



City of Milford, Connecticut

- Founded in 1639 -

Benjamin G. Blake
Mayor

City Hall
110 River Street
Milford, CT 06460

August 1, 2019

Ms. Alanna C. Kabel
Community Planning & Development Director
U.S. Department of Housing & Urban Development
One Corporate Center
20 Church Street, 10th Floor
Hartford, CT 06103-3220

Dear Ms. Kabel:

In accordance with the Consolidated Submission for Community Planning and Development Programs Final Rule, the City of Milford, Connecticut herein submits its Annual Action Plan (AAP) for Program Year 45, October 1, 2019 to September 30, 2020.

For your records, please find herein one (1) copy each of the Cover Letter, Application for Federal Assistance SF424, SF-424D, the Non-State Certifications and a copy of the certified Board of Aldermen Resolution. The AAP will be submitted to HUD via the Integrated Disbursement and Information System (IDIS) eConPlan Suite on or before August 9, 2019 and prior to the August 16, 2019 deadline.

If you have any questions regarding the submission, please contact Sheila Dravis at 203-783-3230. Thank you for your assistance.

Sincerely,

Benjamin G. Blake
Mayor

Cc: Brian Conatser, CPD Representative

Enclosures

City of Milford, Connecticut
Department of Economic & Community Development

Community Development Block Grant (CDBG)
2019-2020 Annual Action Plan

2019-20 Annual Action Plan

Plan Cover Page
Cover Letter to HUD

The following administrative documentation and Action Plan has been electronically submitted in the eCon Planning Suite to HUD via the Integrated Disbursement and Information System (IDIS).

AD-26: Administration

AD-50: Verify Grantee/PJ Information in IDIS

AD-55: Verify Grantee/PJ Program Contacts

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Executive Summary

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

1. Introduction

The City of Milford's has received the Community Development Block Grant (CDBG) Entitlement Award from the U.S. Department of Housing and Urban Development (HUD) as appropriated by the U.S. Congress. With assistance from the Community Planning Development (CPD) office in Hartford, CT the City of Milford works to develop a viable community that promotes integrated approaches to affordable, stable housing, improve the quality of life and economic opportunities for income eligible and special needs populations including the homeless and people living with HIV/AIDS.

The City of Milford's Program Year 45 Annual Action Plan (AAP) is developed in accordance with 24 CFR Part 91 and discusses how the City's current housing and community development projects address its 2015-2020 Five-Year Consolidated Strategic Plan objectives and goals through grant allocations to improve public facilities and benefit public service providers who offer their expertise to participants of shelter services, the elderly, local transportation and job training opportunities to persons, families and businesses that meet the HUD 80% household median income guidelines and/or are located in a low and moderate income service area.

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.

The City of Milford, its community and agencies are strongly committed to provide unduplicated services and healthy facilities to those less fortunate participants and residents. The following is a list of objectives and outcomes in the 2019-20 Annual Action Plan.

Housing

- Assist low- and moderate-income households to reduce monthly income paid to housing.
- Address the needs of the elderly on fixed income
- Support fair housing and housing counseling activities
- Improve the residential housing conditions for owners and tenants
- Increase homeownership opportunity
- Improve ADA accessibility for the disabled
- Improve energy efficiency, living conditions and code compliance
- Support financial assistance that secure and stabilize housing costs.

Homeless and Those at Risk of Becoming Homeless

- Support transitional and permanent housing with supportive services to stabilize households
- Support strategies to end chronic homelessness
- Support temporary emergency shelters and food banks

Non-Housing Community Development

- Create flood resiliency to public facilities and infrastructure in vulnerable low- and moderate-income areas.
- Remove ADA accessibility barriers at public facilities.

Address infrastructure that adversely affects general quality of the environmental

- Support services that increase job training and employment opportunity.
- Support micro-enterprise business development and property improvements and code corrections.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. The HUD annual assessment letter response to the Consolidate Annual Performance Evaluation Report (CAPER) measures the Grantee's ability to meet its goals and expend the grant in a timely manner during the program year. The CAPER is a narrative on activity accomplishments and data entered into the HUD Integrated Disbursement and Information System (IDIS), the electronic reporting system that tracks expenditures and the number of people served by the activity. Prior to the end of the program year, HUD performs the annual timeliness standard 24 CFR 570.902 test to calculate the total Entitlement grant and Program Income available in the City's Line of Credit (LOC) against the total expenditures in the program year. The total LOC on August 2nd, must not exceed a 1.50 % of the total of two grant year awards. In FY2017 HUD commended Milford for successfully delivering grant-supported activities in a timely manner with a balance of 1.12 funds in its Line of Credit well under the maximum of 1.50 ratio allowed.

A formal grant award and the agreement process is structured to allocate funds to eligible organizations with projects and activities that are ready to start on October 1st. Subrecipients who submit timely reimbursement and activity reports preserve Milford's ability to meet the annual timeliness standard. These measures, combined with an open dialog with its Community Planning Development (CPD) Representative and staff in the Hartford office, fellow CDBG Entitlement Administrators, the State Department of Housing, the National Community Develop Association (NCDA), the CT Fair Housing Association and along with other housing and financial organizations assist the Milford to meet its goals and objectives.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The 2010 Citizen Participation Plan (CCP) requires a 15 day notice period for public hearings and a 30-day public notice of comment on the Annual Action Plan as well as consultation and feedback from local agencies, non-profit organizations, citizens, the Board of Alderman, the Mayor, City Department heads, and the Milford Public Housing Authority prior to approval by the Board of Alderman and submission to HUD on or by August 16th. The Citizen Participation Plan (CCP) structure is followed to prepare CAPER and project bid notices project bids as well. One of two hearings is held in March during the Annual Action Plan application process whereby the EDC staff and the Milford Housing Partnership Committee hear comment and grant proposals and recommends grant allocations to the Department of Economic and Community Development and the Mayor. A second hearing is held in November to discuss and hear comments regarding the CAPER activity accomplishments, community needs, financial constraints and suggestions for future CDBG allocations.

All notices, annual plan and CAPER, ERR, the CDBG application and the program information packet and the CAPER response letter are published, mailed and posted on the City website along with the CDBG schedule, and HUD Income Guidelines. A link to the public information is emailed to area municipalities, the regional planning agency for reference and comment.

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.

Upon completion of the 30-day public comment period (May 16, 2019 - June 17, 2019) any written comments received will be included in the PY45 2019-20 Annual Action Plan and provided to the Board of Alderman meeting in July 1,

2019. Appendix A contains all the public notices, the public hearing agenda and minutes, meeting handouts, any written public comments and a Board of Alderman Certified Resolution for submission to the HUD CPD office.

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

Comments are accepted and considered during the public participation and approval process from February 2019 to August 2019. Appendix A contains any public comments and written comments received during that time period.

7. Summary

The Department of Economic & Community Development relies on comment from the public, local agencies, City Departments, the Mayor, the Housing Partnership Committee, the PHA management, renters, and regional contacts to prioritize housing and non-housing needs and improve performance. The City considers all public comments throughout the year, written or verbal, when considering how to allocated CDBG funds in the community.

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

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

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

Agency Role		Name	Department/Agency
CDBG Administrator		MILFORD	Department of Economic and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The Department of Economic & Community Development serves as lead agency and administer of the Community Development Block Grant (CDBG) Program. The CDBG Administrator, with assistance and input from the Department Director, the Finance and Accounting departments is responsible for complying with HUD financial management and internal control regulations to expend CDBG funds in a timely manner. The CDBG Administrator prepares the Annual Action Plan and Consolidate Annual Performance Evaluation Report, monitors the Subrecipient activity, oversees the housing and public facility projects, bid process and project management including federal Department of Labor requirements, assists to facilitate business grant program(s), establishes CDBG procurement policy, conflict of interest according to HUD requirements. Residents seeking assistance to with Fair Housing issues and Landlord/Tenant complaints are referred and/or directly helped to resolve their concern. Assists the City Planner to review of the CT State 8-30g "Affordability Plan and Fair Housing Marketing" portion of an builders/attorney's 8-30g application prior to the Planning & Zoning Commission decision, issuance of annual certification on affordable units and updates rent/resale calculator with yearly area HUD or State median income for Milford/Ansonia/Seymour and fair market rent data to the ECD website.

Consolidated Plan Public Contact Information

Direct interest and comments on the 2019-20 Annual Action Plan to:
Sheila Dravis, CDBG Administrator, or Julie Nash, Director
Department of Economic & Community Development
70 W. River Street, Milford, CT 06460

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

Introduction

The City of Milford seeks to identify and develop a strategy to meet the housing and non-housing needs in the community through discussions and collaboration with the Housing Partnership Committee, the Mayor, City Departments, public and private housing property management, health and human service agencies, local business owners and the public.

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(I))

The City Department staff, CDBG Staff and Director of the ECD share expertise and collaborative efforts to support residents and the business community. The Director of the Department of Economic & Community Development supports community and economic development and business growth through membership and involvement in the Milford Economic Development Commission; the endeavors of the Milford Chamber of Commerce, the Downtown Business Association (DBA), the City Grants Committee, the Department of Economic & Community Development (DECD), Department of Housing (DOH), Connecticut Conference for Municipalities (CCM), CEDAS, Connecticut Tourism and local fundraisers and City event. FEMA elevation grant applications are supported when available through the CT State Department of Emergency Management.

The City through CDBG funds is a member of the CT Fair Housing Association, Partnership for Strong Communities, CT Housing Coalition and National Community Development Association (NCDA) to stay current on State and national housing and HUD issues, workshops and forums. Coordination of facility projects and residential housing programs provide insight to community needs such as maintenance of local bus shelters, and local non-profit facilities. In April 2019 the Milford Redevelopment and Housing Partnership (MRHP) agreed to market the CDBG Multi-family residential program information to property owners participating in the Housing Choice Voucher Program to interest owners in improvements in exchange for continued access to PHA tenants and affordability. The Milford Redevelopment and Housing Partnership (MRHP) receives CDBG funds to improve and modernize existing units.

In March 2019, Milford Homeless Outreach Workgroup, formed by Beth El Center, are volunteers from the State DMHAS, regional public and private agencies, City Departments of Health, Library, Police, ECD, mental health professionals to collaborate and assist the growing number of unsheltered homeless individuals in Milford find services and housing. The Milford Social Service Network monthly meeting is attended local Milford agencies and community leaders to discuss food insecurity, health, safety for residents and the special needs populations; and the C-RIDE Committee a Health Department initiative members include legal and social service volunteers who advise on solutions for homeowners with issues around finances, health, hoarding and property blight. The Department of Human Service (HS) coordinates financing from the United Way of Milford, Salvation Army and CDBG funds to offer financial assistance and subsistence payments to stabilize housing for clients and provide budget counseling, HS administers CT State Energy Assistance Program, Food Stamps and Food Referrals, and works with TEAM Inc. and CT OMB Renter's Rebate Program to serve disabled, elderly and disadvantaged households; the Milford Senior Center on Aging, with 93% of its members over 62 years of age, receives a City and CDBG funding for daily services and transportation vehicle, and the Meal on Wheels program in Milford; the Literacy Volunteer Center of Milford assists non-English speaking individual learn to read and speak English; the Good Child Development Center offers vital preschool care for working parents; the Rape Crisis Center and the Center for Domestic Violence advocate for victims rights, education and protection services in Milford; the United Way of Milford is an integral community partner as well as a source of private donations to non-profits; the United Way of Connecticut supports the Connecticut 2-1-1 is a free Referral Specialists are available 24 hours a day to assist residents with housing, food, healthcare, utility payments, and more.

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 Beth-El Center (BEC), manages a homeless shelter and soup kitchen in Milford. BEC is a very active participant in CT Coalition to End Homelessness and is a member of the Connecticut Balance of State (CT BOS) but does not receive Continuum of Care (CoC) funds. BEC receives funds for the shelter and kitchen from the State of Connecticut Department of Housing (DOH) in the form of Emergency Food and Shelter Program (ESG funds), the Department of Mental Health and Addiction Services (DMHAS) for support services, the United Way of Milford and private donations and foundation grants. Access to federal funds would assist BEC to provide its shelter clients and the growing number of unsheltered individuals in Milford with comprehensive services to improve health and quality of life. The additional funds are needed to support more full time staff at the current facility, to expand the current facility, or support a new a non-profit housing development coalition to create scatter permanent housing units for current shelter residents to move so that BEC can work with unsheltered individuals to begin the process of recovery and some measure of housing stability.

The Beth-El Center has maintained a 34 bed homeless shelter facility in Milford for 30 years and provides an undeniable and expert support system in Milford. The Center offers a 90-day shelter stay, a volunteer based food service with one paid staff person to manage and coordinate 2 meals, 7 days a week. It provides support services to clients to empower them to self-sufficiency offers, community outreach, referrals and advocacy the Center. The influx of additional unsheltered individuals since 2018 requiring multiple support services has overwhelmed. In 2019 together with local agencies, the Beth El Center formed the Milford Homeless Workgroup assist the growing unsheltered population in Milford. After several months of outreach the workgroup understands that many of the unsheltered person's in Milford do not want to be homeless but are unable to maintain a shelter or temporary shelter bed due to addiction or a health issue, or temporary shelter beds and housing are not available, and are aware that small minority do not want to be shelter. The Beth-El Center operates an emergency "no freeze" shelter with eight (8) cots in the soup kitchen area at night in the winter. In 2018 BEC opened it as a warming center to try to accommodate the larger number of unsheltered people in Milford.

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

The Beth El Center is an actively participants in the CT campaign to end homelessness and uses of the Homeless Management Information System (HMIS) to report data and findings. It is a works closely with the New Haven BOS CoC, CT Coalition to End Homelessness, the Department of Economic & Community Development, the State Department of Housing, the Department of Mental Health and Addiction Services, regional agencies and local organizations and the Police and Fire departments to educate the community and develop a policy and procedures. It relies on services from Bridges Mental healthcare and addiction service referrals. The Beth El Center does not employ a Grant Development Officer to fundraise, access public or private grants to operate or expand its programs and services. A direct Emergency Solutions Grants Program (ESG) federal fund to assist suburban and rural with transitional housing, rapid re-housing, permanent supportive housing, and coordinated entry to prevent homelessness. With additional organizational support, the Center can expand its capacity to serve individuals with services and temporary housing.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Beth El Center
	Agency/Group/Organization Type	Services-homeless
	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?	Monthly meetings with the Milford Homeless Outreach Workgroup, Milford Social Service Network, and the Milford Social Service Network and onsite subrecipient monitoring.
2	Agency/Group/Organization	Milford Transit District
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public Transportation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Milford Redevelopment and Housing Partnership
	Agency/Group/Organization Type	PHA
	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?	The Department of Economic & Community Development engage the PHA often via environmental reviews, ongoing, monthly PHA meetings, onsite subrecipient monitoring; monthly human service and housing meeting(s); phone conversations; CDBG public hearings.

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

Nationally operated agencies were not consulted directly but rather information was collected electronically, when needed.

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	CT Balance of State (CTBOS)	CDBG financially supports services and improvements at the local Homeless Shelter facility.
CT ALICE Report	United Way of Connecticut	CDBG seeks to financially help households struggling with the cost of living or financial hardship.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Milford's Citizen Participation Plan process includes consultation with citizens and agencies in the areas of housing, homelessness, special needs and non-housing community development needs. Many of the agencies consulted serve low- and moderate- income persons directly or benefits a service area that is predominately low and moderate income as determined by census tract(s) and block group(s) data. These steps promote awareness and accountability throughout the program year by structuring a public process of amendments, a formal application review for the Annual Action Plan public comments to the Board of Alderman for review and approval. To broaden the citizen participation and feedback, CDBG information is published in the newspaper, posted on boards in the Parson's Government Complex, on the City ECD webpage at www.milford.ct.us, emailed to local and regional agency's for circulation amongst their building.

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 Hearing	Residents of Public and Assisted Housing Residents, Local Agencies, and Non-profits	Minutes of Hearing attached	Minutes of Hearing attached	All comments received will be accepted	
2	Internet Outreach	Non-targeted/broad community	Attached, if received	Attached, if received	Any written comments received will be accepted	http://ci.milford.ct.us.ct
3	Newspaper Ad	Residents of Public and Assisted Housing Housing & service providers, local agency	Attached, if received	Attached, if received	Any written comments received will be accepted	https://www.ci.milford.ct.us/economic-and-community-development/pages/community-development-block-grant-cdbg-program

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Milford, like many towns in Connecticut, is tasked with addressing the increasing need for health and housing support services, affordable housing, economic opportunity and infrastructure improvements. The analysis of programs in the table below reflects an estimated PY45/FY19 allocation and the projection is based on anticipating a level funding over the “remainder of the ConPlan”.

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	514,608	0	0	514,608	152,255	

Table 5 - Expected Resources – Priority Table

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

The City of Milford recognizes the annual CDBG entitlement grant can act as a resource leverage for Milford agencies and organizations applying for grants and donations and the City of Milford for the purpose of a matching requirement. In FY2019, CDBG funds leverage a \$30,000 from the City to complete the Waste Water Pump Station flood resiliency project. Milford ECD Director considered a Connecticut DOT Community Connectivity Grant application for \$75,000-\$400,000 to complete “an infrastructure improvement program that seeks to provide construction funding for local initiatives that will improve the safety and accessibility for bicyclists and pedestrians in urban, suburban and rural community centers.” A City Department collaboration to complete the improvement is necessary to achieve the intended community benefit and increase access to employment, education, social and recreational activities. CDBG housing funds improve overall housing conditions increases property value and leverages home equity. The Homebuyer program leverages a buyers down payment contribution to reduce cost of a first mortgage for a new homebuyer.

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 of Milford promotes and protects publicly owned land for open space and recreational purposes as well as Emergency Preparedness. It generously provides local service agencies and senior center with office space in public buildings at the cost of \$1 for a non-profit organization. By alleviating overhead cost the organization can better meet its endeavors in the community and in turn, address assist the City to meet the goals identified in the Consolidated Strategic Plan.

Discussion

City grant to non-profit and service organizations is important to leverage additional funds as well as a match for City investments for consistency in or new services. The use of publicly owned land and/or property as a collaborative effort between the City and a non-profit housing development organization could benefit the community in the form of new smaller homes for seniors and workforce households resulting in lower housing costs and sales and improvement to existing housing stock.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Improvement	2015	2019	Non-Housing Community Development	No Specific Geographic Area Specified	Public Facility/ Infrastructure Improvement	CDBG: \$136,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4175 Persons Assisted Facade treatment/business building rehabilitation: 2 Business Businesses assisted: 1 Businesses Assisted
2	Improve & Increase affordable/ decent housing	2015	2019	Affordable Housing	No Specific Geographic Area Specified	Housing	CDBG: \$198,496	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
3	Strengthen Public Services	2015	2019	Non-Housing Community Development	No Specific Geographic Area Specified	Public Services	CDBG: \$77,190	Public service activities other than Low/Moderate Income Housing Benefit: 1984 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 39 Beds

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Neighborhood Improvement
	Goal Description	Improve a public facility by creating ADA accessibility, energy efficiency, and code compliance. Provide training and economic opportunities for under or unemployed residents, assist small businesses employ income eligible workers and improve commercial properties.
2	Goal Name	Improve & Increase affordable/ decent housing
	Goal Description	Funds toward financial assistance to benefit tenants and homeowners in the form of a rent or mortgage payment. Manage housing repair program(s) to residential owners & multi-family property owners with repairs and improvements based on affordable rent levels and tenant income. Assist new buyers to purchase a home. Support the Milford Public Housing Authority to complete modernization of bathrooms at McKeen Senior housing complex.
3	Goal Name	Strengthen Public Services
	Goal Description	Continue to provide non-profits with technical assistance toward grant proposal development and organizational capacity building to improve their opportunity to receive private and public grant awards.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG grant award policy and the agreement process is instrumental in the City's ability to meet the annual HUD timeliness ratio because it prioritizes grant allocations to essential public services, successful housing and economic programs and "shovel ready" public facility projects with contingency funds budgeted. Prospective Subrecipients are asked to demonstrate both activity eligibility and the organizational capacity to report and expend the awarded funds in a timely manner. Adherence to CDBG and HUD regulations ensures the City activities benefit the greatest number of people by not duplicating awards within an activity category.

Projects

#	Project Name
1	Homeless Shelter, "No Freeze" Emergency
2	Homeless Shelter, Soup Kitchen
3	After School Program
4	Domestic Violence Services
5	Employment and Training
6	Literacy Volunteers of South Central CT
7	Transportation, Elderly Services
8	Transportation, Disabled Services
9	Subsistence Payments
10	Caretaker Respite Companion
11	Rape Crisis Services
12	Public Facility Improvement, Bus Shelter
13	Public Facility, Sidewalk Improvements
14	Economic Development, Facade Improvements & Code Corrections
15	Public Facility Improvement, Open Space Recreation

#	Project Name
16	Public Housing Modernization, Milford Redevelopment Housing Authority
17	Residential Housing Repair Program, Multi-Family Housing
18	Residential Housing Program, Administration
19	First Time Homebuyer Program
20	Program Administration & Planning

Table 7 - Project Information

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

Allocation priorities include offering job skill computer classes to increase employment opportunity and job growth, fair housing counseling to provide education and training to avoid housing discrimination and comply with affordable housing rent levels and fair housing marketing of 8-30g rental units, improve multi-family rental housing conditions, and promote transitional and permanent housing and services for the chronically homeless persons.

The Beth-El Center homeless facility and the mental health organization Bridges Healthcare recognize benefit of bringing mobile stations that can provide showers, laundry and support service is vital step to addressing the increasing number of homeless persons and person's at risk of homelessness in Milford.

Addressing underserved housing needs is the greatest obstacle be it low applicant eligibility rates, low landlord engagement and interest in the multi-family housing repair program, cost of land and property, or lack of residents and City support to create scattered affordable housing of various types for seniors and/or workforce households, and non-compliant property managers of 8-30g approved properties.

Allocated funds to City infrastructure and ADA improvements greatly benefits the community but the low number of City Department staff has delayed project starts and the timely completion of past and current projects. Increased program participation, and public and written comment would benefit the City and the needs of the underserved. The CDBG staff uses multiple avenues to market and publicize the housing programs and hearings to the public.

AP-38 Project Summary

Project Summary Information

1	Project Name	Homeless Shelter, "No Freeze" Emergency
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Housing
	Funding	CDBG: \$11,700
	Description	The Beth El Center operates a "No Freeze" Shelter when winter temp is 32 degrees or colder. This state mandated service provides a cot, a blanket, food and a shower overnight for up to 9 unsheltered individuals. The shelter has space for 9 cots but shelter will open as a warming shelter to accommodate more people if needed. The No Freeze program sheltered 170 persons overnight the winter of 2018-19. The 90-day homeless shelter accommodates approximately 250 individuals or families a year.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The No Freeze program sheltered 170 persons overnight the winter of 2018-19. The 90-day shelter accommodates approximately 250 individuals or families a year.
	Location Description	90 New Haven Avenue, Milford CT
	Planned Activities	Staff salary
	Project Name	Homeless Shelter, Soup Kitchen

	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,500
	Description	The Beth El Center Soup Kitchen Coordinator oversee volunteers that prepare a hot lunch and a to go dinner 7 days a week. Estimate the number and type of families that will benefit from the proposed activities: 680
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 680
	Location Description	90 New Haven Avenue, Milford CT
	Planned Activities	Soup Kitchen Coordinator salary
3	Project Name	After School Program
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$8,590
	Description	The Boys and Girls Club of Milford offers enrichment classes and homework club to school age children 5-18 yrs old. Estimate the number and type of families that will benefit from the proposed activities: 450
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 450
	Location Description	59 Devonshire Road Milford
	Planned Activities	Staff salary
4	Project Name	Domestic Violence Services
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$4,900
	Description	BHCare LLC advocates and assists victims in the Milford Court house to navigate the court system, file a complaint and request a TRO to protect themselves. Estimate the number and type of families that will benefit from the proposed activities: 77
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 77
	Location Description	Milford Court House
	Planned Activities	Court Advocate salary
5	Project Name	Employment and Training
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$1,000
	Description	Funding to Milford Continued Adult Education Program to provide scholarships to eligible individuals who enroll in a class designed to improve employment skills and job opportunities. Estimate the number and type of families that will benefit from the proposed activities: 16 individuals
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 16 individuals
	Location Description	
	Planned Activities	Scholarships to attend a class to improve job skills
	Project Name	Literacy Volunteers of South Central CT
6	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$2,000
	Description	Director of Literacy Center coordinates training of volunteer, enrollment, and class schedules to teach non-English speaking students to read and understand English. Funding to Milford Continued Adult Education Program to provide scholarships to eligible individuals who enroll in a class designed to improve employment skills and job opportunities. Estimate the number and type of families that will benefit from the proposed activities: 95 individuals
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 95 individuals
	Location Description	16 Dixon Street, Milford, CT 06460
7	Planned Activities	Support toward directors salary
	Project Name	Transportation, Elderly Services
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$6,000
	Description	Transportation to and from the Milford Senior Center to attend activities and have a meal. Estimate the number and type of families that will benefit from the proposed activities: 50
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 50
	Location Description	9 Jepson Ave Milford, CT 06460
	Planned Activities	Funds towards salary for two part time drivers
	Project Name	Transportation, Disabled Services

	Target Area	No Specific Geographic Area Specified
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Public Services
	Funding	CDBG: \$11,500
	Description	The Milford Transit District operates the State/federal bus service and rail system in town which offers lifts for disabled persons. Estimate the number and type of families that will benefit from the proposed activities: 95
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 95
	Location Description	259 Research Drive, Milford, CT 06460
	Planned Activities	Funds toward driver salary
9	Project Name	Subsistence Payments
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Improve & Increase affordable/ decent housing
	Needs Addressed	Housing
	Funding	CDBG: \$10,000
	Description	The Department of Human Services provide financial assistance to renters and owners behind in their housing or utility payments due to high rent, underemployment, health issues or unforeseen life event. Estimate the number and type of families that will benefit from the proposed activities: 20 Households and 41 individuals
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Estimate the number and type of families that will benefit from the proposed activities: 20 Households and 41 individuals
	Location Description	150 Gulf Street Milford, CT 06460
10	Planned Activities	Eligible renters or homeowners receive assistance with mortgage and rent payments.
	Project Name	Caretaker Respite Companion
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$8,000
	Description	Agency on Aging South Central CT hires trained elderly companion caretakers to make home visits to give the caretaker some time to themselves. Assisted 6 persons and 3 households
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	6 persons and 3 households
11	Location Description	Milford Residents
	Planned Activities	Funds toward salary of respite companion
	Project Name	Rape Crisis Services
	Target Area	No Specific Geographic Area Specified

	Goals Supported	Strengthen Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$3,000
	Description	Rape Crisis Center provides trained 24/7 hotline operators to offer guidance and support services to victims of sexual assault. Assisted 115 persons
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Assisted 115 persons
	Location Description	Persons in Milford at the time of the incident
	Planned Activities	Funds toward the 24/7 Hotline coordinator salary
12	Project Name	Public Facility Improvement, Bus Shelter
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Public Facility/ Infrastructure Improvement
	Funding	CDBG: \$16,000
	Description	Milford Transit District will replace an bus shelter with an update ADA modified shelter in the same location on Bridgeport Avenue, Milford. Project will benefit 6,180 individuals in the service area and 2,215 households in the low and moderate income area per Census Tract & Block Group data.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Project will benefit a service area consisting of 6,180 households of which 2,215 households are low and moderate income as per current Census Tract & Block Group data.
	Location Description	80 Naugatuck Avenue, Milford CT 06460
13	Planned Activities	CDBG funding to replace an existing bus shelter and update it with ADA accessibility features
	Project Name	Public Facility, Sidewalk Improvements
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Public Facility/ Infrastructure Improvement
	Funding	CDBG: \$20,000
	Description	Milford Public Works Dept will modify an estimated 5 curbs to install ADA compliant curb cuts and grade sidewalk area to improve accessibility for disabled pedestrians. Estimate the number and type of families that will benefit from the proposed activities: 5,434 disabled persons in Milford.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	5,434 disabled persons in Milford.
14	Location Description	Specific sidewalk locations TBD
	Planned Activities	ADA modification to an estimated 5 existing curbs to install cuts at the curb with brail pads and grade sidewalk area for persons with disabilities and pedestrians
14	Project Name	Economic Development, Facade Improvements & Code Corrections

	Target Area	No Specific Geographic Area Specified
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Public Facility/ Infrastructure Improvement
	Funding	CDBG: \$10,000
	Description	Initial funding for a pilot program to gauge program capacity and interest by property owners. EDC Director, EDC commission and CDBG Administrator will review applications from business interested in commercial facade improvements or code corrections. Estimate the number and type of families that will benefit from the proposed activities: 2 businesses
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	2 businesses
	Location Description	Property TBD
	Planned Activities	Milford businesses that meet eligibility requirements
15	Project Name	Public Facility Improvement, Open Space Recreation
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Neighborhood Improvement
	Needs Addressed	Public Facility/ Infrastructure Improvement
	Funding	CDBG: \$90,000
	Description	Restoring the existing open space Beaverbrook walking trails and newly rebuilt boardwalk with updates to the space with CDBG funds to build ADA compliant paths and a paved parking lot graded to create accessibility. Project will benefit 10,940 individuals in the service area and 2,215 households in the low and moderate income area per Census Tract & Block Group data.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Project will benefit a service area consisting of 10,940 households of which 4,175 households are low and moderate income as per current Census Tract & Block Group data.
	Location Description	553 West Avenue, Milford CT 06460
	Planned Activities	Construction
16	Project Name	Public Housing Modernization, Milford Redevelopment Housing Authority
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Improve & Increase affordable/ decent housing
	Needs Addressed	Housing
	Funding	CDBG: \$125,000
	Description	The Milford Redevelopment Housing Authority will complete a renovation of all unit bathrooms and remediation of the asbestos floors in the Catherine McKeen village, low income senior apartment complex. The project will benefit 115 units in the complex and CDBG funds will assist 25 households to the cost.
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	115 units in the complex and CDBG funds will assist 25 households to the cost of the bathroom modernization
	Location Description	71 Jepson Drive, Milford CT 06460
	Planned Activities	
17	Project Name	Residential Housing Repair Program, Multi-Family Housing
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Improve & Increase affordable/ decent housing
	Needs Addressed	Housing
	Funding	CDBG: \$20,000
	Description	CDBG staff managed housing repair program which offers substantial financial assistance to property owners with the cost of improvements to the apartment in exchange for an affordable rent at 80% median income limits. Estimate the number to benefit from the proposed activities: 2 households
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	2 households
	Location Description	Milford property applicants to apply
	Planned Activities	program application eligibility required
18	Project Name	Residential Housing Program, Administration
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Improve & Increase affordable/ decent housing
	Needs Addressed	Housing
	Funding	CDBG: \$35,000
	Description	CDBG Staff market program, review applications, manage bid process and projects with assistance of a project manager. Approximately 15 household inquiries and 3 applications and 2 assisted per year.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 household inquiries and 3 applications and 2 assisted per year.
	Location Description	program application and eligibility required
	Planned Activities	Technical assistance
19	Project Name	First Time Homebuyer Program
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Improve & Increase affordable/ decent housing
	Needs Addressed	Housing
	Funding	CDBG: \$18,496
	Description	CDBG Staff markets and completes application eligibility process, works with mortgage lender and buyer thru to the closing with buyers attorney. Approximately 8 inquiries, 2 applications and 1 assisted per year
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 inquiries, 2 applications and 1 assisted per year
	Location Description	Milford property
	Planned Activities	Application and eligibility based program to receive a matching downpayment and funds toward origination closing costs
20	Project Name	Program Administration & Planning
	Target Area	No Specific Geographic Area Specified
	Goals Supported	Neighborhood Improvement Improve & Increase affordable/ decent housing Strengthen Public Services
	Needs Addressed	Public Facility/ Infrastructure Improvement Housing Public Services
	Funding	CDBG: \$102,922
	Description	Administrator responsible financial and activity compliance to HUD regulations.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Program Administration & Planning
	Location Description	70 West River Street, Milford CT 06460
	Planned Activities	Program Administration & Planning

AP-50 Geographic Distribution – 91.220(f)

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

Milford is an Exception Grantee so the number and location of low-moderate income census tracts and block groups varies preventing Milford from designating a geographical target area. The predominate low to moderate income area minority concentrated area is in the mid and southwest boundary of Milford near Long Island Sound, in the Devon and Walnut Beach neighborhoods where the property per home is typically .5 acres, much of the housing type is described as seasonal and full year beach cottages and there is a concentration of private and public rental housing units. The southwestern corner of Milford contains marsh and wetland areas susceptible to flooding and damage from seasonal storms. Census data necessary for the City to determine whether there is a minority concentration. Service providers with facilities in the low mod areas will often receive funds toward the cost of staff salary or to improve the facility where eligible participants attend programs. (See area on the project map).

Assistance on the Beaver Brook Walking Trail & Boardwalk existed until a fire in the marsh area in 2012 closed the open space to the public. In 2015 CDBG funds were allocated toward the ADA portion of the design plans for a new boardwalk and leverage a STEAP grant to build the boardwalk. The FY2019 proposed grant will help the City with a final investment to build an ADA trail / path from a new graded parking lot to the newly constructed boardwalk in the open space. The open space area is located in low-moderate census tract(s) 1506 and block group 2 and geographically located in a wooded area between I95 and U.S. 1 essentially in the mid to west side of the City and serves a predominately low to moderate income and minority concentrated area of Devon and Walnut Beach where a majority of the City's private and public rental housing units are located. The DPW will insert ADA curb cuts and sidewalk grading where needed and the Milford Transit District will replace and provide ADA accessibility to an existing bus shelter on Bridgeport Avenue just south of where it intersects with Naugatuck Avenue.

Of the total 2019 grant, \$125,895 in program funds will be directed to projects in the southwestern corner of Milford and expect 90% of individuals benefiting from the area projects will meet the 2019 HUD 80% median income guidelines.

Geographic Distribution

Target Area	Percentage of Funds
No Specific Geographic Area Specified	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In Program year 45 the majority of public improvement funds will be expended in the Southwest corner of Milford based on census tract and block group eligibility and need.

Discussion

The 2019 low and moderate income census tract and block group map is reflective of the 2010 Census and the 2013-2017 American Community Survey provided by HUD to grantee's February 2019.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

With 461.5 units of affordable housing units, the City of Milford submitted a Certificate of Affordable Housing Completion on May 13, 2019 to the State. If approved, a four year moratorium will be placed on any housing requiring an affordable deed restriction according to the State 8-30g requirements. The Small City with a Big Heart offers beauty and located within a major transportation corridor near several City's with a concentration of employers, public transportation system, tourism, arts, and established housing stock in densely populated neighborhoods. Milford has a cost of living index of 127, 6% higher than the Connecticut average and 27% higher than the nation. The average cost of goods and services is 1% higher than the Connecticut average and 21% higher than the nation. The cost of living index is comprised of these categories in each city: health care (5%), transportation (9%), utilities (10%), groceries (13%), housing (30%), and goods/services (33%). The cost of housing is 62% higher than the national average. Connecticut general sales tax is 25% and income tax are 35% higher than the national average. All households feel the high cost of housing and goods/services, but it drives the cost up for new homeowner or tenant, especially those of moderate to low income levels who are less likely to have the financial means to afford to live in Milford. Data sources: CERC 2018 Town Profile, 2019 HUD income guideline, 2013-2017 Census Bureau American Community Survey (ACS), Zillow, ©2019 National Association of REALTORS® and the current data on Council for Community and Economic Research (C2ER) www.areavibes.com/milford-ct/cost-of-living

52,331 population with 2,374 persons per sq. mile (267% higher than CT average and 2520% higher than national avg)
\$305,100 median home price (2017) – 13% higher than in CT with avg income \$81,971 (less affordable)

23,286 total housing units (2018)

16,314 owner occupied home (2018) – 75.8% of residents with 2.3 people per property

4,935 Renter occupied housing (2017)

\$1,462 median monthly rent (2016) – \$1,075 County, \$1,094 State Rent 34% higher than in CT (less affordable)

52.3% of renters are cost burden

6,562 households with one or more people 65 years or older, 9.2% higher than 2014

Milford Household income distribution (2013-2017 ACS 5 year estimate)

14% of the households earn between \$0-\$25K

15% of the households earn between \$26K-\$50K

29% of the households earn between \$51K-\$99K

43% of the households earn between \$100K-\$200K

One Year Goals for the Number of Households to be Supported	
Homeless	575
Non-Homeless	16,045
Special-Needs	5,368
Total	21,988

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	2
Rehab of Existing Units	27
Acquisition of Existing Units	2
Total	51

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

Discussion

Housing costs in Milford on average are 13% higher than the State of Connecticut. Nationally in 2018, housing costs in the Northeast 8.2% higher than the national average. As documented above, due to location to transportation and employment the cost to live in Milford is higher than Connecticut's average. State improvements to roads, bridges and the railroad corridor and ports would create major transportation corridors north of I95 and the shoreline and hugely improve the living environment for residents and outlook for business investments by shifting the cost of living, i.e. land and housing cost, and density from the shoreline towns to inland CT towns and balance the tax burden.

Historically restrictive CT town zoning laws prevent construction of smaller multi housing structures and have created a shortage of land which perpetuates high land costs; the existing zoning requirements do not incentivize partnerships for housing development, renovation of existing housing units or mixed-use housing development. It is HUD's mission to diversify and integrated communities' households of varied income and ethnic background so that a zip code does not define a person by decreasing education and employment opportunity, and housing in safe neighborhoods. Studies show that an economy benefits when it recognizes the importance of sustaining a diverse and affordable community.

AP-60 Public Housing – 91.220(h)

Introduction

The Milford Redevelopment & Housing Partnership (MRHP) has the financial capability to bond, on behalf of the City, and partner with a non-profit, agency and/or developer to build new or acquire existing housing to remodel, or to substantially rehabilitate existing PHA housing units for the purpose of modernizing and creating additional housing for income levels below 80% median income. MRHP states that the Connecticut DOH and HUD would not prioritize funding for planning or construction in Milford over PHA applications from CT urban cities, and Milford does not qualify for added HUD Housing Choice Vouchers.

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

Milford as the participating jurisdiction relies on the CDBG Administrator to assist the MRHP to facilitate PHA Plans and Environmental Reviews. The PHA has often been slow to provide notice and documents needed to accurately review a PHA Annual plan or project. The MRHP Director has been more forth coming with the information recently but a request may go unanswered too. In 2015 PHA recognized that CDBG funds were allocated to capital projects ready to start on October 1 and completed in the same program year. A requirement that allows the CDBG administrator to advocate for funding of MRHP modernization projects.

2019-20 CDBG funds are proposed to the Milford Redevelopment and Housing Partnership in order to modernize 25 of 45 units bathrooms at Catherine McKeen Apartments. The project is expected to be completed in November 2019.

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

The City ECD office assists both private and public housing tenants with questions concerning landlord/tenant issues. CDBG Administrator has specifically intervened with the MRHP on behalf of PHA tenant and private tenants to their landlords on maintenance and monthly rent complaints. To encourage involvement by public housing residents CDBG public notices and the Housing Program Brochure is sent directly to MRHP director to distribute to tenants and individuals with Housing Choice Voucher in order to solicit participation, market housing ownership, and reach out to address socio-economic concerns. The CDBG Administrator has encouraged collaboration with MRHP to assist residents with job training opportunities to increase employment through adult continuing education or onsite training programs as a way to improve opportunity and household wages. In 2020, the new HUD ConPlan regulations require the City to exam establishing a PHA Envisions Center program.

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

The MRHP is not designated as a troubled agency.

Discussion

The MRHP is generally responsive to City requests or assistance but generally does not collaborate as a practice. With respect to publicizing public housing information, MRHP declines to regularly post MRHP meeting dates and locations, a meeting agenda or minutes on the Milford website. MRHP will not create a MRHP website or use a general PHA website to post MRHP annual reports, a meeting schedule, a unit application waiting list and housing vouchers, and tenant information or CDBG hearings, City events and services, and MRHP staff contact information. The MRHP Director states that it meets with tenants every six weeks to discuss tenant ideas and concerns at different housing complex locations. In the 2018, two (2) public housing residents requested assistance to resolve maintenance issues involving apartment parking and broken windows in the unit of their complex.

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

Introduction

Most people who are homeless do not live on the streets. Many individuals, especially homeless families, are hidden from our view; they live doubled up in apartments or in emergency shelters or transitional housing. For the majority of those who experience homelessness, it is a once-in-a-lifetime event. For these households, homelessness is not chronic but often brought on by a sudden loss of income or other destabilizing event in their lives. The chronically homeless make up about one-third of the homeless population. They are the most intense users of emergency shelters and services and often suffer from chronic conditions, like mental illness, substance abuse or another chronic illness, or a physical disability, that make it difficult to stay housed or maintain employment. A smaller percentage of the homeless population is episodically homeless, experiencing repeated episodes of homelessness. While they do not live in the emergency system (as does the chronically homeless population), episodically homeless individuals and families frequently use emergency shelters and services for short periods of time, and face higher risk for becoming chronically homeless unless otherwise prevented.” <http://www.psychousing.org/what-we-know-about-homelessness>.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs
To advocate for Beth El Center include in its new strategic plan a recommendation to create a Grant Development or Development Director position for the purpose of securing additional grants and fundraising to expand the existing services and/or its facility for the purpose of creating permanent housing with support services, hiring additional soup kitchen staff to prepare meals and run the No Freeze Shelter service in the winter months. It would be beneficial for the City’s emergency homeless shelter to receive an Emergency Solutions Grants Program (ESG), federal funds to assist suburban and rural with transitional housing, rapid rehousing, permanent supportive housing, and coordinated entry to prevent homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

During the Program Year, Beth-El Center provide homeless services in the form of a 90-day shelter program with case management, a No-Freeze temporary emergency shelter, a soup kitchen meals. It regularly collaborates with the local agencies for mental health, safety and skills as well as access to the resources necessary to maintain self-sufficiency. The 90-day shelter offers safe harbor to 34 people men, women and families who are experiencing homelessness or are chronically homeless. The mental health organization, Bridges Healthcare, Inc. often treats the same people but those homeless or unsheltered people often are not receiving mental or substance abuse counseling services. The City provides municipal grant to Beth El to support assistance to individuals at-risk of, or homeless receive services, counseling and referrals.

Milford is a member of the New Haven Connecticut Balance of State (CTBOS) but doesn’t receive CoC or ESG funds, a united coalition of private and public-sector service providers with the mission to prevent and end homelessness in Connecticut by rapidly connecting those in need to appropriate, low-barrier housing and services to support stability. In 2009 the non-profit Neighbor Works New Horizons (formerly known as the South Central Connecticut Mutual Housing Association) with funding through the Connecticut Housing Finance Authority (CHFA) and Neighbor Works America, constructed a five-unit supportive services and housing apartment complex. The Beth-El Center continues to seek to acquire property to provide needed supportive housing for the homeless and veterans.

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

"The numbers for the sheltered homeless population tend to reflect the current system capacity to provide emergency shelter and transitional housing beds. The addition or removal of a project can have a profound impact on various populations and subpopulations in the sheltered category. Both the Balance of State and Opening Doors Fairfield County Continuum of Care aligned themselves with the HUD priorities to repurpose transitional housing projects for permanent housing solutions. As a result, this is the third year in a row we see a decrease in the number of transitional housing beds across the state – a 31% decrease for 2018."

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

The 2012-2015 New Haven Counties Ryan White Planning Council Comprehensive Strategic Plan indicated that within the New Haven County/Fairfield County TGA, site the following needs in its 2010 In Care Needs Assessment, housing assistance, as it relates to entry into HIV medical care followed by "other primary medical care" and service needs such as, transportation to care, medication assistance, outpatient substance abuse treatment and oral health care. Medical care for HIV was the ranked highest under Core Medical Service category.

Households requiring additional assistance are referred to regional agencies where they may access HUD administered programs such as, Homeless Assistance Grants such as, the Continuum of Care Program (CoC), Emergency Solutions Grant (ESG), HUD Veterans Affairs Supportive Housing Program (HUD-VASH), Defense Base Closure Realignment Program (BRAC), Title V-Federal Surplus Property for Use to Assist the Homeless, and programs for rural areas, provide housing and services to homeless individuals, ranging from emergency shelter to permanent housing. Programs to assist homeless veterans include HealthCare for Homeless Veterans and the Homeless Providers Grant and Per Diem program, as well as collaborative program between the HUD-VASH program, in which homeless veterans receive Housing Choice vouchers and supportive services. The Department of Labor also operates a program for homeless veterans, the Homeless Veterans Reintegration Program.

Discussion

The City of Milford and CDBG Administrator advocate for the homeless and recognize the importance of providing CDBG funds toward Beth El Shelter and vital housing service programs to prevent or lessen the risk of an individual or family experiences even temporary homelessness. If available, additional EN and/or PI funds are allotted annually to the subsistence rent or mortgage payment program, Beth El shelter services, and housing programs.

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

Introduction:

Historically, CT zoning laws were written to restrict the number of unit on a residential lot to include the construction of single family homes in the majority of a town and exclude multi-family housing units or allow for them in a less residential neighborhoods and undesirable location, such as near highways, train tracks, commercial or industrial areas near or on major roads and routes in a town. In 2018 the City of Milford Planning and Zoning Board voted to remove regulations for a designated a residential multi-unit zone which required a multi-unit development to rent or sell 30% of its units at a fair market rent to a tenant/owner that meets the area median income. The zone was located on U.S. Route 1 between Plains Road and Erna Avenue on a major transportation corridor near downtown Milford. The market rents are 13% higher in Milford then the State average. Affordable housing, as defined by State and Federal government, is relatively unattainable without some type of inclusionary zoning designation, mandated variance mechanism or clause allowing multi-family or mixed-use property in single family residential areas so to lower the cost to building on land that is high in price.

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

Finding an existing affordable housing unit in Milford is no longer an impediment. A comprehensive list of affordable rental housing was created using public information and Planning & Zoning records in 2016. Anyone interested can now access the property and/or applicant name, an address, and the property manager contact information. A link to the affordable housing list is posted on the City of Milford ECD webpage along with 8-30g information, Fair Housing Law, Landlord/Tenant Responsibilities, income guidelines, and the CDBG housing programs information and applications.

Policies to promote and incentivize private market housing development construction or renovation of different housing structures that appeal to retirees, elderly, and workforce households living fixed incomes or a moderate-income wage would benefit the City in many ways. A policy to maintain and increase existing affordable units through deed-restriction on accessory apartments, substantial renovations of high-density housing complexes, common land ownership development or a grandfather clause to allow existing multi-family property to be demolition and rebuilt or substantially rehabilitation in its current location. Also, a standard requirement to create ADA accessibility in residential structures with more than one story as a condition of zoning approval. Currently Milford has not zoning regulations in place to create affordable housing units or mixed-use property use. The City Planner applied for the Incentive Housing Zone (IHZ) Program, an overlay zone and the municipality will receive State incentives when an Incentive Housing Development (IHD) is developed in a state-approved IHZ. The Planner has not put it before the Planning & Zoning Board. Conducting a fair housing education forum for the benefit of private property owners, City staff, public housing staff and the public is an option provided by several organizations including the Connecticut Conference of Municipalities and CT Fair Housing Center.

The EDC staff met with the Milford Redevelopment Housing Partnership and Beth El Center to discuss a partnership to develop scatter housing units for permanent supportive or moderate to low income housing for families transitioning from temporary shelter or senior and workforce households. A PHA can act as a not-for-profit arm of a non-profit housing developer and another entity to apply for State financing to acquire existing residential property to substantially renovate and manage the property.

Discussion:

Cost of living and housing in Milford is less affordable especially for the elderly, and moderate income individuals and families. Reinvested from new households in the community supports local business such as real estate agents, contractors, retail services, childcare, recreation, restaurants and the State.

AP-85 Other Actions – 91.220(k)

Introduction:

The 2011 Analysis of Impediments (AI) to Fair Housing Choice will be replaced in 2025 with the Affirmatively Furthering Fair Housing (AFFH) as a part of the 2025-2030 Five Year Strategic Consolidated Plan. It was determined in a January 2018 Federal Register that the Affirmatively Furthering Fair Housing (AFFH) due date would be delayed until October 21, 2020. The purpose of the AFFH is to identify four critical areas of concern for the purpose of formulating a realistic plan to address and educate the community on discrimination and housing segregation, and is expected to take meaningful action to reduce any impediments to affordable housing and affirmatively further fair housing for all people.

Actions planned to address obstacles to meeting underserved needs

Seek new and different ways, and continue to support services that benefit low to moderate income residents who experience barriers to affording to cost of personal mode of transportation, to health care, to higher education, to child care, to housing and food instability and have faced violence during their lifetime.

Actions planned to foster and maintain affordable housing

With 461.5 units of affordable housing units, the City of Milford submitted a Certificate of Affordable Housing Completion on May 13, 2019 to the State. If approved, a four year moratorium will be placed on any deed restricted affordable housing. CDBG Administrator continues to promote financial support to organizations whose mission is to create affordable housing without a deed restriction. Continued review of 8-30g developments built and in construction for compliance of annual 8-30g housing certification according to the approved Affordable Housing & Fair Housing Plans, provision of FMR and income calculations, and fair housing information to developers, property owners, service providers and residents. CDBG housing programs that pay down the cost of a first mortgage monthly payment, decreases the cost of maintain a home, improves a home value, and assist multi-family owners provide suitable living conditions for income eligible tenants.

Actions planned to reduce lead-based paint hazards

Provide public information to educate homeowners and tenants on potential lead based paint poisoning and safe ways to renovate a residential property to prevent reduce or eliminate the risk of lead based paint poisoning to children

Actions planned to reduce the number of poverty-level families

Advocate to expand employment through job training skills and increase affordable housing options in safe neighborhoods.

Actions planned to develop institutional structure

The Department of Economic and Community Development engages in various methods to consult and gather information it needs to improve communication and meet the needs of the underserved in the community. Mayor meets monthly with the City department heads to receive updates on issues and project progress. To improve outreach, the CDBG Administrator now holds the second CDBG public hearing in December to solicit comment on the program year accomplishments, a Q&A period on the CDBG program and activity requirements for grantees and the public.

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

Milford CDBG administrator attends the Milford Homeless Outreach Workgroup, C-Ride, and the Milford Social Service Network meetings, advocates for grants to support small business growth; and the City's Hazard Mitigation Committee prepares the Emergency Management Plan coordinating with all Milford zoning, safety and health agencies as well as FEMA, the State DEEP and neighboring town officials to promote flood resiliency measures in and near flood zones and low lying areas.

Discussion:

Often CDBG Housing program applicants are not eligible but truly are in need of home repair and maintenance. Multi-family property owners are not responsive to mailings or press releases marketing financial assistance for repairs. The cost of land and property is very high to acquire for affordable purposes without a designated zoning. The residents speak out against affordable housing complexes. The 8-30g annual certification letter provides the City with insight into property managers fair housing and rental practices.

Reaching the underserved to assist them is often the greatest obstacle. The CDBG Administrator continues outreach methods and multi-marketing vehicles to publicize the housing programs and hearings to the public. Increased program participation, and public and written comment would benefit the City and the needs of the underserved.

Program Specific Requirements

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

Introduction:

The CDBG Program Income revenue typically stems from housing repair loan repayments. In 2017 the CDBG administrator determined that 99% of program recipients transferring the property title were in financial distress. Requiring a loan repayment caused an unnecessary financial burden to the owner and the addition of funding and paperwork for the City to administer and so the loan terms became forgivable at the end of a 5 to 10 year loan period. A loan repayment prior to the end of the 0% interest loan period is required at a prorated amount equal to the time left in the loan term if the applicant is no longer income eligible.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

The City of Milford estimates that 80 to 100 % of CDBG funded activities will benefit low and moderate income individuals and families in the community during the one year period 2019-2020.

APPENDICES

