



ACTION PLAN

FEDERAL FISCAL YEAR 2017

JULY 1, 2017 – JUNE 30, 2018



Westfield RiverWalk & Columbia Greenway Esplanade

DRAFT

Executive Summary

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

1. Introduction

The City of Westfield, through its Office of Community Development, is charged with ensuring an environment where residents and businesses can thrive, balancing neighborhood vitality and stabilization, economic development opportunity, a range of housing options, and support for public services to the City's low-to-moderate income households.

The Community Development Block Grant (CDBG) and HOME Investments Partnership Program are two federally funded programs administered by the Department in order to provide economic opportunity to Westfield families and residents. The City has 11 census block groups that qualify for the CDBG program, with 51% or more residents of low-moderate income. These neighborhoods are primarily centered around the historic business district. These neighborhoods have the oldest stock of housing and the most non-English speaking households. The one outlier to this statement is Census Tract 8125, Block Group 4, which is in the Hampton Ponds neighborhood on the City's northeast corner, abutting Holyoke and Southampton. This neighborhood has an aging housing stock and is made up of many formerly seasonal homes that have been converted to year-round residences.

Westfield is an entitlement community, which means that it receives an annual allocation of CDBG federal funds to carry out economic development, housing, and neighborhood stabilization activities. The City anticipates receiving approximately \$323,000 in CDBG funds in 2017. Additionally, Westfield is a member of the Holyoke-Chicopee-Westfield HOME Consortium, and the City expects approximately \$100,000 in 2017 for HOME program activities.

The 2017 Action Plan represents the third year of our five-year Consolidated Plan, which was drafted following an extensive public outreach program and approved by HUD, in 2015.

2. Summarize the objectives and outcomes identified in the Plan

The Citizen Participation process informed this plan by identifying the following priorities:

- Creation and retention of job opportunities for low and moderate income persons through projects and activities designed to attract new business development and expansion of existing business.

- Provide technical assistance for entrepreneurs who want to establish a new microenterprise or business, and for owners who seek to strengthen or expand upon their existing small business;
- Maintaining and improving the quality of the housing stock, particularly in the residential area immediately surrounding the area identified in the Downtown Initiative.
- Support for activities to increase educational levels and job readiness that improve access to employment for lower income persons and persons with special needs.
- Utilize Public Service funding supports the most vulnerable populations including frail elders, youth living in poverty, and homeless and at-risk households
- Achieving neighborhood revitalization and arresting blight through strategic planning and targeting resources.

3. Evaluation of past performance

The City of Westfield allocated its funds on a city-wide basis with special emphasis on Census Tract 8127 which is located in the central business district and is predominately low and moderate income. This geographic area also comprises a large majority of the City's older housing stock, has the lowest homeownership rates, and the greatest number of renters experiencing severe housing cost burdens.

The City closed 2015 having failed the HUD timeliness test, which through §570.902 requires that grantees have no more than 1.5 times its annual grant allocation available for draw 60 days prior to the beginning of the subsequent grant year. The Department of Community Development has worked diligently to reach compliance by deploying funds for larger blight removal and infrastructure projects in target neighborhoods, including Avery Street and Central Street.

The City of Westfield dedicated 51% of its program funds to target areas. It will exceed HUD's requirement that 70% of expenditures will directly benefit low/moderate income persons.

4. Summary of Citizen Participation Process and consultation process

The City of Westfield, through its Department of Community Development, met with neighborhood groups representing residents who live in the downtown area and the surrounding neighborhoods to identify needs and solicit comments on ways to improve the quality of life in their neighborhoods.

In accordance with 24CFR Part 91 Subpart B, the City of Westfield conducted two public hearings during the development of the Action Plan. The first public hearing was held on

Tuesday, January 24th at 11:00 am and the second one on the same day at 6:00 pm. These public hearings presented a summary of current year CDBG and HOME projects and assessed the needs as presented in the 5-year Consolidated Plan to determine if any changes needed to be made. It was determined that no changes would be made to the Consolidated Plan.

Proposals were due to the City on Friday, March 10, 2017. Proposals were reviewed for eligibility, organizational capacity, and response to community need. All proposals met those threshold criteria. A secondary review consisted of an evaluation of prior year contract compliance, prior year performance, and availability of funds.

The notice was published in the Westfield News and covered in articles in The Republican, and the community was invited to attend a public hearing originally scheduled Thursday, April 27, 2017 to provide feedback. The Action Plan was made available at the Office of Planning and Community Development and posted on the web at cityofwestfield.org. The draft plan was made a public document on Monday, March 27, 2017. This publication began the 30 day public hearing process. This public hearing provided additional opportunity for public input and comment and was held following the confirmed allocations from HUD.

5. Summary of public comments

To be inserted upon close of public comment period

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

To be inserted upon close of public comment period

7. Summary

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	WESTFIELD	Office of Community Development
HOME Administrator	WESTFIELD	Office of Community Development

Table 1 – Responsible Agencies

Narrative

The Office of Community Development & Planning is the lead agency responsible for administering the programs covered by the Consolidated Plan and the Annual Action Plan, as well as any other HUD-required reporting relating to these programs. The Department participates in a wide variety of activities including, but not limited to, the following:

- Administration of the City's Community Development Block Grant Program.
- Provision of staff services to the Westfield Planning Board.
- Economic Development Planning assistance including revolving loan fund programs.
- Industrial park planning and land assembly and marketing.
- Open space preservation and planning.
- Agricultural preservation and planning.
- Infrastructure planning and administration.
- Downtown revitalization planning.

Consolidated Plan Public Contact Information

Peter J. Miller

Office of Community Development

59 Court Street

Westfield, MA 01085

Phone: 413-572-6246 **Email:** p.miller@cityofwestfield.org

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

1. Introduction

The 2017 Action Plan represents the Third Year Plan under the 2015-2019 Consolidated Plan, which was crafted and approved by HUD in 2015. The Consolidated Plan involved significant consultation with stakeholders, public service providers, and citizen groups.

Meetings with advocates for the elderly and the homeless were held regularly throughout the year with Community Development receiving views on neighborhood, housing and community needs from the public.

Through March 2017, the City consulted with a number of agencies, groups and organizations. They were asked for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve elderly, people with disabilities, small business owners, and homeless and low income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted.

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

The City works with numerous public and private organizations to coordinate community development and housing services. Coordination between entities includes: serving on joint committees, on-going communication, and long term strategic planning. Organizations include public institutions on the local, regional, and state levels, local nonprofits, faith-based organizations and the private sector.

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

The City of Westfield is an active member of the Westfield Continuum of Care and The City of Westfield is an active member of the Springfield/Chicopee/Holyoke/Westfield/

Hampden County Continuum of Care which holds meetings monthly. Agencies and groups who make up the Hampden County COC have been working closely over the years to address the needs of homeless and at risk individuals. This is achieved through coordination, cooperation and partnerships between public and assisted housing providers and governmental health, mental health and additional service agencies.

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 Director of Community Development serves on the Board of the Directors of the Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care as well as the subcommittee that focuses on unaccompanied youth. The Director is also a member of the Leadership Council of Western Massachusetts Network to end Homelessness which is comprised of over 50 leaders across every sector of the four Western counties. The Council meets quarterly and sets the Network's Legislative Priorities from funding secure jobs programs to restoring funding for Housing Consumer Education Centers. In State FY17, the Network was slated to receive a significant portion of its budget from the Commonwealth of Massachusetts. This funding was eliminated in a round of mid-year spending cuts, and the Network is currently scrambling to adjust its mission and prioritize use of its resources going forward.

It is anticipated that this adjustment will require the Hampden County Continuum of Care to take on additional responsibilities.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	DOMUS INC.
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Domus, Inc. is the lead agency for the local Continuum of Care comprised of service providers located in Westfield. The CDBG Coordinator attends regular CoC meetings and gathers input from participating members to incorporate into the Consolidated Plan
2	Agency/Group/Organization	The Carson Center for Human Services, Inc.
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Carson Center, no a subsidiary of the Behavioral Health Network, has been consulted on several occasions over the course of the year to discuss in detail their program services and initiatives. Additionally, the Director of Community Development attended the Carson Center's Kamp for Kids Opening Day Ceremonies where he saw their inclusionary youth activities in action.
3	Agency/Group/Organization	HUMAN RESOURCES UNLIMITED
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Forum House, part of the HRU family, is an employment "clubhouse" for individuals who are experiencing mental illness. Forum House reaches out to the community in search of job opportunities for their clients. The Forum House is also part of the Westfield Non-Profit Volunteer Network, where they provide program updates at monthly meetings.
4	Agency/Group/Organization	Boys & Girls Club of Greater Westfield
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from the Boys & Girls Club attended the public hearing on January 24 th . The Club continues to grow and sees continued increase in demand for its services, including summer meals, camperships, subsidized memberships, and other activities.
5	Agency/Group/Organization	Westfield Spanish American Association
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Neighborhood Goals
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	WSAA continues to work with the City to establish a homebuyers' assistance program to serve low- and moderate-income families in the City.
6	Agency/Group/Organization	WESTFIELD COUNCIL ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Executive Director of the COA, with the Director of Community Development, participates in the Mayor's monthly department head meetings. The COA moved into a new 20,000 square foot facility in November 2015 and has experienced a noticeable uptick in traffic since the move. The COA has requested funding to supplement their volunteer companionship program, which aims to keep seniors living safely in their homes. The Director of Community Development has attended several breakfasts at the Senior Center and participated as a member of the Senior Center Building Committee.
7	Agency/Group/Organization	Common Capital
	Agency/Group/Organization Type	Business and Civic Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Director has met with the Chief Operating Officer and Business Development Officer for Common Capital on several occasions to discuss economic development opportunities. Common Capital provided insight on the challenge start-up businesses face in accessing capital.
8	Agency/Group/Organization	Westfield State University
	Agency/Group/Organization Type	Other government - State Business and Civic Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Westfield State University conducted an Honors Seminar on "Experiencing Westfield" during the Fall 2017 semester. Students targeted their studies toward creating development plans for the City's Riverfront neighborhood. The class called for additional recreational and leisure opportunities for citizens and students in the neighborhood.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

All major agencies representing the varied sectors of the population were consulted.

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	Springfield Housing Authority	The City of Westfield is an active member of the Westfield Continuum of Care and The City of Westfield is an active member of the HUD funded Springfield/Chicopee/Holyoke/Westfield/Hampden County Continuum of Care which holds meetings monthly. The CDBG Coordinator served on the board of directors for the COC and contributes to the overall goals and votes appropriately to ensure efforts are aligned. The Director aims to continue service on the Board to present the needs specific to Westfield.
Our Next Future	Pioneer Valley Planning Commission	This plan takes a comprehensive look at our region and its opportunities in economic development, and other sectors.
Rethinking Downtown	City of Westfield	Our local Economic Development strategy, written in 2009.
Elm Street Urban Renewal Plan	Westfield Redevelopment Authority	This plan was constructed in 2013 and is guiding a major development effort in the City's downtown. Its findings align with the City's goals to redevelop a vacant city block to provide transit, employment, and/or housing opportunities to the downtown area.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Westfield Riverfront Feasibility Study	City of Westfield	In 2013, the City initiated a market analysis of the area surrounding the Westfield River riverfront area. This study provides data and guidance in redeveloping a blighted area of the City.

Table 3 - Other local / regional / federal planning efforts

Narrative

Aside from the plans and agencies listed above, the City of Westfield is fortunate to have an active and collaborative NonProfit & Volunteer Network, which meets monthly to discuss the needs of underserved individuals and families in our community. The City takes great consideration of their input in preparing this plan.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Westfield is a participating entitlement jurisdiction with the U.S. Department of Housing and Urban Development in receiving Community Development Block Grants (CDBG). As such, citizens, public agencies and other interested parties are guaranteed a role in the development and review of plans and performance reports and, further, shall have access to certain records and technical assistance. The Citizen Participation Plan sets forth those procedures.

This year, the City held two public hearings and submitted two public notices that were published in The Westfield News, the local daily newspaper.

Additionally, the Office of Community Development maintains a file documenting inquiries from citizens over the course of the year relative to interest in community development activities.

Public comment informed the development of this plan by confirming the findings learned through the development of the City's Five Year Consolidated Plan in 2015.

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	Non-targeted/ broad community	The City held two public hearings on Tuesday, January 24, 2017. The first hearing was held at 11:00 am and a second was held at 6:00 pm. Both were held at Westfield City Hall. Thirteen individuals attended the afternoon session. One individual attended the evening session. One attendee was an elected City Council member.	Attendees were primarily concerned with public services. There were four attendees whose particular interest was in economic development and assistance to start-up businesses. Additional concern was expressed relative to housing rehabilitation projects.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

With uncertainty surrounding the future of the Community Development Block Grant (CDBG) program, the City has developed alternative action plans. The first and preferred alternative, as represented in the body of this document, assumes level-funding of \$323,448 in federal entitlement funds. Second, as instructed by HUD, a contingency plan has been attached to detail adjustments that would be made to projects should the final authorization be lower or greater than 2016 funding levels.

The City is also anticipating \$7,500 in program income from CDBG activities.

Program investments will be in direct response to priority needs – producing affordable housing for low income residents, improving the quality of housing stock in older neighborhoods, and increasing the rate of homeownership in targeted areas. The needs were identified through consultations with community stakeholders, input directly from residents, and assessment of relevant data and existing plans.

The City's CDBG resources are anticipated to be significantly lower in 2017. In 2015 and 2016, the City received nearly \$200,000 annually in program income, which buoyed its ability to fund public services and other infrastructure programs. Those payments were the result of prepayments on previously issued housing and Section 108 loans. With no other large payments expected, the City's resources will be less this program year.

Additionally, 7.1% of Westfield residents are foreign-born and traditionally underserved. Recent immigrants have complex needs. They must cope with learning English, adapt to a new lifestyle, find employment and develop job skills, introduce children to a new education system, and adjust to other challenges of acclimation. These needs often require culturally appropriate and specific services and require additional human services funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	323,448	7,500	110,000	440,948	640,000	The City of Westfield is anticipating level-funding at \$323,448 for program year 2017. Program Income is received from a pre-existing lease on a property the City purchased for blight removal.

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 CDBG program provides vital resources for locally-driven initiatives aimed at providing economic opportunity and suitable living environments for Westfield residents of low-to-moderate income. CDBG program funds, because they are limited, are meant to supplement local and state initiatives aimed at providing economic opportunity for underserved populations and to improve the living environment in the City of Westfield.

Some programs CDBG funds allow the City to leverage are:

Community Preservation Act (CPA): The City of Westfield has adopted the CPA, a

Massachusetts law adopted locally that institutes a 1% surcharge on property tax bills for all property with a value of greater than \$100,000. The program requires 10% of program receipts be dedicated to affordable housing initiatives.

Westfield General Fund: The City provides a portion of funding for the Office of Community Development, as well as resources for parks improvement, street and sidewalk investment, and public health programming, among other things.

Private fund raising: Public services are funded primarily through other government contracts and private giving.

Section 8 & MRVP: The Westfield Housing Authority is the local housing authority. Its staff administers Massachusetts Rental Voucher Program and Section 8 vouchers.

HOME program fund requirements are met in a variety of ways. Most recently, the City has provided CPA funds as the match. Records on matching fund requirements are monitored by the City of Holyoke as the Holyoke-Chicopee-Westfield Consortium lead agency.

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 Westfield Redevelopment Authority (WRA), a public agency governed by its own appointed Board of Directors, purchased 2 acres of property on Elm Street, in the heart of the target area, in February. Combined with the ongoing construction of a \$6 million federally-assisted intermodal transit pavilion, this site is eyed for private redevelopment. The City, with assistance from Mass Development, has cleaned the site and anticipates demolition of a blighted structure on the property in the Spring of 2017. Immediately following, the WRA will issue a Request for Proposals from private developers to measure interest in redevelopment of the site as a mixed-use property, with retail on the ground floor and either commercial or residential space on upper stories.

Additionally, there are 4.21 acres that were identified in the Riverfront Feasibility Study that have the potential to be acquired and cleared for the purposes of economic development and commercial revitalization. There are several municipal parks, playgrounds, parking lots, and properties located in the target areas that contribute to a suitable living environment for program beneficiaries.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create Economic Opportunities	2015	2019	Economic Development	North Elm Riverfront Development South Elm Riverfront Development Elm Street Urban Renewal City-wide	Economic Development	CDBG: \$70,000	Business building rehabilitation: 3 Business Jobs created/retained: 3 Jobs
2	Neighborhood Revitalization	2015	2019	Non-Housing Community Development	South Elm Riverfront Development City-wide	Neighborhood Revitalization/Infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
3	Homeowner Housing Rehabilitation	2015	2019	Affordable Housing	City-wide	Homeowner Housing Rehabilitation	CDBG: \$100,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2015	2019	Non-Homeless Special Needs	City-wide	Public Services	CDBG: \$48,500	Public service activities other than Low/Moderate Income Housing Benefit: 3800 Persons Assisted
6	Planning/Administration	2015	2019	Planning/Administration	City-wide	Planning/Administration	CDBG: \$64,690	

Table 6 - Goals Summary

Goal Descriptions

1	Goal Name	Create Economic Opportunities
	Goal Description	Assist start-up businesses, microenterprises, and expanding businesses in the City's target area, primarily in the Elm Street area.
2	Goal Name	Neighborhood Revitalization
	Goal Description	Execute goals and objectives as outlined in the 2014 Feasibility Study.
3	Goal Name	Homeowner Housing Rehabilitation
	Goal Description	Assist 4 homeowners by offering deferred payment loans to address building code concerns and other critical rehabilitation matters
4	Goal Name	Public Services
	Goal Description	Assist local agencies serving low- and moderate-income households in the areas of food security, child care, elder services, and adult education.
5	Goal Name	Planning/Administration
	Goal Description	

Table 7 - Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

For Program Year 2017, CDBG funds will be utilized to address some of the many needs within the City of Westfield and benefit its low and moderate income population. A portion of funding will be used to conduct needed and valuable public services to low and moderate income city residents. Additional funding will be utilized for economic development activities and job creation such as microenterprise technical assistance and other programs to attract new businesses to the downtown area. Additional funding will be programmed for housing rehabilitation activities and issues such as roof repair, emergency repairs and weatherization.

#	Project Name
1	Planning & Administration
2	Public Services
3	Economic Development
4	Westfield Home Improvement Program
5	Public Facilities & Infrastructure
6	Blight Removal

Table 8 - Project Information

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

The City has determined these priorities based on the general climate in the Pioneer Valley Region. With agencies competing for many of the same stretched resources, CDBG funding assists local non-profits to fill gaps allowing them to provide adequate services to underserved populations.

Economic opportunity in the City's downtown business district remains fragile, at best. While several shops and restaurants have established a position of relative stability, several new businesses, mostly microenterprises, have struggled to survive. Downtown maintains a fairly consistent street-level vacancy rate of approximately 18%. The reasons for this stubborn vacancy rate vary, but the general theme remains that most vacant spaces in Downtown Westfield require significant levels of investment in order to house viable businesses. Adjustments to the City's business assistance program will allow for relatively larger investments (\$15,000 to \$25,000 vs. \$2,000) in fewer businesses will allow for more effective re-use of long-vacant storefronts.

Additionally, in order to achieve more stability in our low- and moderate-income neighborhoods, the City will take a two-pronged approach, replacing failing infrastructure, primarily sidewalks and curbing, and a Housing Rehabilitation Program to incentivize additional owner investment in their properties.

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AP-38 Project Summary

Project Summary Information

1	Project Name	Planning & Administration
	Target Area	City-wide
	Goals Supported	Create Economic Opportunities Neighborhood Revitalization Community Facilities Homeowner Housing Rehabilitation Public Services Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	CDBG: \$66,189
	Description	The City will maintain planning, management and administrative capabilities to effectively implement Community Development activities in a timely manner to ensure public confidence in the operation of its Community Development Block Grant Program.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	Citywide
	Planned Activities	Administration of CDBG program funds and planning projects
2	Project Name	Public Services
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$48,500
	Description	The City of Westfield allocates 15% of CDBG funds to provide public services for new services to our community or to assist with managing the increase in demand of existing services.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3800 families will be served.
	Location Description	Citywide
	Planned Activities	Kidscape Summer Learning Camp Kamp for Kids™ at Camp Togowauk Volunteer Companionship Program Our Community Table Westfield Food Pantry Home Delivered Meals Transportation New Beginnings Westfield Community Education Samaritan Inn Day Center Toddler Community Playgroup & Parent Support Group Project
3	Project Name	Economic Development
	Target Area	Elm Street Urban Renewal City-wide
	Goals Supported	Create Economic Opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$70,000
	Description	Creation and retention of job opportunities for low and moderate income persons.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	3 businesses assisted
	Location Description	Elm Street/Downtown primarily, with some microenterprises located outside of the downtown area.
Planned Activities	The City anticipates assisting start-up businesses and expanding businesses in the Downtown by providing business technical assistance and working capital investment to incentivize businesses to locate to properties that have been vacant for greater than one year.	

4	Project Name	Westfield Home Improvement Program
	Target Area	City-wide West Elm
	Goals Supported	Homeowner Housing Rehabilitation
	Needs Addressed	Homeowner Housing Rehabilitation
	Funding	CDBG: \$100,000
	Description	A deferred payment loan program, focused primarily on life-safety improvements, including but not limited to structural improvements, heating system improvements, roofing, and serious code violations, with a preference to projects located in Census tracts 8127.01 and 8127.02
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	4 low-to-moderate income homeowners
	Location Description	Projects will be solicited from low-to-moderate income homeowners citywide.
Planned Activities	The City will fund 4 home improvement projects through a deferred payment loan program. The City will solicit for a subrecipient partner for this project.	
5	Project Name	Public Facilities & Infrastructure
	Target Area	West Elm South Elm Riverfront Development
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$110,000
	Description	Provision of first time homebuyer assistance
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	40 low and moderate income households
	Location Description	Census Tracts 8127.01 and 8127.02

	Planned Activities	Sidewalks, Curbing and/or infrastructure improvement
7	Project Name	Spot Blight Removal
	Target Area	South Elm Riverfront Development Elm Street Urban Renewal Area West Elm
	Goals Supported	Neighborhood Revitalization
	Needs Addressed	Neighborhood Revitalization/Infrastructure
	Funding	CDBG: \$45,000
	Description	Rehabilitation, remediation and/or demolition of blighted properties
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable. As a Slum/Blight national objective project, this project cannot be classified as serving low-mod individuals.
	Location Description	Downtown Area
	Planned Activities	Rehabilitation, remediation and/or demolition of blighted properties

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

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

The City of Westfield has designated specific target areas where funds are usually distributed to areas of low to moderate income families and individuals. We have always met or exceeded the 70% L/M threshold. We are also including any areas that are experiencing spot blight or aging housing populations.

Geographic Distribution

Target Area	Percentage of Funds
North Elm Riverfront Development	0%
South Elm Riverfront Development	15%
Elm Street Urban Renewal	35%
City-wide	25%
City-wide/Housing	25%

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Census tracts 8127.01 and 8127.02 remain the primary focus for CDBG activities in Westfield. The Elm Street/Downtown area has been identified through the Citizen Participation Process as a priority for community improvement. Additionally, following a 2013 feasibility study, the Riverfront area was identified as containing significant blight and as an opportunity for economic growth in the coming years, with the extension of a popular Bikeway to the area, scheduled in 2017-2019.

Discussion

AP-75 Action Plan Barriers to Affordable Housing- 91.420, 91.220(j)

Introduction

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

The City of Westfield has adopted policies consistent with the goal to create affordable housing opportunities. The City has a prompt and predictable permitting process, zoning permissive of varying styles of housing development, and regular communication among departments concerned with quality housing, including Community Development, the Westfield Housing Authority, the Department of Public Health, the Office of the Treasurer, and the Office of the City Solicitor, among others.

The primary barriers to affordable housing in Westfield include:

- General cost of construction and compliance with Massachusetts Building Code;
- Difficulty of gaining site control and land assembly for larger projects;
- Low vacancy rates and competition for unsubsidized units from local University students; and
- Significant gaps between development costs and affordable ownership or rent levels

The City serves as a member of the Pioneer Valley Planning Commission's Regional Housing Roundtable, where broader policy discussions impacting the Greater Springfield area's regional affordability are regularly held.

The City, after several years of inability to fund such programs, proposes to reinstitute a homeowners' rehabilitation program, and continues to seek out a partner to assist in operating a Down Payment Assistance Program. Additionally, the City will continue to work with developers to complete affordable projects by providing project subsidy through the Community Preservation Act program and HOME program.

Discussion

The City of Westfield remains committed to deploying resources to allow for affordable housing development and improvement of the living environment for families, particularly in the eligible census tracts. Overall, the City has a fairly strong housing market. Westfield State University, located in the City's western area, cannot accommodate all enrolled students in on-campus housing. More than 100 units in the near downtown neighborhoods are rented to college students at rents much higher than affordable to local working families.

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

Introduction

With a partner now on board to administer a Homeowners' Rehabilitation Program, the City is pleased to reintroduce this long-dormant program. Based on the response the Office has received following announcement of the reestablishment of this program, there is pent-up demand for such a program. The City recently completed a comprehensive reconstruction of the western downtown neighborhood infrastructure, commonly known as the Gas Light project. After four years of construction disruption, the City and local business owners look forward to a first year experiencing this reconfiguration. Additionally, the Westfield Redevelopment Authority continues its effort to redevelop four acres of property with Elm Street frontage. This will result in new space for a combination of retail, commercial, and residential use.

Actions planned to address obstacles to meeting underserved needs

The City of Westfield will continue to serve as a member of the Greater Westfield Non-Profit & Volunteer Network, which allows a direct link to service providers who care directly for underserved populations. Additionally, the City has accessed state and local funds to develop recreational opportunities and renovate parks, sidewalks, and streetscapes in the near downtown neighborhoods.

Actions planned to foster and maintain affordable housing

The City of Westfield will work with local housing counseling organizations and spread awareness of local programs to assist first time homebuyers.

The City anticipates awarding HOME funds and CPA funds to a project that proposes to convert the long-vacant Moseley School building into 23 affordable rental units.

The City will be working with regional partners to identify additional developers interested in pursuing opportunities to create affordable housing in Westfield, including affordable homeownership development, rental housing development, and other opportunities.

Actions planned to reduce lead-based paint hazards

Special focus on lead-based paint hazards will be necessary this Action Plan year, as the City plans to reintroduce its homeowner rehabilitation program. The program will be developed with an experienced subrecipient familiar with federal and state statutes and regulations governing lead paint awareness and abatement.

Working with MassHousing, the state agency that spearheads the "Get the Lead Out" Program for Massachusetts, the City will communicate the requirements for reducing lead-based paint hazards.

City staff will also work to attend a lead-based paint training seminar for continued education.

Actions planned to reduce the number of poverty-level families

The City of Westfield will continue to participate in activities and initiatives sponsored by the Regional Employment Board of Hampden County, as well as the Economic Development Council of Western Massachusetts, and the Pioneer Valley Planning Commission to assist in regional solutions to combatting poverty.

Locally, the City aims to maintain its position as an attractive place to establish business. Over the past decade, the City has seen significant growth in warehousing and distribution, precision manufacturing, and health services sectors. The City has established evening workforce training programs at the Westfield Technical Academy to allow for job retraining for individuals looking for middle income jobs and mid-career professionals interested in changing fields.

Actions planned to develop institutional structure

The Office of Community Development & Planning in the City of Westfield is utilized to review and facilitate projects of many kinds. Staff is often tapped to serve on Steering Committees on matters relative to economic development, public service, infrastructure planning and investment, among others. This involvement in senior staff discussions allows for the Department to have a "big picture" view of community priorities and needs. Coupled with the Department's regular interaction with service providers and the non-profit community, staff is capable and willing to share information with stakeholders

both internal and external and determine the most advantageous deployment of resources.

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

The City will continue as an active participant in the Westfield Continuum of Care, Hampden County Continuum of Care, and the Leadership Council to End Homelessness in Western Massachusetts. Each of these organizations holds regular meetings where data is distributed and analyzed with a focus on achieving better outcomes for low and moderate income individuals.

The Holyoke-Chicopee-Westfield HOME Consortium also provides staff with the opportunity to understand initiatives occurring in nearby communities with similar challenges.

Discussion

Program Specific Requirements

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

Introduction

The City of Westfield received significant amounts of program income in Program Year 2014 and 2015. Those receipts represent an anomaly, as two large projects prepaid on Section 108 loans. This year, the City anticipates approximately \$7,500 in program income from deferred payment loans issued over the years under a former Housing Improvement Program. The City does not anticipate expending any funds on Urgent Needs. Included in the plan, however, is \$45,000 allocation for the removal of a blighted property.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(1)(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. 75.23%
FY15-FY17

Discussion

The City of Westfield estimates that 75% of its program funds will be dedicated to the target areas. The City has opted to calculate its overall benefit to persons of low-to-moderate income over three years (FY15 – FY17). The chart below details the calculations used to reach this determination.

		<u>GRANT</u>	<u>PROGRAM</u> <u>INCOME</u>	<u>TOTAL</u>
FY15	\$	326,141.00	\$ 209,339.19	\$ 535,480.19
FY16	\$	323,448.00	\$ 3,000.00	\$ 326,448.00
FY17	\$	323,448.00	\$ 7,500.00	\$ 330,948.00
				\$ 1,192,876.19
Total FY15-FY17	\$	1,192,876.19		
30% of Total:	\$	357,862.86		
Available for Slum/Blight	\$	357,862.86		
Slum/Blight Projects				
Central Street Purchase	\$	80,000.00		
Central Street Svcs	\$	24,500.00		
Central Street Demolition	\$	139,000.00		
Façade Imprv 2016	\$	7,000.00		
2017 Blight Allocation	\$	45,000.00		
Total Committed:	\$	295,500.00		
Non- LMI Activities %:		<u>24.77%</u>		

Appendices

Program Year 2017 Allocations

2017-2018 CDBG ACTION PLAN		
<u>INCOME</u>	<u>2017 DRAFT</u>	
CARRYOVER FROM PRIOR YEAR	\$ 110,000.00	
CURRENT YEAR CDBG GRANT	\$ 323,448.00	
CURRENT YEAR PROGRAM INCOME	\$ 7,500.00	
TOTAL AVAILABLE	\$ 440,948.00	
EXPENSES		NOTES
PLANNING & ADMINISTRATION	\$ (64,689.60)	
<i>20% * (FY17 GRANT)</i>		
PUBLIC SERVICES		
<i>15% * (FY17 GRANT + FY16 PROGRAM INCOME)</i>		
BOYS & GIRLS CLUB- KIDSCAPE	\$ 7,500.00	
KAMP FOR KIDS	\$ 3,750.00	
DOMUS HI-SET	\$ 7,500.00	
GTR WESTFIELD COMMITTEE FOR THE HOMELESS	\$ 7,500.00	
WESTFIELD FOOD PANTRY	\$ 4,150.00	
MEALS ON WHEELS	\$ 3,000.00	
WESTFIELD THOM PLAYGROUP	\$ 3,000.00	
WESTFIELD COA- COMPANIONSHIP	\$ 3,300.00	
SOUP KITCHEN	\$ 3,000.00	
WESTFIELD YMCA TRANSPORTATION	\$ 2,800.00	
YWCA NEW BEGINNINGS	\$ 3,000.00	
TOTAL PUBLIC SERVICES	\$ (48,500.00)	
BUSINESS ASSISTANCE & JOB CREATION PROGRAMS		
TOTAL ECONOMIC DEVELOPMENT	\$ (70,000.00)	
COMMUNITY FACILITIES		
PUBLIC INFRASTRUCTURE	\$ (110,000.00)	
TOTAL COMMUNITY FACILITIES	\$ (110,000.00)	
HOUSING		
HOUSING IMPROVEMENT PROGRAM	\$ (100,000.00)	
TOTAL HOUSING	\$ (100,000.00)	
SPOT BLIGHT REMOVAL PROJECTS		
SPOT BLIGHT REMOVAL PROJECTS	\$ (45,000.00)	
TOTAL RIVERFRONT DEVELOPMENT	\$ (45,000.00)	
FY17 TOTAL ACTION PLAN	\$ (438,189.60)	
EXCESS/DEFICIT	\$ 2,758.40	

Contingency Plan

Per HUD instructions, and in light of the uncertainty surrounding federal appropriations and allocation for the Community Development Block Grant (CDBG) program, the City of Westfield has prepared the following contingency plan as it relates to funding priorities for the 2017 Action Plan Year.

The plan presented in the main body of this document and detailed in the Appendix titled “Program Year 2017 Allocations,” assumes level federal funding at \$323,448.

Below, the City’s contingency plan assumes a federal cut to the CDBG 2017 grant of 30 percent.

2017-2018 CDBG ACTION PLAN *CONTINGENCY 30% CUT*		
INCOME	2017 DRAFT	
CARRYOVER FROM PRIOR YEAR	\$	110,000.00
CURRENT YEAR CDBG GRANT	\$	226,413.60
CURRENT YEAR PROGRAM INCOME	\$	7,500.00
TOTAL AVAILABLE	\$	343,913.60
EXPENSES		
PLANNING & ADMINISTRATION	\$	(45,282.72)
<i>20% * (FY17 GRANT)</i>		
PUBLIC SERVICES		
<i>15% * (FY17 GRANT + FY16 PROGRAM INCOME)</i>	\$	(33,962.04)
		*Allocations to specific agencies to be determined
TOTAL PUBLIC SERVICES	\$	(33,962.04)
BUSINESS ASSISTANCE & JOB CREATION PROGRAMS		
TOTAL ECONOMIC DEVELOPMENT	\$	(54,000.00)
COMMUNITY FACILITIES		
PUBLIC INFRASTRUCTURE	\$	(110,000.00)
TOTAL COMMUNITY FACILITIES	\$	(110,000.00)
HOUSING		
HOUSING IMPROVEMENT PROGRAM	\$	(100,000.00)
TOTAL HOUSING	\$	(100,000.00)
SPOT BLIGHT REMOVAL PROJECTS		
SPOT BLIGHT REMOVAL PROJECTS	\$	-
	\$	-
FY17 TOTAL ACTION PLAN	\$	(343,244.76)
EXCESS/DEFICIT	\$	668.84

Any additional required cuts would be made in the following order. First, elimination of the Public Infrastructure project; second, elimination of funding from the Housing Improvement Program; and lastly, cuts to funding for the Economic Development programs.

The City is mindful that any cuts made to the FY17 grant will directly impact the statutory cap placed on the Planning & Administration (20% of Grant) and on Public Service programming (15% of grant).

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Citizen Participation

To be attached

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Grantee Unique Appendices

To be attached

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SF-424 and Certifications

To be attached

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