist eligible homeowners to repair their homes.

Barrier: Architectural barriers limit housing opportunity for those with disabilities.

Solution: CD shall encourage the creation of and compliance with a barrier free architectural environment through adaptive rehabilitation.

Barrier: High land costs inhibit affordable housing development.

Solutions: Consider incentives such as modest density bonuses to make it economically feasible to preserve historic buildings and convert them into housing:

- Reuse older, obsolete properties for new affordable or mixed-income housing;
- Allow multi-family housing in targeted overlay districts, such as along Route 9, in exchange for the provision of at least 25% affordable units;
- Consider adding a modest density bonus to the open space-residential development bylaw to encourage affordable units in small

developments;

- Allow artist live-work spaces in obsolete commercial or industrial buildings.

Barrier: Some community groups live in oversized housing.

Solution: Increase housing choices for “empty nesters” by investigating zoning changes to allow accessory apartments by special permit as appropriate.

Solution: Use zoning mitigation funds as a possible source of revenue for development.

Barrier: Permitting process for pursuing affordable housing development is too formidable and confusing

Solution: Provide a framework for a smooth application process including a clear description of the application review and decision-making process.

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

In 2016, the city of Framingham implemented an inclusionary zoning bylaw that required developers to create affordable units within their projects, nixing the past practice of allowing developers to make in lieu payments or building affordable housing within the same zoning district rather than their specific projects. With the goal of deconcentrating poverty, the bylaw required that units be built in the same projects with at least 10 units. Ten percent of the units in such developments must be designated as affordable housing. The regulation also provided an added incentive for developers with smaller planned projects by allowing the building of more units so long as one of every five received an affordable

designation.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Framingham is working continuously to serve low- and moderate-income populations and develop strategies to address their needs. Common obstacles are funding, expenses associated with development, limited land, and legislation. These forces, and others, make it difficult to help residents most in need, revitalize the neighborhoods, and improve quality of life. Framingham continues to work toward its stated goals using strategies and projects outlined in this AAP.

Actions planned to address obstacles to meeting underserved needs

Plans to address obstacles to meeting underserved needs include:

1. Encourage local housing providers to cross-refer and enroll their clients in self-improvement programs (education, employment, training and economic empowerment/development initiatives) by: Formulating immediate policy regarding CDBG assisted activities, giving preference to the enrollment of housing program clients (rental assistance recipient, transitional housing residents, shelter residents) in CDBG supported educational /training/employment generating activities. Study and devise an eventual policy and requirement that affordable housing developers cross enroll clients in improvement activities and related supportive services as a condition of receiving Consolidated Plan consistency certification.
2. Analyze practical ways City services and resources can be directed to help reverse the effects of poverty through: Development of an inventory of municipal services that impact and improve the quality of life of poor people as well as chances for self-advancement and self-sufficiency. Convening of a task force of key leaders to examine the feasibility for policy change. Creating a strategy, campaign, and timetable for bringing about practical, incremental change. Strengthen interagency initiatives that foster opportunities for housing and economic development.

Actions planned to foster and maintain affordable housing

The greatest obstacle to meeting Framingham's underserved housing needs continues to be the availability of developable land and money for creating new affordable housing for LMI households. The ability to preserve and create housing to meet the need depends on available land and buildings, funding/financial resources, public awareness, political will, organizational resources, laws, regulations, policies, and programs. Each of these have fluctuated in Framingham in recent years. The City will continue to engage its experienced housing staff in addressing these barriers. The City will also continue to support the FHA and SMOC's (the City's Community Housing Development Organization (CHDO)) range of housing and supportive services for local clients where feasible, seeking their expertise in major housing matters. Framingham adheres to the recommendations in its Housing Plan and those of its Fair Housing Committee as well, using them as valuable resources in the face of affordable housing

obstacles.

Actions planned to reduce lead-based paint hazards

The Department of Planning and Community Development will continue to work with federal, state, and local agencies to integrate lead paint hazard reduction measures into housing policies and programs, including child welfare agencies. The Department fully implements de-leading procedures and protocols as required and directed by HUD.

Lead paint testing is conducted on each property built prior to 1978 with assistance of federal funds. Risk assessments are completed for all units receiving assistance through the CDBG and HOME programs. If there is a potential lead-based paint hazard, appropriate remedial action is taken as part of the homeowner rehabilitation work and conducted in accordance with federal regulations. A certified contractor is responsible for the remediation procedures. The Community Development office distributes the EPA/HUD "Protect Your Family from Lead in Your Home" pamphlet and provides information to every rehabilitation loan recipient.

Actions planned to reduce the number of poverty-level families

The City is unceasingly trying to find practical ways for services and resources to help reverse the effects of poverty for families through:

1. Development of an inventory of municipal services that impact and improve the quality of life of poor people as well as chances for self-advancement and self-sufficiency;
2. Convening of a task force of key leaders to examine the feasibility for policy change; and
3. Creating a strategy, campaign, and timetable for bringing about practical, incremental change.

Framingham will continue to pursue a strategy in line with the Consolidated Plan/AAP to reduce the number of households with incomes below the poverty line through actions that include the following:

1. Formulation and implementation of policy regarding preference to housing clients in CDBG funded public service activities;
2. Studying and devising policies contingent upon comprehensive service planning and maximum cross enrollment of housing clients;
3. Initiating inventory of municipal services and policies affecting the poor including such activities as family self-sufficiency programs of Framingham Housing Authority and South Middlesex Opportunity Council (DHCD Regional Rental Assistance Contractor); Head Start (SMOC); and workforce development initiatives;
4. Renewing efforts by the City to enforce provisions of Section 3 of the Community Development Act; and
5. Developing consciousness-raising programs targeted to municipal officials.

Actions planned to develop institutional structure

Framingham continues to work on the following to develop their institutional structure:

1. Incorporate citizen participation into departmental planning processes;
2. Continue to focus on the homelessness forum to discuss solutions to displaced individuals and families;
3. Establish clear goals in contracts for public service agencies and review them closely at monitoring visits;
4. Collaborate on public education campaigns that raise awareness about important community concerns;
5. Continue all current programming and add new partnerships that enhance them;
6. Partner with organizations focusing on housing for low- and moderate-income households; and
7. Maintain staff involvement on local committees and boards.

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

Enhanced collaboration between private and public housing and social service agencies will continue to be through identifying openings in CDBG-funded educational programs. A system of preferential enrollment is used in a portion of these slots for clients of rental assistance, emergency shelters, transitional housing and related affordable housing programs. Using this method, focus can be directed to maximizing enrollments. The City maintains a policy requiring affordable housing developers to cross-refer and cross-enroll:

- Convene providers to compile information on supportive services and the educational, training, and advancement components in public/private institutions;
- Circulate this information to providers;
- Devise a statement of assurances and certifications that the provider/developers pledge to adopt for clients that will contractually outline an array of options and sequence of services to follow to achieve self-sufficiency. This is in return for Consolidated Plan consistency certification on behalf of the City.
- Providers of Affordable Rental Housing Assistance programs in Framingham, the Framingham Housing Authority (FHA) and the South Middlesex Opportunity Council (SMOC) operate family Self-Sufficiency programs (FSS).
- The Community Development Department staff encourage all providers of CDBG supported services to inform their clients of available of FSS opportunities.

Discussion

Framingham undertakes activities in coordination with other municipal policies, programs, and

expenditures, particularly the federal HOME program. City staff work in tandem with citizens, other municipal departments, and the public and private sectors to reduce poverty, eliminate barriers to affordable housing, diminish LBP hazards, address obstacles to meet the underserved, enhance coordination, and enhance the institutional structure. The City coordinates federal and state funds for LMI individuals and forwards efforts to reduce the number of those in poverty by improving the overall quality of life through CDBG projects.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The city will be allocatiing its annual funds FFY '21 of \$512,556, \$5,800 (PI), and \$60,000 (PY unallocated) for administration, public services, economic development and public facility activities.

The City of Framingham’s CDBG funds from the U.S. Department of Housing and Urban Development (HUD) finances a series of projects primarily in South Framingham but also support projects that are community wide. For each institutional project, the City enters into a contract with nonprofit agencies or municipal departments. In the case of housing rehabilitation assistance that helps low- and moderate-income homeowners repair their properties in Framingham, those clients also sign an agreement with the City. Below are the key provisions in the promissory notes signed by them. The entire principal shall be forgiven on (determined date) unless one or more of the following shall have occurred:

1. Borrower is no longer the legal owner of the property; or
2. Borrower no longer lives at the property as her primary residence; or
3. Borrower has rented, leased or otherwise allowed other parties to reside at or use the property without the express written consent of the City through the Community Development Department; or
4. Borrower has refinanced underlying mortgages/liens and taken cash out of the property without the express written permission of City.

Upon the occurrence of any of the above events, the principal sum shall immediately become due and payable to the Community Development Department or such other place as the City may designate.

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

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

- | | |
|---|-------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 5,800 |
|---|-------|

2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	5,800

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

