

City of Milford, Connecticut
Department of Economic & Community Development

Community Development Block Grant (CDBG)
2020-2021 Annual Action Plan
PROGRAM YEAR 46

PROGRAM YEAR 46 Annual Action Plan (AAP)

Cover Letter to HUD - Actual with Final Submission

AD-26: Administration

AD-50: Verify Grantee/PJ Information in IDIS

AD-55: Verify Grantee/PJ Program Contacts

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Board of Alderman Certified Resolution – Actual with Final Submission

This following report and attachments is on record in the Department of Economic & Community Development, posted on the City ECD webpage and is formally submitted in the eCon Planning Suite electronically to the Hartford CPD Office via the HUD Integrated Disbursement and Information System (IDIS).

Expected Resources

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

Introduction

The City of Milford will receive \$ 515,464 in CDBG funds for FY 2020 Program Year. The City expects to receive \$10,000 in Program Income during the FY 2020 Annual Action Plan period. The City's FY 2020 CDBG program year starts on October 1, 2020 and concludes on September 30, 2021.

The following financial resources are identified for the FY 2020 Annual Action Plan and will be used to address the following needs: Housing Needs; Homeless Needs; Other Special Needs; Community Development Needs; Economic Development Needs; and Administration, Planning, and Management Needs. The accomplishments of these projects/activities will be reported in the FY 2020 Consolidated Annual Performance & Evaluation Report (CAPER). The Anticipated Resources table reflects the 2020-2024 Consolidated Plan section SP-35.

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	515,464	10,000	0	525,464	2,061,856	Five years of funding at the FY 2020 funding level.

Table 55 - 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

In addition to the entitlement funds, the City of Milford anticipates the following federal resources may be available to local non-profit agencies and organizations to undertake the strategies identified in the Five-Year Consolidated Plan:

- Federal PILOT Grant
- Education Cost Sharing
- State Realty
- State Realty – Pequot
- Veterans Grant
- Telephone Access Line Grant

- Misc. State-Mun. Stabilization
- School Health Fund

Milford generously provides some local non-profit service agencies, the homeless shelter, and the senior center with building space at the cost of \$1.00. By alleviating some overhead cost, the organization can put all financial other resources toward assisting clients and effectively partner with the City to meet its objectives identified in the Consolidated Strategic Plan. CDBG leverages City investments in community development, improves infrastructure and the existing housing stock. If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Milford expands use of City owned land for public open space and recreational purposes. It updates its Hazard Mitigation Plan as required and sustains an Emergency Preparedness Committee both of provide emergency relief guidance to City officials and residents in the aftermath of disaster. The City does not currently own land or property to support the development of workforce or moderately priced housing units.

Discussion

As is the case in many CT Towns, property and sales taxes are the primary source of local and state tax revenue. Municipalities are tasked with the responsibility to decrease tax burden with budget cuts and outside resources to supplement infrastructure improvements and maintenance costs and continue to provide services to its residents. Milford, like many towns in CT, face the challenge of housing individuals who are experiencing homelessness and housing instability. Meeting these needs requires the City officials to address the underlining issue of a shortage of housing affordability and the lack of permanent housing for chronically homeless individuals, veterans among them, and ALICE families face housing monthly insecurity, or worse, have been evicted, will be forced to accept housing in unsafe neighborhoods and due to an eviction record, will rarely be given a chance to secure decent suitable housing again.

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	HSS-1 Preserve Existing Housing Stock	2020	2024	Affordable Housing Public Housing		Housing Strategy	CDBG: \$134,000	Rental units rehabilitated: 47 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	HSS-2 Housing Service Program(s)	2020	2024	Affordable Housing	Citywide	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy	CDBG: \$20,500	Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted
3	HSS-4 Housing Education	2020	2024	Affordable Housing	Citywide	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy	CDBG: \$2,000	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
4	HSS-5 Homeownership	2020	2024	Affordable Housing	Citywide	Housing Strategy Community Development Strategy Economic Development Strategy	CDBG: \$15,000	Direct Financial Assistance to Homebuyers: 1 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HMS-1, 3 Homeless Strategy	2020	2024	Homeless	Citywide	Homeless Strategy	CDBG: \$31,000	Homelessness Prevention: 900 Persons Assisted
6	SNS-1 Other Special Needs	2020	2024	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy Community Development Strategy	CDBG: \$5,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4175 Persons Assisted
7	CDS-1,2,3,4,5 Community Development Improvements	2020	2024	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy Community Development Strategy	CDBG: \$116,052	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4215 Persons Assisted Homeowner Housing Rehabilitated: 5 Household Housing Unit
8	CDS-4 Public Services	2020	2024	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$23,819	Public service activities other than Low/Moderate Income Housing Benefit: 625 Persons Assisted
9	EDS-1,2,3 Economic Development	2020	2024	Economic Development	Citywide	Community Development Strategy Economic Development Strategy	CDBG: \$30,000	Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	AMS-1 Overall Coordination	2020	2024	Administration	Citywide		CDBG: \$103,093	Other: 0 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	HSS-1 Preserve Existing Housing Stock
	Goal Description	Provide financial assistance to rehabilitate and modify residential property to benefit low- and moderate-income owner and non-owner occupants including modernization of public housing rental units owned by the Milford Redevelopment Housing Partnership (MRHP). Landlord engagement efforts expect assist local service organizations by increasing the number rental homes improved with CDBG funds for the benefit of low/moderate income ALICE households and persons at-risk of homelessness.
2	Goal Name	HSS-2 Housing Service Program(s)
	Goal Description	Support new and existing housing services such as security deposits and subsistence payments including utility fees, mortgage and rent payments to stabilize housing and reduce the possibility of eviction and/or homelessness for low- and moderate-income households. Engaging landlords with funds to support renters with the hopes of increasing the number of rental property owners willing to work with service providers in their re-housing efforts.
3	Goal Name	HSS-4 Housing Education
	Goal Description	Provide Fair housing laws to combat housing discrimination. Promote HUD Housing Counseling centers where households can learn budget practices that improve credit and the savings opportunity.
4	Goal Name	HSS-5 Homeownership
	Goal Description	Assist eligible first-time buyers who wish to own a home with down payment assistance, closing cost assistance and HUD Housing Counseling.
5	Goal Name	HMS-1, 3 Homeless Strategy
	Goal Description	Continue support to providers with the operation of shelters and emergency shelters to house and offer support services to youth and adults experiencing homeless and persons who are at-risk of becoming homeless. Short-term support services - including financial assistance, housing search assistance, and targeted services- has shown tremendous promise in resolving the immediate crisis of homelessness for many families and preventing their future returns to homelessness. Increase supply of rental property owners through existing service providers to support Federal and State Rapid Re-Housing efforts.
6	Goal Name	SNS-1 Other Special Needs
	Goal Description	Support social service programs and facilities for persons with special needs. Create accessible, safe conditions for persons with special needs through rehabilitation of existing buildings and new construction.

7	Goal Name	CDS-1,2,3,4,5 Community Development Improvements
	Goal Description	Eliminate architectural barriers make public facilities, existing commercial buildings and new housing and commercial construction inaccessible to disabled and persons with special needs. Promote accessible, safe conditions through rehabilitation of public infrastructure such as sidewalks and zoning laws that require accessibility features at the time of construction.
8	Goal Name	CDS-4 Public Services
	Goal Description	Increase and enhance public service programs that benefit persons who struggle with illiteracy, homelessness; steady employment, working families find affordable safe child care, the elderly and disabled who want to remain independent in Milford but who are physical or financially unable to maintain their properties, public transportation to disabled riders and homebound seniors, provide supplemental food resources to families struggling with food insecurity, and other public service programs.
9	Goal Name	EDS-1,2,3 Economic Development
	Goal Description	Encourage commercial property improvement, development and expansion of City commercial corridors and transit-oriented routes through special economic financial assistance. Support and encourage job creation, job retention, workforce job training by employers and to unemployed and underemployed persons, including summer youth programs. Support micro-enterprise business assistance program.
10	Goal Name	AMS-1 Overall Coordination
	Goal Description	Provide and promote funds to continue successful administration and compliance of Federal, State, and local funded programs including City project support and professional services to prepare HUD Plans and Reports.

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.

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

Allocations are prioritized to address the obstacles experienced by essential worker, these may include: Housing programs to address deferred home maintenance, prevent or reduce eviction rates, resolve and improve tenant/landlord relations, address possible discrimination, and assist owners and renter who struggle to pay monthly mortgage/rent, utilities, medicine, transportation and/or vehicle maintenance to stabilize and secure suitable housing. These obstacles are chronicled bi-annually by the Connecticut United Ways in data presented in the ALICE 2018 report <http://alice.ctunitedway.org/wp-content/uploads/2018/09/UW-Milford-2018-ALICE-Catchment-Page.pdf>; community development and business assistance in the form of job creation, retention and employment training to improve basic office and technical skills of low/moderate income individuals looking for an new job/career opportunity to increase income; build capacity within non-profit service agencies and enhance public service programs that benefit persons who struggle with literacy, are homeless and hungry, support affordable safe child care for working families, reduce social isolation of homebound elderly and disabled individuals; improve access to public transportation.

AP-38 Project Summary

Project Summary Information

1	Project Name	Homeless Shelter, "No Freeze" Emergency
	Target Area	Citywide
	Goals Supported	HMS-1, 3 Homeless Strategy
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$17,000
	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. Increases in the number of individuals seeking shelter require the service to act as a warming shelter in 2019.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	170 persons had access to emergency shelter. The shelter 90-day program accommodates families a year.
	Location Description	90 New Haven Ave, Milford CT
	Planned Activities	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. Increases in the number of individuals seeking shelter require the service to act as a warming shelter in 2019.
2	Project Name	Homeless Shelter, Soup Kitchen
	Target Area	Citywide
	Goals Supported	HMS-1, 3 Homeless Strategy
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$14,000
	Description	The Beth El Center Soup Kitchen Coordinator oversee volunteers that prepare a hot lunch and a to go dinner 7 days a week.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	700 individuals are estimated to benefit from the proposed activity
	Location Description	90 New Haven Ave, Milford CT
	Planned Activities	The Beth El Center Soup Kitchen Coordinator oversee volunteers that prepare a hot lunch and a to go dinner 7 days a week.
3	Project Name	After School Program
	Target Area	Citywide
	Goals Supported	CDS-4 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$10,500

	Description	The Boys and Girls Club of Milford offers enrichment classes and homework club to school age children 5-18 yrs old.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	350 children are expected to benefit
	Location Description	59 Devonshire Rd and 14 Benham Ave - two adjoining property sites are managed.
	Planned Activities	The Boys and Girls Club of Milford offers enrichment classes and homework club to school age children 5-18 yrs old.
4	Project Name	Literacy Volunteers of Southern CT
	Target Area	Citywide
	Goals Supported	CDS-4 Public Services
	Needs Addressed	Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$3,000
	Description	Director of Literacy Center coordinates training of volunteer, enrollment, and class schedules to teach non-English speaking students to read and understand English.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	95 Individuals are expected to benefit
	Location Description	17 Dixon Street Milford CT
	Planned Activities	Director of Literacy Center coordinates training of volunteer, enrollment, and class schedules to teach non-English speaking students to read and understand English.
5	Project Name	Transportation, Elderly Services
	Target Area	Citywide
	Goals Supported	CDS-4 Public Services
	Needs Addressed	Other Special Needs Strategy Community Development Strategy
	Funding	CDBG: \$7,000
	Description	Transportation to and from the Milford Senior Center to attend activities and have a meal on any given weekday.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	65 individuals are expected to benefit
	Location Description	9 Jepson Drive, Milford CT
	Planned Activities	Transportation to and from the Milford Senior Center to attend activities and have a meal on any given weekday.
6	Project Name	Subsistence Payments
	Target Area	Citywide

	Goals Supported	HSS-3 Housing Service Program(s)
	Needs Addressed	Housing Strategy Homeless Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$15,000
	Description	The Department of Human Services receives a Subsistence Payment grant to financially assist households who are unable to pay up to 1-3 rent or mortgage payments. The reasons may include underemployment, a medical bill, high utility costs, or an unforeseen life event.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 households (Estimate 40 individuals) are expected to benefit
	Location Description	Department of Human Services, 150 Gulf Street, Milford, CT
	Planned Activities	The Department of Human Services receives a Subsistence Payment grant to financially assist households who are unable to pay up to 1-3 rent or mortgage payments. The reasons may include underemployment, a medical bill, high utility costs, or an unforeseen life event.
7	Project Name	Rape Crisis Services
	Target Area	Citywide
	Goals Supported	CDS-4 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$3,319
	Description	Rape Crisis Center provides trained 24/7 hotline operators to offer guidance and support services to victims of sexual assault.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	115 individuals are expected to benefit.
	Location Description	Rape Crisis Center is located at 70 West River Street, Milford CT
	Planned Activities	Rape Crisis Center provides trained 24/7 hotline operators to offer guidance and support services to victims of sexual assault.
8	Project Name	Security Deposit
	Target Area	Citywide
	Goals Supported	HSS-3 Housing Service Program(s)
	Needs Addressed	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: \$5,500

	Description	Financially reimburse agency for deposits made on behalf of clients at risk of eviction or homelessness due to COVID-19 related circumstances
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 households are expected to benefit
	Location Description	CDBG Staff, 70 West River Street, Milford, CT
	Planned Activities	Financially reimburse agency for deposits made on behalf of clients at risk of eviction or homelessness due to COVID-19 related circumstances
9	Project Name	Tenant Landlord Counseling
	Target Area	Citywide
	Goals Supported	HSS-4 Housing Education
	Needs Addressed	Housing Strategy Community Development Strategy
	Funding	CDBG: \$2,000
	Description	Engage landlords, mitigate dispute, stabilize housing, improve property
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 households are expected to benefit
	Location Description	CDBG Staff , 70 West River Street, Milford CT
	Planned Activities	Engage landlords, mitigate dispute, stabilize housing, improve property
10	Project Name	Public Facility Improvement, Bus Shelter
	Target Area	Citywide
	Goals Supported	SNS-1 Other Special Needs
	Needs Addressed	Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$5,000
	Description	Additional funds allocated to Milford Transit District to replace an existing bus shelter with ADA accessibility features in the same footprint and location on Bridgeport Avenue, Milford.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	Bridgeport Avenue, Milford
	Planned Activities	Additional funds allocated to Milford Transit District to replace an existing bus shelter with ADA accessibility features in the same footprint and location on Bridgeport Avenue, Milford.

11	Project Name	Public Facility, Sidewalk Improvements
	Target Area	Citywide
	Goals Supported	CDS-1,2,3,4,5 Community Development Improvements
	Needs Addressed	Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$60,000
	Description	Milford Public Works Department contracts to modify curbs and sidewalks to install ADA compliant curb cuts to improve safety for disabled persons & pedestrians.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The community and 5,434 disabled persons are expected to benefit
	Location Description	TBD
	Planned Activities	Milford Public Works Department modify curbs and sidewalks to install ADA compliant curb cuts to improve safety for disabled persons & pedestrians.
12	Project Name	Public Facility Improvement, Open Space Recreation
	Target Area	Citywide
	Goals Supported	CDS-1,2,3,4,5 Community Development Improvements
	Needs Addressed	Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$56,052
	Description	Additional funds toward FY19 Open Space passive recreational project bid cost awarded May-20. Widening of Beaver Brook to create accessible walking paths and regrade parking lot to the path.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Project will benefit 10,940 individuals in the service area and 4,175 households in the low and moderate income area per Census Tract & Block Group data.
	Location Description	53 West Ave Milford CT
	Planned Activities	Additional funds toward FY19 Open Space passive recreational project bid cost awarded May-20. Widening of Beaver Brook to create accessible walking paths and regrade parking lot to the path.
13	Project Name	Micro-Enterprise Business Assistance
	Target Area	Citywide
	Goals Supported	EDS-1,2,3 Economic Development
	Needs Addressed	Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$30,000
	Description	Additional funds allocated to Milford Transit District to replace an existing bus shelter with ADA accessibility features in the same footprint and location on Bridgeport Avenue, Milford.

	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5-10 small businesses with 5 or less employees will benefit
	Location Description	ECD Office, 70 West River Street, Milford, CT
	Planned Activities	Additional funds allocated to Milford Transit District to replace an existing bus shelter with ADA accessibility features in the same footprint and location on Bridgeport Avenue, Milford.
14	Project Name	Single Family Housing Repair Program
	Target Area	Citywide
	Goals Supported	HSS-1 Preserve Existing Housing Stock
	Needs Addressed	Housing Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$59,000
	Description	Single Family Program(s) energy efficient residential upgrades, repairs & install accessibility fixtures.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	4 households are expected to benefit
	Location Description	CDBG managed, 70 West River Street, Milford CT Project locations TBD
	Planned Activities	Single Family Program(s) energy efficient residential upgrades, repairs & install accessibility fixtures.
15	Project Name	Multi-Family Residential Housing Repair Program
	Target Area	Citywide
	Goals Supported	HSS-1 Preserve Existing Housing Stock
	Needs Addressed	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$75,000
	Description	Multi-Family Housing Residential Repair Program assist property owners make substantial repairs in exchange for monthly rent that is at or below HUD 80% median income and the area fair market rents levels.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 Households are expected to benefit
	Location Description	CDBG staff manages program 70 West River Street, Milford CT

	Planned Activities	Multi-Family Housing Residential Repair Program assist property owners make substantial repairs in exchange for monthly rent that is at or below HUD 80% median income and the area fair market rents levels.
16	Project Name	Housing Program, Administration
	Target Area	Citywide
	Goals Supported	HSS-1 Preserve Existing Housing Stock
	Needs Addressed	Housing Strategy Homeless Strategy Other Special Needs Strategy Community Development Strategy Economic Development Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: \$35,000
	Description	CDBG Staff market program, review applications, manage bid process and projects with assistance of a project manager, conduct Lead based paint inspections and retain LBP specialist for purpose of testing houses older than 50 years.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10-15 households are expected to inquire about the program. 5 applications are typically submitted for review.
	Location Description	CDBG staff manages program at 70 West River Street, Milford CT
	Planned Activities	CDBG Staff market program, review applications, manage bid process and projects with assistance of a project manager, conduct Lead based paint inspections and retain LBP specialist for purpose of testing houses older than 50 years.
17	Project Name	First Time Homebuyer Program
	Target Area	Citywide
	Goals Supported	HSS-1 Preserve Existing Housing Stock
	Needs Addressed	Housing Strategy Community Development Strategy Economic Development Strategy
	Funding	CDBG: \$15,000
	Description	CDBG Staff markets and completes application eligibility process, works with mortgage lender, buyer and attorney to complete paperwork, secure the loan and provide assistance at closing.
	Target Date	9/30/2021
	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	CDBG Staff manages the program at 70 West River Street, Milford
	Planned Activities	CDBG Staff markets and completes application eligibility process, works with mortgage lender, buyer and attorney to complete paperwork, secure the loan and provide assistance at closing.

18	Project Name	Program Administration & Planning
	Target Area	Citywide
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$103,093
	Description	Program Administrator responsible for preparation of Plans, reports, financial and activity compliance in accordance with HUD regulations.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	ECD Office, 70 West River Street, Milford, CT
	Planned Activities	Program Administrator responsible for management strategy, preparing annual reporting and Plans, financial oversight and activity compliance in accordance with HUD regulations.

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

The City has identified the need to fund social service programs for youth services, homeless programs, the elderly, and other special needs populations. These are income-based services. With the City's limited CDBG funds, the City will identify one or two public facility improvement projects each year. CDBG funded projects are often funded to update an existing structure or facility to ensure it complies with the American for Disabilities Act (ADA) or remove an architectural barrier to create accessibility. Projects include both City and public facilities owned by a non-profit facility when the facility is located in located in, or serves, an area with a high concentration of low- and moderate-income persons and/or serves a clientele of which at least 70% certify their household incomes are at, or below, HUD Income limits for the Milford area.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Milford is an Exception Grantee which means it has no or very few areas in which 51 percent of the residents are low- and moderate-income. The Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low and moderate income persons when "the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income."

Over the past 15 years the concentration of low-moderate income census tracts and block groups has not exceeded 49%. In addition, the number of low/mod households around town fluctuate slightly each year which is why Milford does not have a designating geographical target area for long term CDBG investment. A predominate low to moderate income tracks and groups are typically found in the southwest border of Milford, along the Housatonic River and Long Island Sound. Census maps containing data on minority concentration, housing and low/moderate income concentrations are attached.

Discussion

In the Devon and Walnut Beach neighborhoods property size 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 single family owner occupied and/or rented, apartments, and public housing rental complexes. The City of Milford has invested funding to improve streets and sidewalks, install parking meters and improve the public parking accessing Walnut Beach and the Silver Sands State beach boardwalk.

The PY46 Action Plan allocates additional funds to ensure the Beaver Brook Walking Trail and Bus Shelter projects are completed in 2020. The PY45 walking trail project bid came in over budget and the bus shelter project may come in under budget so additional funds may allow for a second ADA shelter to be installed in 2020.

Over the next five years a new sewer pump station project to elevate existing equipment above the new flood level and mitigate storm damage is anticipated. Due to repetitive to severe property damage caused by flooding and wind stemming from annual tropical storms, then Hurricane Irene in 2011 and Storm Sandy in 2012, FEMA expanded flood zone maps requiring new properties and areas to adhere to environmental regulations.

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. The State approved a four-year moratorium on any application to build housing under the State of Connecticut 8-30g Affordable housing law. In 2017 the State required it mandatory for all Connecticut Towns to prepare an Affordable Housing Plan by June 30, 2021 and a subsequent update every five years.

Milford has many attributes that attract employers to set up shop: its vicinity I95 and the Merritt Turnpike, a Metro North train station, a public transportation system, a recreational boat docks and harbors, tourism, a growing arts community, and private and public schools. Having been established in 1639 its housing stock is outdated, and neighborhoods are densely populated, not unlike many other coastal towns in CT. 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

One Year Goals for the Number of Households to be Supported	
Homeless	575
Non-Homeless	16,045
Special-Needs	5,434
Total	21,988

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	2
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units	1
Total	9

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

As documented above, there are many affordability factors. The municipality can effect change on some costs such as housing and transportation. Supporting inclusionary zoning, transit oriented housing would reduce the overall cost to live in Milford. State improvements to roads, bridges and the railroad corridor and ports to build on existing transportation to improve major transportation corridors such as Route 8, I91 and I95 will improve the quality of life and the environment for CT residents who commute by care to Fairfield, New Haven and Hartford Counties. Public transportation provides businesses a greater pool of

potential employees and attract private investment in areas that are economically stagnate. https://www.huduser.gov/publications/pdf/better_coordination.pdf
<https://www.housingwire.com/articles/people-still-want-to-live-near-public-transportation-but-its-getting-more-expensive/>

The Milford Planning & Zoning Board has not considered the use of Inclusionary Zoning to create affordable units to count towards the State Affordable Housing Law 8-30g. Milford P&Z Board continue to favor construction of single-family homes and large market rate apartment units on the U.S. Route 1 corridor. It has does not allow detached accessory dwelling units (ADU) in areas zoned for over 1.0 acres and perpetuates high density neighborhoods by not supporting multi-family zoning throughout the town under certain conditions, such as incentive housing zones near public transportation that fit in with the neighborhood and incorporate mixed-use of existing commercial and multi-family structures. Existing zoning laws are not about planning, flexibility, or incentives to use vacant or struggling commercial buildings to meet the current needs of a community or property owner, but it does keep land cost high and perpetuates inequality. How does the public benefit from vacant commercial space? The Plan and Zoning Board are charged developing and acting on a long-term plan that benefits all its resident. It is called a Plan of Conservation and Development (POCD). The 2012 POCD is currently being updated and the public's input is welcome and needed. <https://www.ci.milford.ct.us/planning-and-zoning/files/plan-of-conservation-development>

It is HUD's mission to promote diversity and integrate communities' through inclusivity. Inclusivity appears when residents are a mix of income, color, ethnicity, and socio-economic background and offer opportunity of education resulting in higher income and steady employment the experience of living a stable life in a safe neighborhood. The zip code in which we live does define to a greater degree than not, determine what we learn and who we become. Studies show a community that recognizes these important factors will benefit economically and socially. **Systemic Inequality: Displacement, Exclusion, and Segregation:** How America's Housing System Undermines Wealth Building in Communities of Color <https://www.americanprogress.org/issues/race/reports/2019/08/07/472617/systemic-inequality-displacement-exclusion-segregation/>

Discussion

Additional housing choices priced moderately is essential. A moderately priced 3-bedroom home in Milford for a household of three (3) earning 80% median area income in 2019 was \$230,400 with 20% down payment. Many of the homes in Milford built 1969 and earlier were considered modest, moderately priced, workforce or starter homes. Living in housing stock 50 + years old can be costly to maintain and improve. A third fall into disrepair while the owner defers maintenance. Half of the households at or below 50% median income of \$47,250 for a household of 3, experience at least one or more of the four severe housing problems such as incomplete kitchens and plumbing, overcrowded and housing cost burden more than 50% of a month's salary (see section NA-20 CHAS 2011-2015 data). We all hear about or know neighbors, friends and family for who budget to buy their children necessities, care for their grandchildren, pay or take loans for college tuition bills, are strapped with debt due to an unforeseen emergency, can't afford to retire, are saving for retirement, or living on fixed income. These are the working humans that would benefit from reduced housing costs.

Development of moderately priced condominiums or small home choices can alleviate some of these issues. With criteria in place to meet neighborhood aesthetics, require inclusivity, and accommodate mixed age and income residents. With 41% residents over the age of 62 years old in Milford so could

downsizing, a newly married couple, a new college graduate, a trash collector, a secretary could move into the town where they work. To sell a house with deferred maintenance is hare, but to sell it for a price necessary to buy or rent a newer smaller home in Milford, or anywhere on the coast, is unlikely. The reinvestment into an existing home by a buyer would not only improve property value for themselves and the neighborhood but increase tax revenue.

Collaboration between a public/private/a non-profit housing developer, adopting incentive housing zones and inclusionary zoning are viable and smart plans that will increase the number of affordable housing units in Milford and maintain a State of CT Affordable Housing moratorium. Doing so could ultimately make an 8-30g application a thing of the past.

AP-60 Public Housing – 91.220(h)

Introduction

The Milford Redevelopment & Housing Partnership (MRHP) is the public housing agency located in Milford. Its housing criteria is based on the Federal HUD Section 8 Housing Choice Voucher and is a tenant rental based program and is not active in a homeownership program. Households with eligible for a housing voucher may live one of several MRHP housing complexes which total 313 units of Federal HUD units and 135 State funded units for a total of 465. A third of the residents are over 62 years of age and/or disabled, the majority are white, all hold Housing Vouchers, and because the average annual income is \$15, 379, considered poverty level nationally and in CT. The MHRP outsources social services to local non-profits and the housing voucher program to Imagineers, LLC.

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

The Milford Redevelopment & Housing Partnership is a partner with the City in addressing the housing needs for the residents of Milford who are very low and extremely low income. The City of Milford has identified the need for affordable housing that is decent, safe, and sanitary. The Redevelopment & Housing Partnership is a valuable resource in addressing that need. There is an overall need to accommodate families requesting accessibility features, to create additional 1- and 2-bedroom units to accommodate small families and family care takers of elderly residents.

HUD Consolidated Plan regulations require the PHA and Entitlement communities to prepare an Analysis of Impediments to Fair Housing Choice (AI), to exam the advantage of incorporating a Envision Center or aspects of the program, as well as broadband wiring and connection for residents. *See section MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-income Households.*

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

To encourage involvement of public housing residents, CDBG public notices and the Housing Program Brochure are emailed to MRHP Director and staff to distribute and post notice to solicit tenant participation or comment, market housing ownership, and address socio-economic concerns. The CDBG Administrator has reached out to the MRHP staff and director with requests to meet with residents, offer job training opportunities to increase employment through adult continuing education and/or onsite training programs as a way to improve opportunity and household wages.

The MRHP Director states that it meets with tenants every six weeks to discuss tenant ideas and concerns at different housing complex locations. Dates, times, locations or meeting outcomes are not provided to the CDBG or EDC staff or published.

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 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 regarding accessibility, maintenance and monthly rent complaints.

In the 2019, one (1) public housing resident requested assistance to resolve a maintenance issue in the entryway of complex and it was resolved.

The MRHP generally cooperates with the City and the ECD office but does not collaborate, even to share costs on mutual reports. As the participating jurisdiction, the City and the CDBG staff prepare and sign off on the MRHP Environmental review and its Annual Plan. With respect to publicizing public housing information, MRHP has its own webpage of the Milford website but it often submit meeting agendas the day of, it does not provide MRHP staff name and contact information, or notices of housing application deadlines or a link to housing applications, a housing waiting list, the contact information on Housing Choice Vouchers program managed by Imagineers, LLC. https://www.imagineersllc.com/program_management.asp, general tenant and City information such as links to CDBG hearings and programs or City events and services. Not making information available in one place for its residents is a barrier to opportunity and inclusivity. The MRHP objected to creating its own MRHP website due to cost so, only the minimum information is published online for the public by third party housing sites. This lack of transparency will not serve to improve the image of the MRHP in Milford.

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

Introduction

According to the Beth-El Center and the Greater New Haven Coordinated Action Network (CAN), there is a need for more permanent supportive housing, rapid rehousing, and supportive services to assist people in need of housing. The Housing First Model's approach is to help individuals and families to access and sustain permanent rental housing as quickly as possible, without time limits, and with a standard lease agreement, as opposed to mandated therapy or service compliance. Beth-El offers a variety of services to promote housing stability and individual well-being on an as-needed basis; and to address the issues that caused their homelessness.

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

Homeless Strategy (High Priority / Level 1)

Priority Need: There is an urgent need for housing and operational support to assist youth and adults experiencing homelessness and persons who are at-risk of becoming homeless.

Objective: Adopt a "Housing First" approach to rapidly re-house homeless persons, youth, families, and those who are at-risk of becoming homeless. Engage private residential property owners to assist the service providers to secure rental units, improve existing housing conditions and promote permanent supportive housing options.

Goals: The following homeless goals are:

- **HMS-1 Operational Support** – Continue support to providers with the operation of shelters and emergency shelters to house and offer support services to youth and adults experiencing homeless and persons who are at-risk of becoming homeless. Short-term support services - including financial assistance, housing search assistance, and targeted services- has shown tremendous promise in resolving the immediate crisis of homelessness for many families and preventing their future returns to homelessness.
- **HMS-2 Housing** – Provide funds to homeless service providers to rehabilitate and reconstruction of the shelter facility, emergency services, and added permanent supportive housing units for the chronically homeless persons and families.
- **HMS-3 Landlord Engagement** - Increase supply of rental property owners through existing service providers to support Federal and State Rapid Re-Housing efforts.

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

The Greater New Haven Coordinated Access Network and Beth-El Center assist populations that are at-risk of homelessness. Persons and families at-risk of becoming homeless are directed toward the 2-1-1 housing crisis phone line and encouraged to seek diversion assistance. Diversion assistance is the primary strategy to address those at imminent risk, and households are encouraged to visit the Diversion Center. If the Diversion Center cannot divert the household, they are directed toward the relevant program based on their special needs or lack thereof. Multiple organizations collaborate on the diversion initiative.

Addressing the emergency shelter and transitional housing needs of homeless persons

Beth-El owns and operates separate single dorm-style beds for men and women, as well as six rooms for families. In light of the COVID-19 Epidemic, Beth-El has temporarily contracted with a local motel for additional beds. Many of the people staying in City shelters for extended amounts of time have substance abuse issues and require additional services.

There is an additional winter shelter program that operates from November through March, though this past year the operational limit was extended through April.

Domestic violence survivors in the area are encouraged to seek help from BHCare Inc., Center for Domestic Violence serving the Greater New Haven area. There is a need for transitional housing and separate housing for these populations. There is a disproportionate amount of shelter beds for men, compared to women, which is notable as the number of women experiencing homelessness is increasing Nationwide.

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

Due to the shortage of affordable housing, individuals and families with the lowest incomes are at-risk of homelessness. Beth-El provides programs to support landlords who house formerly homeless persons which helps to prevent them from re-entering the shelter system. Though some other programs exist, diversion is the primary strategy to prevent homelessness for this population.

Data on the Connecticut 2020 Point-in-Time Count scheduled for January 21, 2020 has not been released quite possibly due to staff redirected to the CT COVID-19 Homeless Response <https://cceh.org/?s=point+in+time+2020>. In 2019 there were 503 individuals experiencing homelessness in the Greater New Haven area, 98 children in families, 50 adults in families, and 355 single adults. It is estimated that 9,903 youth under age 25 experienced homelessness or unstable housing across the entire State of Connecticut.

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 City of Milford will support the efforts of local agencies that provide assistance to families and individuals in transitional housing and will refer residents of the City that are at risk of becoming homeless to these agencies for help with financial literacy counseling, emergency rent/mortgage or utility

payments, job training, and a newly funded security deposit program so that they can remain self-sufficient and avoid homelessness

Discussion

The City of Milford, the Department of Human Services, the Health Department and CDBG Administrator have joined the HUMAN Network to advocate for the homeless and create a plan of action to housing and provide services to the chronically homeless population in and around Milford. With the guidance of the CT State Department of Social Services and the CT Coalition to End Homelessness and the expertise of area support services such as TEAM it was recognized housing was the essential piece missing from the puzzle. Due to this group of professionals, funding for rapid rehousing, a housing specialist and a new security deposit program has become available to try to assist individuals living in unsuitable living environments and families at risk of homelessness to find shelter temporary and secure permanent housing.

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

Introduction:

Fair housing is essential to ensuring that persons with lawful sources of income, or are of a different race, color, religion, sex, disability, familial status, and national origin have equal access to safe, decent, sound, and affordable housing in the City of Milford. The City of Milford's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with the goals and strategies to address those impediments.

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

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 adopted Inclusionary Zoning regulations to require a percentage of affordable housing units be included in residential construction over a certain number of units, or incentives to develop existing mixed-use property. The City Planner received an Incentive Housing Zone (IHZ) for the purpose of Incentive Housing Development (IHD) development. The City Planning & Zoning Board and the Board of Alderman did not vote in favor of an IHZ. In May of this year, the CDBG Administrator was asked to speak about housing before the Planning & Zoning Board during a special meeting to update its Plan of Conservation and Development to publish in 2021. Consideration of Inclusionary Zoning was requested, and the Planning & Zoning Board asked to receive information to review its benefits.

Conducting tenant landlord and fair housing workshops, engaging new landlord through incentives will be approaches used in 2020-21 to create an open dialog between tenants, landlords and the City staff, improve living conditions and property values. Information on where to find existing affordable housing unit in Milford is now available to the public. Creating the list alleviated on impediment for individuals looking for affordable housing. A comprehensive list with contact information was created using public information and Planning & Zoning records in 2016 and has since been updated annually. 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.

Discussion:

It is the hope of the EDC staff a non-profit developer will partner and use CDBG funds to purchase existing housing to sell or rent to low- and moderate-income households. Beth El Center soup kitchen and shelter space is adequate, and the general size inhibits the staff's ability to manage the increased number of homeless persons in need. The clients would benefit greatly from a larger facility with increase temporary shelter and permanent supportive housing units. 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.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Milford has contracted with Urban Design Ventures to update its Analysis of Impediments to Fair Housing Choice (AI). It is currently available public review on the ECD linked to the CDBG Report page of the City of Milford website.

Actions planned to address obstacles to meeting underserved needs

HUD Consolidated Plan regulations require the PHA and Entitlement communities to prepare an Analysis of Impediments to Fair Housing Choice (AI), to exam the advantage of incorporating a Envision Center or aspects of the program, as well as broadband wiring and connection for residents. See section MA-60 Broadband Needs of Housing Occupied by Low and Moderate income Households.

Seek new and different support services that benefit low to moderate income residents surpass barriers to living in Milford, improve access to transportation, to health care, to child care, to housing and food and domestic violence.

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. Each property must submits to the City Planner an annual certification letter and spreadsheet by set-aside unit, rent amount and the income of the tenant. If the information is incorrect then the Zoning officer sends a letter instructing the owner the unit does not comply.

CDBG homebuyer program decreases the cost of a first mortgage monthly payment, the Housing repair programs decrease the cost of home maintenance, improves a home value, and assist to create an affordable and 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 discuss projects, budget, issues and make announcements. To solicit suggestions prior to the NOFA and provide workshops and different meeting platform a second public hearing is held during the CAPER public comment period.

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

Milford CDBG administrator attends the Milford Homeless Outreach Workgroup referred to now as HUMAN Network, C-Ride, and the Milford Social Service Network meetings, and advocates for zoning changes to promote housing choice and small business growth. 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 in need of home repair and maintenance. In the past, outreach to owner and non-owner occupied of multi-family homes has not been successful. A marketing campaign combined with workshops, survey's and financial incentives on property repairs will be used to build relations and engage landlord cooperation and active involvement to improve and make existing housing affordable. The cost of land and property is very high to acquire for affordable purposes without a designated zoning. Town officials do not promote the link between a stable local economy, zoning changes and housing affordability. A united front would help residents better understand the economic balance and support housing choices that benefit them and are designed with neighborhoods in mind.

Reaching the underserved to assist them is often the greatest obstacle. The CDBG Administrator continues outreach methods and marketing options 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

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

Introduction:

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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities
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% **80.00%** of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

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 2020-2120.

APPENDIX

See Appendix as separately scanned and posted document

Appendix A

Public Comment Statement

Public Notices

Public Minutes

Information Handouts

Appendix B

Consolidated Plan Maps

Project Locations

Milford Census Map

Appendix C

Application for Federal Assistance SF-424

Assurances – Construction Programs SF-424D

Certifications Non-State

Certified Resolution – Board of Alderman