

2015 Action Plan for Housing & Community Development
City of Burlington, Vermont

Prepared by

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Executive Summary

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

1. Introduction

The 2015 Action Plan explains how the City plans to spend the Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME) funds that the City receives from the U.S. Department of Housing & Urban Development (HUD), together with other leveraged resources, during the upcoming program year beginning on July 1, 2015. The national CDBG program is a principal revenue source to grow local communities and improve the quality of lives for low- and moderate-income residents. The HOME program is designed to create affordable housing for low-income households through building, buying, and/or rehabilitating housing for rent or homeownership.

The overall goal of these community planning and development programs is to develop viable communities by providing decent housing, expanded economic opportunities and a suitable living environment, principally for low- and moderate-income persons. HUD administers these programs on a national basis and awards grants to entitlement communities and participating jurisdictions – including the City of Burlington – each year on a formula basis. The City in turn awards grants and loans to local nonprofits as well as providing direct services to residents and businesses through several CDBG-funded programs.

2. Summarize the objectives and outcomes identified in the Plan

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

Affordable housing continues to be the City's highest overall priority under this Consolidated Plan. Cost of housing, age of the housing stock and a very low vacancy rate are three significant factors that contribute to the need for affordable housing in Burlington. For both renters and owners, at all income levels and across all household types, cost burden is the most pressing housing problem. Fifty one percent of all low- and moderate-renter households are cost-burdened. Cost burden is most acute among extremely low-income renters with 69% paying more than 30% of their income for housing.

In the 2013 Consolidated Plan, it is noted that there are a total of 140 affordable units in the City whose affordability restrictions will expire in the next five years. It is also noted that over 47% of the City's housing stock was built before 1950. The rental vacancy rate, which is measured every six months by the firm of Allen & Brooks, runs well below the national and regional rates, averaging well below 2% the last

three years.

Due to these factors, the following initiatives will be on the City's housing agenda the next five years: preserving as many affordable units as possible; creating new affordable units, renovating rental and owner-occupied affordable housing and promoting homeownership among income-qualified households. The City views investment of CDBG funds into activities that help residents to become and/or remain housed and living independently as an effective investment. These priorities have been reflected in the projects and activities selected that are described on page AP 38, as well as page 54 onward.

Economic opportunity is the City's next highest priority. As the state's largest city, Burlington must continue to be an economic engine for the region and state. The City uses CDBG to focus on job creation and retention through technical assistance for businesses, and to support low-income residents in business ownership through entrepreneurial training and loans. There will be opportunity in the next five years to invest a small amount of CDBG resources into actual bricks and mortar projects to stimulate economic growth in our Neighborhood Revitalization Strategy Area. These uses of CDBG resources create and retain businesses and jobs, leverage other resources, increase tax revenues to support City services, support local ownership, and revitalize neighborhoods.

The City has also historically used CDBG to address barriers to economic opportunity. Limited English proficiency is a barrier faced by our refugee population and calls for the investment of CDBG dollars. In addition, low income persons need assistance in filing tax returns and developing financial literacy. The City chooses to be flexible in its funding choices in this area in order to respond to shifting needs and resources, emerging opportunities and crises, and changing economic conditions. Specific economic opportunity projects and activities are described starting on page AP 38.

A suitable living environment is the City's third priority overall. The City has a limited capacity to fund social services out of municipal resources, and has historically used the maximum (15%) available CDBG resources to support the provision of social services by local nonprofits. The City also uses CDBG to support public facilities and infrastructure, as well as nonprofit facilities, where there is support for the project and no other resources. Finally, the redevelopment of Brownfields is a priority for the City because it meets multiple objectives: it increases the tax base, reduces environmental hazards and, often, allows for the productive reuse of historic structures. These projects and activities can be found in AP 35 and AP 38.

Geographic Distribution

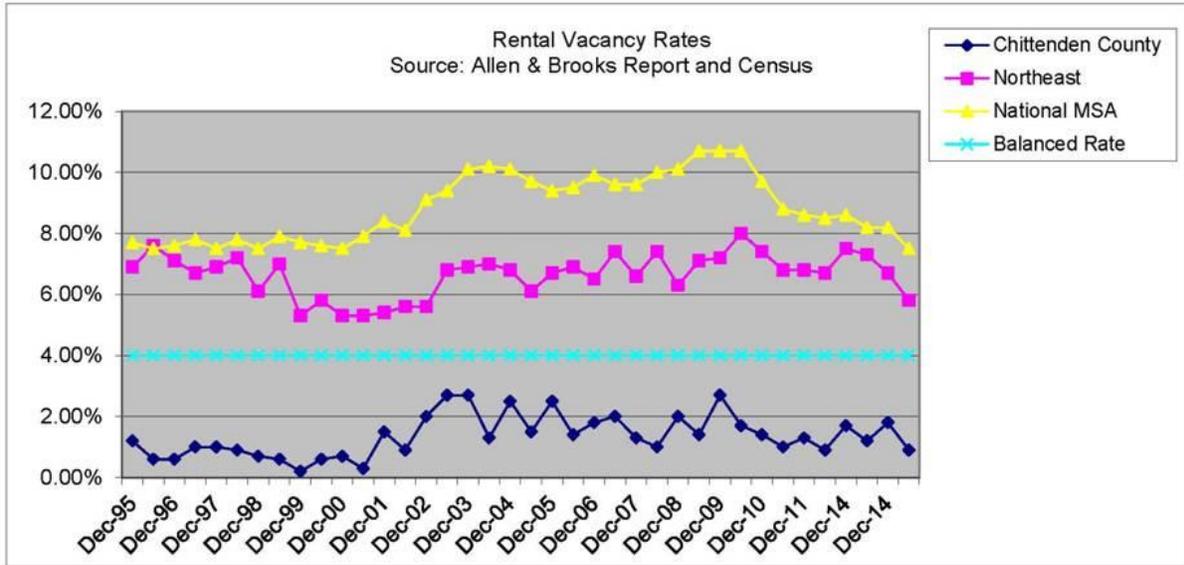
In general, the Burlington targets its CDBG and HOME funds to the City's Neighborhood Revitalization Strategy Area. The Neighborhood Revitalization Strategy Area (NRSA) includes census tracts 3, 4, 5, 6 and 10 – roughly, the Old North End, downtown and the waterfront, Ward One including the Riverside

Avenue corridor, and the area west of Pine Street down to Flynn Avenue. The NRSA is shaded in purple on the map below.

Last year, of total non-administrative CDBG and HOME expenditures, \$656,348 – or 85% – was spent on programs /projects located in the NRSA. (Programs located outside the NRSA, such as the Champlain Valley Agency on Aging’s Case Management for Seniors program, serve a number of NRSA residents. So the dollar amount of NRSA expenditures is an estimate, not an exact number, of funds benefitting NRSA residents.

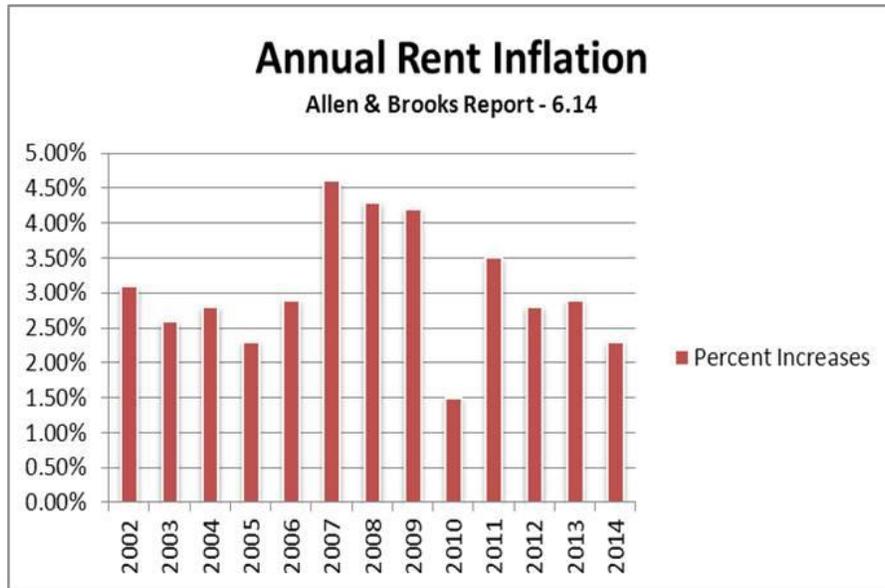


Neighborhood Revitalization Strategy Area



Rental Vacancy Rates

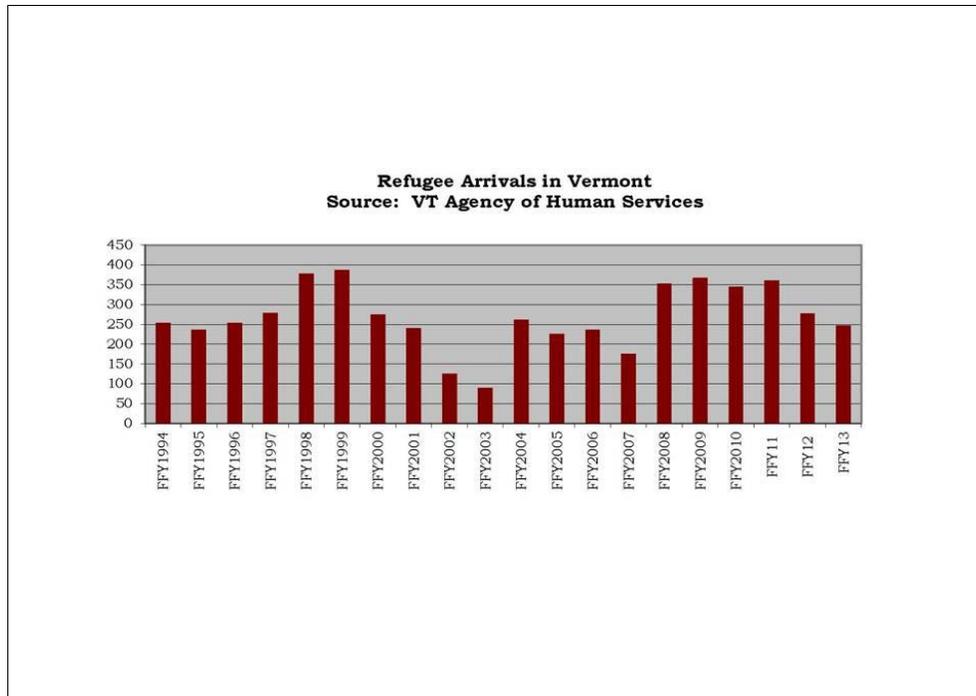
The rental vacancy rate for the County is measured every six months by the Allen & Brooks Report. The vacancy rate peaked in Chittenden County in December of 2009 at 2.7%. All the other years, the rate was below 2% with the lowest occurring in June 2012 at .9%. It consistently runs well below national and regional rates which are reported by the Census Bureau and displayed in the graph above.



Rental Inflation

Annual Rent Inflation

The City of Burlington has a high percentage of households as renters and the cost of rent increases at a significantly higher rate than that of homeownership. According to a recent Out of Reach study, the state of Vermont places 16th in the ability to afford a two-bedroom Fair Market Rate apartment.



Refugee Arrivals in Vermont

Burlington has seen major demographic changes in the last three decades. In 1980, Burlington was a city where 98.5% of its residents were white and only a half of one percent of residents didn't speak English proficiently. Now, 10.1% of city residents identify themselves as something other than white and not Hispanic. Much of this change has resulted from the resettlement of several thousand refugees in the Burlington area. Over 35 languages are spoken in the schools and the City. In Burlington High School, 30% are students of color; 21.6% are of non-English language background; 15% take English Language Learner classes. According to the American Community Survey 2007-2011, over 10% of Burlington households speak a language other than English at home. In South Burlington, that number is 9.8% and in Winooski that number is 16.5%. Winooski and Burlington represent the concentrations of immigrants in Chittenden County whose overall percentage of households speaking a language other than English is 8.3%.

3. Evaluation of past performance

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

The 2015 Action Plan for the City of Burlington represents year 3 of the 5 year Consolidated Plan. The City's past performance includes several areas where goals are achieved and others where they are lagging. Under our housing goals, we have achieved significant success in promoting homeownership with buyers' assistance yet are logging in our goal to create new homeowner units. This goal will be

moving forward with the South Meadows project. The City is also lagging in our preservation goal but the South Meadow rehabilitation project is moving forward and will be realized during this Consolidated Plan cycle. Rental units rehabilitated will reach an annual goal now that the Bobbin Mill apartments are complete. Annual targets are being reached with other housing strategic goals.

Under economic opportunity, target goals for business and job creation/retention, enhancing commercial infrastructure and reducing the barriers to economic opportunities have been met or exceeded. For the City's job creation goals, under our Microenterprise programs, although jobs are created, we are counting people and businesses assisted instead.

We are meeting and exceeding all of our public service/suitable living target goals except for the annual health goal which was met at 70%. In the area of public facilities and Brownfields, we are exceeding our targets in some areas and falling short in others. Remediation of Brownfields is behind but progressing towards the goal.

4. Summary of Citizen Participation Process and consultation process

The Community & Economic Development Office is the lead agency responsible for overseeing the development of the Action Plan and for administering the CDBG and HOME programs. The Citizen Participation Plan was followed for the development of this Plan. Public hearings were held in September 2014 and April 2015. The hearings were published in a local paper. Organizations were consulted, including the Continuum of Care.

The most meaningful way in which Burlington residents participate in the Action Plan process is their involvement in the nuts and bolts of spending decisions. Each of the City's seven wards (Neighborhood Planning Assemblies) elects a representative to the CDBG Advisory Board; and collectively, those residents have a majority voice in making recommendations to the Mayor about how to spend the City's CDBG funding each year. The NPAs are grassroots associations, created by City Charter, which exist in each of the City's wards and which meet monthly as organized, democratic forums where neighbors can learn about public issues that affect them and advise city government of their concerns and needs. The Board's recommendations have traditionally been adopted without change by the Mayor and City Council.

The City engaged in several alternative public involvement techniques during the development of this Plan. CEDO also appeared on Live at 5:25, a 30-minute television show on the local government channel and explained CDBG and the proposed projects. The Plan was posted on the City's website and citizens were invited to comment via social media and email lists.

The public comment period began on April 8 and ended on May 9, 2015.

5. Summary of public comments

Comments will be added after the public comment period.

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

Comments not accepted and reasons will be added after the public comment period.

7. Summary

To summarize, the following document represents the housing, community and economic development needs and priorities as well as the chosen projects and activities to implement for the City of Burlington's 2015 Action Plan.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	BURLINGTON	
CDBG Administrator		Community and Economic Development Office
HOPWA Administrator		
HOME Administrator		Community and Economic Development Office
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The Community and Economic Development Office (CEDO) is a department of the City of Burlington. The department engages our community to build a vibrant, healthy and equitable City. CEDO staff members and programs seek to foster economic vitality; preserve and enhance neighborhoods, quality of life and the environment; and promote equity and opportunity for all residents of Burlington. In support of its mission, CEDO works in partnership with citizens, the public and private sector, and other City departments to: strengthen the quality of life in Burlington's neighborhoods; preserve and develop decent, safe and affordable housing opportunities; maintain and improve the vitality of Downtown, the Pine Street area and neighborhood business districts; encourage a thriving business sector; foster job growth and employment opportunities; increase civic engagement and citizen participation; support the delivery of human services; and revitalize Burlington's waterfront.

CEDO is funded through Federal and State grants, the Housing Trust Fund and a portion of General Fund dollars. CEDO divisions include: Housing, Economic Development, Community Development and the Community Justice Center. In addition, CEDO has administrative/fiscal staff.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Burlington consults with numerous organizations in the development of the Action Plan. The process includes formal and informal meetings, surveys, discussions and focus groups. The process of developing the Plan began with surveys of current and previous grantees as well as committee meetings with advisory board members and sub-grantees in the summer of 2013. It continued with a Public Hearing in September 2013 to hear community views on housing and community development needs, as well as comment on prior program year performance.

Between December 2014 and March 2015, CEDO consulted with a number of groups, organizations and citizens, sharing or asking for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve children, seniors and people with disabilities, people living with HIV/AIDS, homeless and low-income residents. In addition, multiple housing agencies, health/mental health service agencies and regional and state government agencies were consulted. In addition, a strong collaboration with United Way was developed regarding the application process.

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

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

The housing and community development mission of Burlington is carried out by several municipal departments, a restricted revenue account, the Housing Trust Fund, a municipal board and two municipal corporations.

Burlington relies on state agencies to further its housing mission. Key agencies are the VT Housing Finance Agency, the VT Housing and Conservation Board, and the Department of Housing and Community Affairs. Others include the Agency for Human Services, Agency of Transportation, Department of Labor, VT Economic Development Authority and the Chittenden County Transportation Authority.

Federal agencies include the Corporation for National and Community Service, Department of Commerce- Economic Development Administration, Department of Housing and Urban Development,

Department of Justice, Office of Justice Programs, Environmental Protection Agency and the Small Business Administration.

Since 1983, the City has dedicated much of its housing and community development resources to establishing and supporting a network of nonprofit organizations to act as the City's partners in producing and preserving affordable housing and protecting the City's most vulnerable residents. This nonprofit infrastructure functions as the principal housing and social services delivery system through which the City moves towards its goals for affordable housing and for alleviating and reducing poverty.

There are also statewide nonprofit organizations that deliver housing and social service programs. These organizations include Green Mountain Habitat for Humanity, Housing Vermont, VT Center for Independent Living, VT Community Loan Fund, Opportunities Credit Union, VT Energy Investment Corporation, and VT Refugee Resettlement Program.

Local faith-based organizations assist in meeting the emergency needs of homeless and low-income residents through meal programs and assistance with clothing, shelter, utilities and other basic needs. These organizations include Cathedral Square Corporation, Lutheran Social Services of New England, the Salvation Army, the Burlington Ecumenical Action Ministry, the Joint Urban Ministry Project, Mercy Connections, and ANEW.

The City is the Collaborative Applicant for the Chittenden Continuum of Care (CoC). The City's Assistant Director of Administration and Community Development serves on the Steering Committee. The CoC enhances and ensures coordination between agencies.

The City participated in technical assistance provided by HUD to include compliance of governance structure with the HEARTH Act and systems mapping. In addition, the Continuum is exploring a coordinated assessment system and the implementation of such for permanent supportive housing. A very successful coordinated effort included the 100,000 Homes Burlington Edition to survey our most vulnerable homeless residents and coordinate the housing and service needs of those surveyed.

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.

Chittenden County Continuum of Care Alliance, our Continuum of Care services for the homeless, are delivered through a consortium of nonprofit organizations, local businesses, and local/state/federal agencies in the greater Burlington metropolitan area, with the City of Burlington's Community and Economic Development Office (CEDO) serving as the coordinating entity. In the coming year, the Alliance will meet quarterly with the Steering Committee meeting monthly. The Alliance coordinates services for families, youth and single adults who are homeless; coordination between the agencies is enhanced with member participation on both the steering committee and sub-committee levels.

The CoC coordinates the implementation of a housing and service system from outreach to housing to services that meet the needs of homeless individuals and families. Street outreach, Vermont 211, daytime shelter and meals all serve to reach the homeless and identify services/needs, including shelter placement. Housing providers work to rapidly re-house or move from emergency to transitional or permanent housing and stabilize, while supportive service agencies provide case management and connect with additional support services. Providers serve the chronically homeless, families with children, veterans, unaccompanied youth and those at risk of homelessness.

Member agencies work together to meet the needs of chronically homeless, and efforts include an improved system of outreach along with increased permanent supportive housing options for the chronically homeless and support services. A strong focus includes housing retention (with services and case management) due to a low vacancy rate in this jurisdiction. In addition, agencies work with local landlords to reduce the barriers of renting to chronically homeless.

The Continuum providers work to identify, move into stable housing, and provide essential services for households with children who are homeless. Each CoC program that serves children has children's advocates or specially trained staff to ensure that the children's need for safety, nurturing, education, and stability are met.

The CoC partners with local and state organizations to combat homelessness among veterans. Outreach has increased to local veterans at the local shelters. Previously un-identified veterans were enrolled in VA care and many are now housed through VA housing programs.

A continuum partner provides emergency services to youth ages 16-22 who have run away, are homeless, or at risk of homelessness. Supported housing includes emergency shelter and transitional housing for youth who have left foster care and are homeless. Youth are provided with individual/family counseling, mental health/substance abuse assessment and treatment, case management, medical services, educational planning, employment support, life skills, jobs training, and mentoring. Another local program provides job and life skills training to at-risk youth while helping them complete their high school education.

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

ESG funding allocations are made by the State of Vermont. Several state offices maintain representation in the Continuum of Care and on its Steering Committee. Discussions on allocations took place at our local Continuum. In addition, CoC members attended and gave input during public hearings. This year, ESG's were provided to four organizations in Chittenden County. Funding decisions are based on thorough knowledge of this Continuum's operations and priorities, with an emphasis on how best to

realize value for investment. The State solicits specific feedback from the CoCs and stakeholders through presentations, discussions, and surveys regarding priorities and how to allocate ESG funds to eligible activities as well provide an annual review of the RFP process. The survey is released in the winter to assist with planning for the next funding cycle.

The Continuum has a Data Quality Committee that works along with the HMIS Lead agency to develop potential funding, policies, and procedures for the administration of the HMIS. The CoC implemented a Governance Agreement to include the CoC, Collaborative Applicant, HMIS Lead, all agencies who use the HMIS, and the Software Provider. This year, the Data Committee is working with HUD-provided technical assistance to investigate software options. This is particularly important in light of HUD's new HMIS Data Standards. To this end, the Committee has issued a Request for Proposals, developed a software evaluation tool, and interviewed three potential vendors. The group will also consider possible governance structures for the short and long term. One of these involves merging the Continuum's HMIS with that of the Vermont Balance of State.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Champlain Valley Office of Economic Opportunity
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children 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?	This agency was consulted on needs, progress and upcoming goals.
2	Agency/Group/Organization	COMMITTEE ON TEMPORARY SHELTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted on needs, progress and upcoming goals.
4	Agency/Group/Organization	CHAMPLAIN HOUSING TRUST
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted on needs, progress and upcoming goals.

5	Agency/Group/Organization	Agency of Human Services
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Coordination of funds and services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was involved in the review of potential CDBG projects and consulted in upcoming goals and strategies.
7	Agency/Group/Organization	BURLINGTON HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted for the needs assessment, market analysis and status of public housing programs.

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

There were no agencies not consulted in our process.

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	CEDO	The goals to prevent homelessness, rapidly re-house the homeless, provide for basic needs, increase permanent housing overlap with our Strategic Plan goals to preserve affordable housing units, increase permanent supportive housing beds, protect the vulnerable through public services to the homeless and anti-poverty strategies.
planBTV	City of Burlington - Planning and Zoning	The goals of economic development and increasing housing options overlap with planBTV's goals and recommendations for the City of Burlington and the downtown/waterfront areas.
ECOS	Chittenden Regional Planning Commission	There is a coordination with regional transportation and CEDS (Comprehensive Economic Development Strategy) for the City and then the County as a whole.
Housing Action Plan	Mayor's Office	The goals of the draft Housing Action Plan are incorporated in the strategic plans for affordable housing and addressing the barriers to housing across the economic spectrum.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

In addition to public entities, the private sector enhances the City's community development and housing efforts. Architects, engineers and attorneys assist nonprofit developers by providing skills and services to implement housing projects. Burlington's banks have responded to a changing market and changing obligations under the federal Community Reinvestment Act by finding a number of innovative ways of support new housing models, housing organizations and approaches to affordable housing production. Local lenders also support neighborhood revitalization and small business development, financial education and free tax preparation services for low-income taxpayers. The Burlington business community has been actively represented on most community advisory committees. They have provided resources and opportunities for residents to improve their quality of life.

AP-12 Participation – 91.105, 91.200(c)

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

A public hearing was held in the fall of 2014 to review the achievements published in the Consolidated Annual Performance and Evaluation Report (CAPER) and also hear any citizen input on housing and community development needs for the City. A notice about the availability of funds was published online and in Seven Days in December of 2014 and a direct email notice provided to over 100 nonprofits, City departments and residents about the funding. An informational workshop was held for applicants. All applications are published online on the City of Burlington's website. The CDBG Advisory Board held four meetings in the winter of 2015 to review all applications; the Board is comprised of representatives from the local Neighborhood Planning Assemblies, Mayoral selections, representatives of state agencies and local grant-making agencies. These citizens make the recommendations on how to spend CDBG funds locally, and these recommendations are conveyed to the Mayor and City Council. These recommendations are the foundation for the Action Plan. The recommendations of the Advisory Board are published online along with the draft Action Plan. An advertised public hearing will be held on April 27, 2015 on housing and community development needs in the City, the Advisory Board recommendations and the draft Action Plan. The Plan was available for public comment for 30 days with outreach on social media (Facebook and Twitter) and the City of Burlington's website. The Plan was also covered on Channel 17, reaching thousands of Burlington residents and aired a multitude of times. These numerous efforts were made to broaden citizen participation in the City.

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	Public	In September of 2014, the City held a Public Hearing in conjunction with City Council and received several positive comments regarding the use of CDBG funds and the accomplishments. There were all 14 council members present, the Mayor, the City Attorney, the CAO and approximately 20 members of the public. The meeting was also broadcast on the local government channel.	Council members emphasized the need to continue our housing efforts both with new and preserved affordable housing units.		
4	Newspaper Ad	Non-targeted/broad community	Notice of funding availability for the 2015 CDBG Action Plan was advertised on December 3, 2014 in the Seven Days paper to the general public.	Not applicable.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Nonprofits	One workshop was held for potential grantees in December to offer technical assistance. Approximately 10 people attended from a variety of nonprofits.			
6	Internet Outreach	Non-targeted/broad community	The applications for CDBG funding were placed on the CEDO/City of Burlington website from the end of January through the end of March. At the end of March, the applications recommended for funding were also noted on the website.	No comments were received.	Not applicable.	www.burlingtonvt.gov/CEDO
7	Newspaper Ad	Non-targeted/broad community	An ad was placed in Seven Days newspaper on April 8 as a legal notice for the public meeting on April 27 and the opening of the public comment period for the 2015 Action Plan.			

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)
8	Public Hearing	Non-targeted/broad community	A public hearing was held on Monday, April 27th. Attendance and summary of response to be added after the meeting.	A summary of comments will be added.	Will be added if applicable.	
9	Internet Outreach	Non-targeted/broad community	The 2015 Action Plan was published online on the CEDO/City of Burlington website during the public comment period. Over 100 individuals and nonprofits, in addition to the CoC, received an email link to the Plan.	Summary of comments to be added.	To be added if applicable.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

In this section, the City identifies the federal, state, local, and private resources expected to be available to the jurisdiction to address the priority needs and specific objectives in the Strategic Plan. The City's Entitlement includes CDBG and HOME funds. The City has also received a \$2.475 million dollar Healthy Homes Lead Grant. There are four local agencies that receive Essential Services Grant funding. The City is the coordinating entity for the McKinney-Vento Homeless Assistance Act funds but does not receive this funding; it goes directly to the local providers. This past year, the City did receive a Continuum of Care Planning Grant. Other funding sources include Tax Increment Financing, BEDI and Section 108 funds.

Priority Table

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	732,146	22,500	28,596	783,242	1,240,757	The City expects to leverage significant federal, state, local and private resources over the course of the Consolidated Plan.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	351,855	1,100	0	352,955	1,034,372	The City expects to leverage significant federal, state, local and private resources over the course of the Consolidated Plan.

Table 5 - Expected Resources – Priority Table

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

The City anticipates that approximately \$10 million in Low-Income Housing Tax Credits, \$8 million in Section 8 resources, and \$1,036,589 in McKinney-Vento Homeless Assistance Act will be available to address needs and objectives identified in the Plan. (These are not resources that the City receives or controls.) The City also received a \$3.4 million dollar Lead Hazard and Healthy Homes Grant to be expended over the next 3 years. The City also received a Brownfields Economic Development Initiative (BEDI) grant in the amount of \$1,040,000 and a Section 108 Loan contract for a maximum commitment of \$2,091,000. In addition, the City applied for \$230,000 in AmeriCorps funding for a City led cultural competency program and over \$437,000 in community justice grants. Overall, the City expects to leverage \$15 million in state, local, private and other federal resources for its CDBG- and HOME-funded activities. These are funds that the City and its subgrantees expect to raise for their budgeted activities as well as funds that the City expects outside entities to invest in development activities. The City also plans to leverage an additional \$10 million in new Tax Increment Financing for downtown projects.

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

The City has no publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Discussion

In a time of diminished federal resources, the City has chosen to specifically target existing community development resources to the highest needs in the City. The City also plans to continue to be an example regarding collaborative efforts with other agencies.

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	DH 1.1 Protect the Vulnerable New Trans Housing	2013	2017	Affordable Housing Homeless	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Production of new affordable housing units Homeless Shelters - ES/TH Protect the Vulnerable	CDBG: \$0 HOME: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added: 12 Beds
3	DH 2.1 Produce new affordable rental units.	2013	2017	Affordable Housing Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Production of new affordable housing units	CDBG: \$0 HOME: \$200,000	Rental units constructed: 42 Household Housing Unit
4	DH 2.2 Promote Homeownership - New Owner Units	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Promote Homeownership	CDBG: \$0 HOME: \$0	Homeowner Housing Added: 12 Household Housing Unit
5	DH 2.3 Promote Homeownership - Buyer Assist	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Promote Homeownership	CDBG: \$0 HOME: \$0	Direct Financial Assistance to Homebuyers: 18 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	DH 3.1 Preserve and Upgrade Existing Housing	2013	2017	Affordable Housing Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Preserve and Upgrade Existing Housing	CDBG: \$85,000 HOME: \$0	Rental units rehabilitated: 79 Household Housing Unit
7	DH 3.2 Acquire and Upgrade - Rehab Rental Units	2013	2017	Affordable Housing Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Preserve and Upgrade Existing Housing	CDBG: \$40,395 HOME: \$0	Rental units rehabilitated: 5 Household Housing Unit
8	DH 3.3 Acquire and Upgrade - Rehab Owner Units	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Preserve and Upgrade Existing Housing	CDBG: \$10,000 HOME: \$0	Homeowner Housing Rehabilitated: 4 Household Housing Unit
9	DH 3.4 Protect the Vulnerable - Housing Retention	2013	2017	Affordable Housing Homeless Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Housing Special Needs Protect the Vulnerable	CDBG: \$29,336 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 600 Households Assisted
10	DH 3.5 Protect the Vulnerable Lead Hazard Reduce	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Preserve and Upgrade Existing Housing Protect the Vulnerable		Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
11	EO 1.1 Retain/Create Jobs/MicroEnterprises	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Retain and Increase Number of Jobs	CDBG: \$51,332 HOME: \$0	Jobs created/retained: 4 Jobs Businesses assisted: 6 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	EO 1.2 Enhance Commercial Infrastructure	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Retain and Increase Number of Jobs Enhance Commercial Infrastructure	CDBG: \$34,517 HOME: \$0	Jobs created/retained: 3 Jobs Businesses assisted: 3 Businesses Assisted
13	EO 1.3 Reduce Economic Barriers - Access Resources	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$13,721 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 1285 Persons Assisted
14	SL 1.1 Protect the Vulnerable Homeless Shelter/Serv	2013	2017	Homeless	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Homeless Shelters - ES/TH Protect the Vulnerable	CDBG: \$35,113	Public service activities for Low/Moderate Income Housing Benefit: 750 Households Assisted
15	SL 1.2 Provide Public Services At-Risk Pop. - Food	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Provide Public Services to At Risk Population Protect the Vulnerable	CDBG: \$22,333 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
16	SL 1.4 Provide Public Services At Risk - Health	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Provide Public Services to At Risk Population Protect the Vulnerable	CDBG: \$7,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 538 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	SL 3.1 Improve Public Facilities	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Produce/Improve Public Facilities/ Infrastructure	CDBG: \$77,877 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
18	SL 3.2 Improve Public Infrastructure	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Produce/Improve Public Facilities/ Infrastructure	CDBG: \$0 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 39815 Persons Assisted
19	SL 3.3 Redevelop Brownfields	2013	2017	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Production of new affordable housing units Clean up of Contaminated Sites	CDBG: \$25,000	Brownfield acres remediated: 3 Acre
20	Planning and Administration	2013	2017	Planning and Administration	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Planning and Administration	CDBG: \$143,337 HOME: \$38,843	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	DH 1.1 Protect the Vulnerable New Trans Housing
	Goal Description	Under this goal, new transitional housing units will be developed for the homeless. In the pre-development stage, Committee on Temporary Shelter (COTS) is proposing 12-16 units of transitional housing on their site on North Ave. in Burlington. At this time, no federal funds within this Action Plan have been allocated to this project.
3	Goal Name	DH 2.1 Produce new affordable rental units.
	Goal Description	Under this goal, new affordable rental units will be developed. There is limited land available in the City for development. This means that creating new affordable housing must occur through adaptive reuse of existing structures (including vacant upper story space) as well as through infill and development of those larger appropriately-zoned parcels that do exist. Inclusionary units will be produced in various market rate developments. It is expected that these units will be funded by sources other than CDBG or HOME.
4	Goal Name	DH 2.2 Promote Homeownership - New Owner Units
	Goal Description	Low and moderate income households will be assisted into the dream of homeownership. Existing units will be acquired for homeownership opportunities for income qualified households including cooperative homeownership and limited equity condominiums and single family homes. Some of these units might be funded through CDBG, but the specific amount is not known at this time. The amount of CDBG funds is captured under DH. 3.1 (\$85,000).
5	Goal Name	DH 2.3 Promote Homeownership - Buyer Assist
	Goal Description	Low and moderate income households will be assisted to become first time homebuyers via several programs: Section 8 Homeownership Program and Champlain Housing Trust's Homeownership Center. This activity will not be funded with CDBG or HOME funds.
6	Goal Name	DH 3.1 Preserve and Upgrade Existing Housing
	Goal Description	Under this goal, the City will seek to partner with housing agencies to acquire and renovate units with expiring subsidies.
7	Goal Name	DH 3.2 Acquire and Upgrade - Rehab Rental Units
	Goal Description	Under this goal, rental units will be renovated including but not limited to free paint, accessibility features, emergency repairs, updates and weatherization.

8	Goal Name	DH 3.3 Acquire and Upgrade - Rehab Owner Units
	Goal Description	Under this goal, owner-occupied units will be renovated and weatherized. Owner-occupied households will be assisted with loans to renovate their existing properties.
9	Goal Name	DH 3.4 Protect the Vulnerable - Housing Retention
	Goal Description	Help the most vulnerable residents of the City with services to retain housing and maintain independent living. These services may include homesharing, emergency rental assistance, housing retention services, access modifications and services for seniors.
10	Goal Name	DH 3.5 Protect the Vulnerable Lead Hazard Reduce
	Goal Description	Under this goal, both rental and owner-occupied properties will receive lead hazard mitigation. No CDBG or HOME funds will be used for this activity. This will be funded via our HUD Lead/Healthy Homes grant.
11	Goal Name	EO 1.1 Retain/Create Jobs/MicroEnterprises
	Goal Description	Under this goal, agencies will provide technical assistance to individuals starting businesses, entrepreneurial training, assist with permitting and business plans. As funds are available, this goal will also provide loans for local businesses. The goal is to create new jobs or retain jobs for low and moderate income persons.
12	Goal Name	EO 1.2 Enhance Commercial Infrastructure
	Goal Description	Under this goal, the commercial infrastructure of the City of Burlington will be enhanced and the City's tax base increased through supporting the development of new commercial space and/or the retention/renovation of existing space. In addition, the creation of jobs or retention of jobs for LMI persons will be realized.
13	Goal Name	EO 1.3 Reduce Economic Barriers - Access Resources
	Goal Description	This goal assists residents with improved access to economic opportunity. Income qualified residents will receive assistance with their annual tax returns and increase their assets and their financial literacy. New Americans will gain improved access to job opportunities, housing and mainstream benefits.

14	Goal Name	SL 1.1 Protect the Vulnerable Homeless Shelter/Serv
	Goal Description	Under this goal, emergency shelter and services are provided for homeless individuals, families and victims of domestic violence.
15	Goal Name	SL 1.2 Provide Public Services At-Risk Pop. - Food
	Goal Description	This goal seeks to provide public services to low and moderate income individuals to enhance their health, safety and quality of life via food security.
16	Goal Name	SL 1.4 Provide Public Services At Risk - Health
	Goal Description	This goal seeks to provide public services to low and moderate income individuals to enhance their health, safety and quality of life for this year in the area of dental services for the homeless.
17	Goal Name	SL 3.1 Improve Public Facilities
	Goal Description	Under this goal, public facilities will be renovated or created in target areas that improve access or living environment.
18	Goal Name	SL 3.2 Improve Public Infrastructure
	Goal Description	This goal seeks to improve public infrastructure to foster livable neighborhoods and access to amenities. CDBG funding for this activity is noted under SL 3.1, and at this time, it is uncertain how much funding will be dedicated to each goal.
19	Goal Name	SL 3.3 Redevelop Brownfields
	Goal Description	This goal will remediate the designated Brownfields in Burlington into productive uses to benefit low and moderate income persons including new affordable housing opportunities, new economic opportunities or new public facilities. By remediating the Brownfields, citizens will achieve a benefit to a suitable living environment.
20	Goal Name	Planning and Administration
	Goal Description	To support the capacity of the nonprofit institutional delivery structure in the City; pursue state and federal resources in support of City initiatives; implement City planning efforts; administer community and economic development programs; and support fair housing efforts in the City.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The number of extremely low-income, low-income and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b) expects to be:

Extremely low-income - 38

Low-income - 25

Moderate-income - 28

AP-35 Projects – 91.220(d)

Introduction

This part of the Action Plan provides a summary of the eligible projects and activities that will take place during the program year to address the priority needs and specific objectives outlined in the Strategic Plan. The eligible projects are associated with at least one priority need and at least one or more goals. During this Consolidated Plan, most activities will be grouped, whenever possible, into larger projects to highlight the themed target areas for funding. In addition, HUD has provided Goal Outcome Indicators to describe the planned accomplishments for each project.

#	Project Name
1	Housing and Homeless Services
2	Food Security and Hunger Programs
3	Non-Homeless Special Needs Housing for Seniors & Persons w/Disabilities
9	Neighborhood Revitalization Strategy
15	Uncommitted HOME
16	Bright Street Co-op
18	Child Care and Early Education
19	Youth Services
20	Equal Access
21	Microenterprise Assistance for Businesses and Women
22	Health and Public Safety
23	Preserving and Increasing Affordable Housing Opportunities
24	Neighborhood Development
25	Burlington Brownfields Program
26	Burlington Sustainable Economic Development Strategies Program
27	CDBG and HOME Planning and Administration

Table 8 – Project Information

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

The all-volunteer CDBG Advisory Board followed both the City's Anti-Poverty Strategy and Consolidated Plan priorities in their review of project applications

CDBG Public Services areas were clustered in two groups, and each year applications are requested for a particular grouping. Two-year grants will be funded from the applications received each year. A minimum of 80% of the available funding will be earmarked for these 2-year grants for the themed impact areas. Programs will not be eligible to reapply until their area opens again, most likely in two years. This year applications were sought for Childcare, Early Childhood Education and Youth programs. Housing, Homeless and Hunger programs will be advertised for next year. Equal Access and Health

programs could apply for the remaining 20% of available funding (or less) as annual (1-year) grants.

More focus will be placed on impact and moving people out of poverty and not numbers served. In addition, emphasis will be placed on projects that demonstrate efficiencies or collaboration, or a project proposal seeking to implement such efficiencies.

The biggest obstacle to addressing underserved needs continues to be insufficient resources. The City will continue to pursue additional federal, state and private resources but does not expect to overcome the obstacle of shrinking public resources. The City will also continue to work with partners to leverage funds, strategize and consider collective impact.

Other obstacles to meeting underserved needs include:

- Limited land available in the city for housing and commercial development;
- Community tension between the need for development and the desire to preserve the status quo, between the need to rehabilitate and maintain the housing stock and the desire for architectural and historic preservation;
- The requirements around criminal, eviction and credit histories in rental housing placement and hoarding / housekeeping issues, as well as no cause eviction, in rental housing stability;
- The lack of availability of transportation, especially for residents with special needs and for second shift and weekend work, exacerbated by a regional mismatch in the balance of job growth and housing development;
- Significant skill deficits and barriers to employment for large numbers of unemployed and underemployed residents;
- Benefits “cliffs” which, together with a lack of understanding among residents, businesses and service providers about the asset and earnings limits that often vary between different income support programs, are a disincentive to increased earnings;
- Lack of small-scale risk capital financing;
- Non-accessible, and therefore non-functional, space in vacant upper stories of existing buildings;
- Lack of downtown parking – or a perceived lack of parking; and
- A regional imbalance between the growth of regional employment and tax revenues and the budgetary burdens associated with its high concentrations of low-income residents, magnified by the high proportion of tax-exempt property within the City.

Projects

2015 CDBG Applicants - Development

Proj #	Project/Program	Organization	Description	Revised Amount Requested	Recommended Award
	Preserving & Increasing Affordable Housing Opportunitites in Burlington				
D1	Champlain Housing Trust Affordable Housing Programs	Champlain Housing Trust	Preserve affordability of 171 units; create 66 new affordable apartments and cooperative homes in Burlington	\$154,000	\$100,000
D2	YouthBuild Energy Efficiency and Housing Rehabilitation Project	ReSOURCE	Train 12 Burlington youth in energy efficiency and building skills; weatherize 7 homes	\$70,584	\$60,000
	Microenterprise Assistance for Businesses and Women				
D3	Women's Small Business Program	Mercy Connections	Entrepreneurial training for 22 women	\$21,000	\$21,000
	Neighborhood Development				
D4	Ethan Allen Residence Expansion	Awakening Sanctuary, Inc. d/b/a Living Well Community Care Home	Renovate and expand Level III Residential Care Community	\$69,000	\$51,856
D5	The Wellness Co-op Community Kitchen Project	Pathways Vermont, Inc.	Install commercial kitchen to serve 600 low-income, young adults.	\$88,552	\$60,000
		TOTAL AMOUNT REQUESTED		\$403,136	\$292,856
		ESTIMATED AMOUNT AVAILABLE		\$292,856	
		DIFFERENCE		\$110,280	

2015 CDBG Applicants - Public Service

Proj #	Project/Program	Organization		Amount Requested	Recommended Award
	Childcare & Early Education				
PS1	Lund Early Childhood Program	Lund	Affordable childcare and education for 38 families	\$20,000	\$16,000
PS2	Nurse Family Partnership Home Visiting Program	Vermont Department of Health, Division of Maternal and Child Health	Nurse home visits for up to 50 low-income, first-time mothers	\$78,416	\$42,570
	Youth Services				
PS3	Burlington Police Youth Runners	Burlington Police Department	Mentoring program for 40 at-risk youth	\$12,400	\$12,400
PS4	New Arrivals	Sara Holbrook Community Center	Maintain English learning skills during the summer for 80 children	\$20,000	\$18,566
	Equal Access				
PS5	Volunteer Income Tax Assistance	Champlain Valley Office of Economic Opportunity (CVOEO)	Help 700 households access \$2 million in refunds without fees	\$12,000	\$11,571
	Health				
PS6	Dental Care Services for Homeless Residents	Community Health Centers of Burlington	Provide 150 homeless residents with dental care	\$12,000	\$8,775
		TOTAL AMOUNT REQUESTED		\$154,816	\$109,882
		ESTIMATED AMOUNT AVAILABLE		\$109,882	
		DIFFERENCE		\$44,934	

2015 CDBG Applicants - Development (CEDO)

Proj #	Project/Program	Organization		Revised Amount Requested	Recommended Award
	Burlington Sustainable Economic Development Strategies				
C1	Burlington Sustainable Economic Development Revolving Loan Fund	City of Burlington Community and Economic Development Office	To capitalize and operate a Revolving Loan Fund to start or expand 4 - 6 Burlington businesses	\$100,000	\$100,000
	Burlington Brownfields Program				
C2	Burlington Brownfields Program	City of Burlington Community and Economic Development Office	Assess and remediate properties for creation/rehab of affordable housing units, creation of new jobs and waterfront improvements	\$111,635	\$111,635
		TOTAL AMOUNT REQUESTED		\$211,635	\$211,635
		TOTAL AMOUNT AVAILABLE 2015			\$585,717
		DIFFERENCE		\$0	-\$28,596
		Contingent Funds from 2014			\$28,596

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Housing and Homeless Services
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.1 Protect the Vulnerable Homeless Shelter/Serv
	Needs Addressed	Homeless Shelters - ES/TH Protect the Vulnerable
	Funding	CDBG: \$35,113
	Description	To provide shelter, case management and services for our most vulnerable citizens who are homeless to include families and victims of domestic violence. This two year project began in 2014 and continues with 2014 funding.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	<p>For COTS Families in Transition - families will be assisted to make a successful transition from shelter to permanent housing and help them to avoid repeated episodes of homelessness. Activities include: emergency shelter, case management, and support for children.</p> <p>For Women Helping Battered Women - to provide emergency shelter and to safely and sustainably re-house individuals and families who are marginally housed or homeless as a result of domestic violence. Activities include: emergency/transitional housing and supportive services.</p>
2	Project Name	Food Security and Hunger Programs
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.2 Provide Public Services At-Risk Pop. - Food
	Needs Addressed	Provide Public Services to At Risk Population Protect the Vulnerable
	Funding	CDBG: \$22,333
	Description	To provide funding to agencies and programs that provide food and nutrition to the most vulnerable citizens of the City so that no family goes without the basic need of food. This two year project began in 2014 and continues with CDBG 2014 funds.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	With Vermont Works for Women FRESH Food program - eliminate hunger by providing daily meals with locally sourced food to children in 5 child care centers in Burlington while training low income women in food service skills.
3	Project Name	Non-Homeless Special Needs Housing for Seniors & Persons w/Disabilities

	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area
	Goals Supported	DH 3.4 Protect the Vulnerable - Housing Retention
	Needs Addressed	Housing Special Needs Protect the Vulnerable
	Funding	CDBG: \$33,797
	Description	To assist programs that keep non-homeless people living independently with dignity, respect and support services. A focus for the City remains on helping seniors to maintain their housing independence safely. This two year project began in 2014 and continues with 2014 CDBG funds.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Champlain Valley Agency on Aging - Case Management activities include: options counseling, assisting seniors to meet monthly expenses, receive services and identify needs. Homeshare Vermont - Homesharing and Caregiving activities include: case management, screening and facilitating housing matches with seniors.
4	Project Name	Neighborhood Revitalization Strategy
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 3.1 Improve Public Facilities SL 3.2 Improve Public Infrastructure
	Needs Addressed	Produce/Improve Public Facilities/ Infrastructure

	Funding	CDBG: \$44,743
	Description	To address the revitalization of critical city infrastructure and public facilities that will support the quality of life and economic development in the Neighborhood Revitalization Strategy Area. This project is continuing from 2014 and has not been awarded any 2015 CDBG funds.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The activities for this CEDO directed project include project management for transportation infrastructure projects, Waterfront, Marketplace, Downtown, Moran Plant, Scenic Byways, War of 1812.
5	Project Name	Uncommitted HOME
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area
	Goals Supported	DH 2.1 Produce new affordable rental units. DH 3.1 Preserve and Upgrade Existing Housing
	Needs Addressed	Preserve and Upgrade Existing Housing Production of new affordable housing units
	Funding	HOME: \$150,685
	Description	Funds available under this project will be dispersed through a rolling application process on eligible HOME activities including but not limited to home-owner rehab and new construction. These funds include projected program income.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	Bright Street Co-op
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	DH 2.2 Promote Homeownership - New Owner Units DH 2.1 Produce new affordable rental units.
	Needs Addressed	Production of new affordable housing units Promote Homeownership
	Funding	HOME: \$200,000
	Description	This 42 unit new construction project is being developed by CHT and HV and is in the pre-development/scoping stage. It involves the demolition of 4 buildings (1 garage and 3 residential buildings with a total of 11 residential units), Brownfield remediation of contaminated soils, and construction of 42 new units of housing, primarily affordable housing for low to moderate income households. The net increase in housing units would be 31 units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Demolition of 4 buildings and construction of 42 new units of primarily affordable housing.

7	Project Name	Child Care and Early Education
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	EO 1.3 Reduce Economic Barriers - Access Resources
	Needs Addressed	Protect the Vulnerable
	Funding	CDBG: \$58,570
	Description	To provide quality child care and education to Burlington families and also nurse home visits to low income, first-time parents.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 85 low and moderate income families will benefit from the proposed activities.
	Location Description	
	Planned Activities	The Lund Early Childhood Program provides full day, year round care and education to children with the majority of those being at high risk for abuse, neglect and school failure. The Nurse Family Partnership Home Visiting Program will provide home visits and referrals to services for at risk, low income mothers bearing their first child.
8	Project Name	Youth Services
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.4 Provide Public Services At Risk - Health
	Needs Addressed	Protect the Vulnerable
	Funding	CDBG: \$30,966
	Description	

	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	For the Burlington Police Youth Runners, it is estimated that 40 youth will benefit from this program. For New Arrivals, it is estimated that 160 youth will benefit from the program.
	Location Description	
	Planned Activities	The Burlington Police Department will conduct a mentoring program for at-risk youth which will center around fitness and running activities along with building relations with the local police. The New Arrivals program, administered by the Sara Holbrook Community Center, will assist 80 youth each year to maintain their English learning skills.
9	Project Name	Equal Access
	Target Area	City-Wide Area
	Goals Supported	EO 1.3 Reduce Economic Barriers - Access Resources
	Needs Addressed	Reduce Barriers to Economic Opportunities Protect the Vulnerable
	Funding	CDBG: \$11,571
	Description	
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 700 low and moderate income families will benefit from the Volunteer Income Tax Assistance Program.
	Location Description	

	Planned Activities	In the Volunteer Income Tax Assistance Program, by assisting 700 households, they will access \$2 million in refunds without fees. In addition, interested clients will be referred to financial coaching and money management education through the Growing Money program.
10	Project Name	Microenterprise Assistance for Businesses and Women
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area
	Goals Supported	EO 1.1 Retain/Create Jobs/MicroEnterprises
	Needs Addressed	Retain and Increase Number of Jobs
	Funding	CDBG: \$21,000
	Description	This Microenterprise Assistance Program assists low and moderate income persons with starting, retaining and growing businesses with business and financial planning and provides classroom instruction and business planning models to local women. The Microenterprise Program from CEDO will continue with no additional funds from FY 2016.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 women will benefit from the proposed microenterprise activities. Approximately 40 people will be served in the City of Burlington's Microenterprise Program.
	Location Description	
Planned Activities	Entrepreneurial training for 30 women will be provided within three classroom programs. Technical assistance for entrepreneurial businesses within the City.	
11	Project Name	Health and Public Safety
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 1.4 Provide Public Services At Risk - Health

	Needs Addressed	Provide Public Services to At Risk Population Protect the Vulnerable
	Funding	CDBG: \$8,775
	Description	To assist programs that contribute to the health and well being of our most vulnerable citizens by providing direct care and assistance.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	To assist 150 homeless or at risk of homelessness persons with dental care.
	Location Description	
	Planned Activities	To provide 150 homeless and at-risk of homelessness residents with up to \$1000 of no-cost dental care per year and dentures and partial bridges if needed.
12	Project Name	Preserving and Increasing Affordable Housing Opportunities
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area
	Goals Supported	DH 2.2 Promote Homeownership - New Owner Units DH 2.1 Produce new affordable rental units. DH 2.3 Promote Homeownership - Buyer Assist DH 3.2 Acquire and Upgrade - Rehab Rental Units DH 3.3 Acquire and Upgrade - Rehab Owner Units
	Needs Addressed	Preserve and Upgrade Existing Housing Production of new affordable housing units Promote Homeownership
	Funding	CDBG: \$136,000

Description	To assist agencies that provide development and stewardship of permanently affordable homes including to build and/or weatherize affordable housing units while training at-risk youth in fields that provide a livable wage. Also to maintain affordable housing by providing lead hazard mitigation and healthy home rehabilitation.
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	<p>For the Champlain Housing Trust project, when these projects are complete, 265 households will benefit; these might be counted in other program years to avoid duplication.</p> <p>For the ReSource project about 7 households will benefit from energy efficient housing.</p> <p>For the Burlington Lead Program, evaluate 41 units for lead-based paint and other health hazards, reduce lead-based paint in 56 housing units and reduce other health hazards in 18 housing units, as well as provide outreach and education to the community.</p> <p>For the direct buyers assistance with BHA and CHT - 18 households will become homeowners with non CDBG funded assistance.</p>
Location Description	
Planned Activities	<p>The activities within this Champlain Housing Trust project include the development of the Bright Street Co-op; rehab, update and expand the affordable units at South Meadows; preserve the affordability of Pearl Union. Thelma Street Co-op will be preserved. This project will also include a scattered site multi-family preservation project which builds on the BRHIP project as well as a rental-to-own program for 3-4 households.</p> <p>The activities for the ReSource Youthbuild project include renovating and weatherizing 6-7 units of affordable housing; provide PACT certified construction training to 12 Burlington, low income high school students who have not finished high school.</p> <p>Through June, 2016, the Burlington Lead Program plans to evaluate 41 units for lead-based paint and other health hazards, reduce lead-based paint in 56 housing units and reduce other health hazards in 18 housing units, as well as provide outreach and education to the community.</p>

13	Project Name	Neighborhood Development
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area
	Goals Supported	SL 3.1 Improve Public Facilities
	Needs Addressed	Produce/Improve Public Facilities/ Infrastructure Housing Special Needs Protect the Vulnerable
	Funding	CDBG: \$111,856
	Description	To assist nonprofit agencies with the renovation or rehabilitation of existing facilities to improve access to existing services, improve energy efficiencies, or expand services.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	For the Ethan Allen Residence expansion, it is estimated that 47 seniors will benefit from this project. For the Wellness Co-op Community Kitchen, it is estimated that 600 Burlington, low and moderate income individuals will benefit from this program.
	Location Description	
	Planned Activities	For the Ethan Allen Residence expansion, the planned activities are to renovate and expand the Level III Residential Care Community. Pathways Vermont seeks funding to install a commercial/community kitchen to serve 600 low-income, young adults.
14	Project Name	Burlington Brownfields Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	SL 3.3 Redevelop Brownfields

	Needs Addressed	Retain and Increase Number of Jobs Clean-up of Contaminated Sites
	Funding	CDBG: \$111,635
	Description	To assist with the remediation and expand the redevelopment of the City's Brownfields sites focusing on affordable housing development, small/medium business growth and green space creation.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The Brownfields Program is able to help move complex projects through the program activities of assessment, cleanup and redevelopment through direct service to clients, while leveraging relationships forged with the regulatory and funding community.
15	Project Name	Burlington Sustainable Economic Development Strategies Program
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Goals Supported	EO 1.1 Retain/Create Jobs/MicroEnterprises EO 1.2 Enhance Commercial Infrastructure
	Needs Addressed	Retain and Increase Number of Jobs Enhance Commercial Infrastructure
	Funding	CDBG: \$100,000
	Description	To provide loans and assistance for area businesses for job creation/retention and business expansion.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Establish a revolving loan fund for area business to assist with business expansion with resulting job creation and/or retention.
16	Project Name	CDBG and HOME Planning and Administration
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$146,429 HOME: \$35,186
	Description	To support the capacity of the nonprofit institutional delivery structure in the City; pursue state and federal resources in support of City initiatives; implement City planning efforts; administer community and economic development programs; and support fair housing efforts in the City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	To support the capacity of the nonprofit institutional delivery structure in the City; pursue state and federal resources in support of City initiatives; implement City planning efforts; administer community and economic development programs; and support fair housing efforts in the City.
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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

Approximately 75% of the City's CDBG resources are directed to activities that target the City's Neighborhood Revitalization Strategy Area. As of the 2010 Census, there were 16,109 residents in the NRSA, representing 38% of the City's population. The Area as a whole is primarily residential, though within the designated census tracts are also several commercial corridors, the Central Business District and the Intervale (several hundred agricultural acres). The poverty level data for the NRSA, using the 2005-2009 American Community Survey, shows that of the total population in the area, 37% are living below poverty level. For children under 18, 40.8% are living below poverty level. For the adult category ages 18-64, 37.5% are living below poverty level. For the category of seniors over the age of 65, 29.4% of the population is living below poverty level. The highest concentration of households living below poverty level exists in census tract 5 where half the population is living below poverty level.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA	75
City-Wide Area	25

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for allocating investments into the NRSA is based on the levels of distress and high incidence of households living below poverty level in those census tracts. According to the Needs Assessment in the Consolidated Plan, there is a disproportionate need existing among several minority groups, and specific census tracts housed more minorities than others. Special needs housing resources are also targeted to the New North End as a "Naturally Occurring Retirement Community." However, CDBG and HOME resources may be directed outside of the target areas based on individual household needs and on the City's desire to continue to have affordable housing, economic opportunity and a suitable living environment available to low- and moderate-income residents throughout the City.

Ninety-six percent of the CDBG and HOME resources will be invested to serve low- and moderate-income persons living in Burlington.

Discussion

The low/moderate income census information has been updated and is displayed as an appendix.

The most significant reductions in low and moderate income populations occur in Census Tracts 2 and 3, roughly the Old North End neighborhood. Census Tract 2, Block Group 2, saw a significant reduction in the percentage of low/moderate income residents, dropping from 45.8% to 29.68%, the widest decreasing percentage margin across all tracts. Census Tract 3, Block Group 1, also saw a notable decline in low/moderate income residents, from 84.5% to 70.62%. A considerable reduction in low/moderate income residents also took place in Census Tract 10, Block 2; 73.01% of residents are low/moderate income compared to 82.5% in the previous census.

However, some neighborhoods, particularly Census Tracts 4 and 5, have seen a moderate surge in low/moderate income population counts. Census Tract 4, Block Group 1, has experienced a 19.09 percentage point increase in low/moderate income residents, from 76.5% to 95.59% – the highest percentage among all Burlington census tracts in Chittenden County. In Census Tract 5, Block Group 2, the number of low/moderate income residents grew from 68.2% to 85.07%. Overall, the citywide percentage of low/moderate income residents increased by 4.84 percentage points, from 56.6% to 61.44%, suggesting a notable disparity in income demographics and income progress in different regions of the city in recent years, particularly among tracts identified as Neighborhood Revitalization Strategy Areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Housing is the essence of Burlington's neighborhoods. Support for affordable housing allows elders to remain in the homes and neighborhoods they know. Homebuyer purchase and rehabilitation programs allow the next generation of residents to own and modernize older homes.

Affordable housing is a balance to economic development. In boom times, affordable housing ensures that there is housing for workers and that rising prices do not displace residents. In a troubled economy, affordable housing development is an economic engine and its subsidies ensure that low-income residents are not made homeless. Finally, the use of affordable housing to redevelop distressed neighborhoods prevents the loss of value of the surrounding properties and encourages long-term investment by other property owners.

This section of the Action Plan specifies the goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	76
Special-Needs	0
Total	86

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	25
Rehab of Existing Units	6
Acquisition of Existing Units	25
Total	56

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

All the citizens of Burlington have the right to live and raise their families in homes that are safe and sound, at a cost that allows them to afford the other necessities of life. The free market for housing is

often not a fair market for low-income residents, including the elderly and disabled, as well as many workers whose wages have not kept up with housing costs. Without rehabilitation and/or general housing assistance, housing conditions will deteriorate or become expensive to maintain and push people from their homes and leave others with no homes at all.

planBTV, a product of the HUD Sustainable Communities Initiative Planning Grant, emphasizes ways to promote and improve mixed use and quality urban design, affordable and workforce housing and especially housing for the downtown. In addition, the City is also participating in the regional HUD Sustainable Communities grant, the ECOS Plan, to integrate housing, land use, economic and workforce development, transportation and infrastructure investments. Ensuring the availability of a continuum of housing, for all residents of Burlington, continues to be a top priority for the City.

The Mayor and the City Council are in the process of writing and approving a Housing Action Plan for the City. In this plan, the City outlines several proposals to decrease the cost of housing, increase the supply of housing and ensure Burlington is more affordable, inclusive, livable, walkable, sustainable, and vibrant for all its residents, since more housing downtown means less need for cars, less congestion, less environmental impact, improved active transportation options, job creation, and increased economic activity. The first section of the Plan focuses on addressing some of the regulatory barriers that have sharply limited Burlington's ability to create new subsidized and non-subsidized housing options over the last 15 years. In the second section, the Housing Action Plan focuses on using existing municipal tools strategically and expanding public resources to develop perpetually affordable low-income housing, promote the value of inclusion described in the City's inclusionary zoning ordinance, and better support those not eligible for subsidy but unable to compete within Burlington's housing market.

The final three categories of the Plan, while in important ways related to the fundamental challenge in Burlington – a lack of housing stock – focus on enduring community challenges that extend beyond questions of supply and demand. First, the lack of sufficient housing is exacerbating quality of life issues in our historic neighborhoods, particularly near the University of Vermont (UVM) and Champlain College. Second, the Housing Action Plan codifies the City's support for the Housing First approach as presented by the Continuum of Care (and community efforts to create a sustainable warming shelter). And third, the Housing Action Plan outlines a number of proposals intended to help Burlington consciously take steps now to support an aging population in the future.

AP-60 Public Housing – 91.220(h)

Introduction

The Burlington Housing Authority (BHA) has an approved five-year and annual PHA plan which covers all of the 134 units of public housing in the City.

The public housing units are all in good physical condition, as evidenced by the HUD Real Estate Assessment Center physical inspection scores.

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

The Burlington Housing Authority has determined that the needs of public housing will be best addressed by converting public housing units through the Rental Assistance Demonstration Program (RAD) to Section 8 Project-Based Vouchers. The initial conversion of its housing for elderly and disabled individuals (Decker Towers and Champlain Apartments) was completed in November 2014. BHA has been conditionally approved for a RAD conversion for its family developments (Franklin Square, Riverside Apartments and Hillside Terrace. It is hoped that the conversion to Section 8 project-based vouchers can be completed before the end of calendar year 2015.

BHA endeavors to provide a good living environment in its family developments through effective screening and strict lease enforcement. The Housing Authority supports programs such as the DREAM mentoring program and the Summer Lunch program. A RAD conversion to the Section 8 project-based voucher program will provide residents access to the Family Self-Sufficiency Program.

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

BHA has not formed a resident management corporation for any of its projects, nor does BHA plan to do so in the near future. This form of direct resident management of public housing units is far less practical in small projects such as those owned by BHA than in large projects such as those that are found in major metropolitan areas. Practicality aside, no interest has been expressed by the residents of BHA housing in playing such a direct role in the management of their housing. BHA has attempted to encourage public housing residents to become more involved in managing their housing indirectly; however, and these activities will continue, including:

The BHA board will continue to rotate its monthly meetings among BHA projects so that every resident can conveniently attend a BHA board meeting (if they so choose).

BHA has formed a Resident Advisory Board (RAB) with representatives from all its public housing development, from the Section 8 program and from other affordable housing developments owned or managed by BHA. . The RAB meets periodically to provide input on BHA's Plans and Policies.

BHA will provide continuing financial and staff support for all active resident associations in its public housing developments. BHA will provide matching funds for projects carried out by these resident associations.

One BHA program participant serves on the BHA Board of Commissioners.

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

The Burlington Housing Authority is designated as a high performer and does not need financial assistance from the City of Burlington.

Discussion

BHA supports an affiliate nonprofit organization, Burlington Supportive Housing Initiatives, Inc. (BSHI), which has 501(c)(3) status. The purpose of this nonprofit is to develop affordable supportive housing initiatives and to expand the resident service programs of the BHA. CEDO's Assistant Director for Housing has been appointed as the City's representative. The City will work with BSHI to increase funding for resident service programs for BHA program participants, including the Family Self-Sufficiency Program, youth mentoring, homeownership, independent living and service-enriched housing.

BHA operates a very successful Section 8 Housing Choice Voucher Homeownership Option Program. Public Housing residents are eligible and are encouraged to participate in this program. Three scattered site public housing units have been converted to homeownership. BHA's Section 8 Mortgage Assistance Program has been in operation since 1999 with over 100 households successfully transitioning from renting to homeownership. The City supports the implementation and continued availability of BHA's Section 8 Homeownership Option Program.

The Burlington Housing Authority's Family Self-Sufficiency Program moves families toward economic self-sufficiency through access to career counseling, job training, child care and other services, and through escrow accounts with funds made available to participants at the end of the enrollment period. The City supports BHA's Family Self-Sufficiency Program.

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

Introduction

In this section of the Plan, the City addresses the one year goals and specific activities planned to undertake this program year to carry out the homeless strategy outlined in the Strategic Plan for the City's Five Year Consolidated Plan. Activities that will address outreach, emergency shelter, transitional housing, homeless prevention, housing placement, supportive housing and independent living are listed below and also under the project section of the Action Plan.

The Continuum of Care coordinates the implementation of a housing and service system, from outreach to housing to services, which meets the needs of homeless individuals and families in the County. Street outreach, Spectrum Youth Services, outreach caseworkers all serve to reach the chronically homeless, identify services and housing needed. Vermont 211, daytime shelter and meals served at both the Foodshelf and the Salvation Army provide points of contact for the homeless and referrals to services. Housing providers work to rapidly re-house and stabilize, especially using the Housing First model, for the chronically homeless. Supportive service providers add case management and assess needs for services. The Continuum as a whole will implement a coordinated intake and assessment to enhance the current service delivery system with the initial emphasis on Permanent Supportive Housing.

The City serves as the Collaborative Applicant for the Chittenden County Continuum of Care and will continue to support its applications for HUD and other funding to address both chronic and non-chronic homelessness. As part of the HUD Continuum of Care, the City and its Continuum partners have identified the need to better understand and improve performance measurements for participating agencies. The CoC is also working towards a coordinated assessment system, completed a review and reorganization of its governance structure to become Hearth Act compliant and is investigating HMIS systems to ensure compliance with new data standards.

This past year, several agencies partnered together to implement a 100,000 Homes Registry Week for the Greater Burlington Area. With the assistance of over 60 volunteers, during the week of October 20, 205 homeless individuals were surveyed using the Vulnerability Index and Service Prioritization Decision Assistance Tool. This tool allowed participants to assess the mortality risk for those homeless in the City. Thirty percent of those surveyed scored at a high risk or chronic homeless. Since Registry week, 23 individuals were housed including 14.5% of the most vulnerable, including the one male who scored the highest. The CoC is continuing to investigate policy and systematic changes to allow for a community wide wait list and standard assessment tool.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The jurisdiction has a number of outreach programs to connect to homeless persons, especially unsheltered persons, and assess their needs. These include services and outreach from the local food shelf, daytime drop in shelter, and the Salvation Army. These agencies provide meals every day in our community and are the only service providers that the homeless population routinely seeks out. There are also several agencies that have outreach teams who not only have a presence in downtown Burlington but also regularly connect with homeless in encampments and those sleeping on the streets.

Some of the goals for outreach this year include the following goals funded by a myriad of resources:

In the second year of CDBG funding, the following goals will be realized: 300 families in transition from homelessness to stable housing will receive case management, shelter and services through the Committee on Temporary Shelter (COTS) in the next two years. Over 450 households, including adults and children fleeing domestic violence, will receive shelter and services through Women Helping Battered Women in the next two years.

Through McKinney-Vento funding, the following goals will be accomplished: Six persons with mental illness and/or substance abuse issues will be housed in transitional housing through the Safe Haven programs through HowardCenter; and sixty-six individuals will be housed in permanent supportive housing, shelter and care, or SRO's through the Burlington Housing Authority, HowardCenter and Committee on Temporary Shelter. Over 250 homeless families, youth, people with HIV AIDS, victims of domestic violence, veterans, and those struggling with mental illness, substance abuse, and chronic homelessness will be served with case management and support services by the Advocacy Project - a network of five non-profit organizations.

With local, state and other federal funding, two emergency family shelters will house up to 60 individuals through COTS. Twenty-four Veterans have transitional housing at Canal Street. Spectrum will house up to 8 youth in their emergency shelter and 8 in their Pearl Street SRO transitional housing. Single adults will have access to 56 emergency housing beds at Waystation and Anew Place and 11 individuals or family members will have access to emergency housing at COTS' Smith House.

ESG funding is used for emergency shelter operations and case management, prevention activities, and rapid re-housing. In the current ESG program year, 80% of HUD ESG funds were allocated to emergency shelter, prevention (22%) and rapid re-housing (11%) activities.

The Consolidated Plan supports outreach and homeless shelter services. New housing programs and applications for new housing are built on a Housing First model.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are two emergency shelters serving single adults including veterans: COTS Waystation and ANEW Place. COTS operates the Firehouse and Main Street Family Shelters for households with children. COTS Daystation is a drop-in center for homeless adults and families and is the central location for accessing support services. The confidential shelter operated by Women Helping Battered Women serves homeless women and children fleeing domestic violence. Spectrum Youth and Family Services operates a shelter for homeless youth. Each shelter offers case management and housing search assistance to help participants move quickly out of shelter into transitional or permanent housing, with necessary follow-up support for maintaining housing. It remains a goal of the Jurisdiction and the Continuum to increase the actual number of permanent housing and permanent supportive housing options, so that participants will have opportunities to quickly transition out of the emergency shelters

Since February 9 2015, the Burlington Warming Shelter has operated as a temporary, low-barrier shelter serving guests in need in a transitional phase. Organized by the Champlain Valley Office of Economic Opportunity, the temporary shelter operated for 8 weeks at the Ethan Allen Club, serving single homeless adults ages 18 and older with 20 emergency shelter beds and 9 additional overflow bed spaces. As a low-barrier, accessible facility, the shelter does not restrict use of the space from guests arriving under the influence, but does prohibit possession of substances inside the shelter and maintains behavioral rules and guidelines for all temporary residents. The shelter receives community volunteer assistance and works in conjunction with community partners, including the Howard Center and St. Mark's Church, which provide weekly on-site food services to guests. Since its inception, the shelter has served 92 individual guests, of whom 12 have secured jobs, six have entered addiction treatment facilities, and 4 have found permanent housing. Discussions are underway for a permanent, low-barrier shelter in the area.

Transitional Housing is provided by several member agencies of the Continuum. COTS provides transitional housing to homeless individuals and families. The HowardCenter's Transitional Housing Program provides housing for homeless persons with mental illnesses. Spectrum provides transitional housing for youth in the community. Women Helping Battered Women delivers transitional housing options for victims of domestic violence. Transitional housing is available for women exiting corrections. Veterans have transitional housing opportunities in nearby Winooski.

In addition to these programs, the State of Vermont serves the homeless who qualify with an Emergency Services Motel Voucher program with cold weather exemptions available to those in need when temperatures drop below freezing. Champlain Housing Trust, with a multitude of state and local partners, operates a former Econo-Lodge in nearby Shelburne to provide up to 55 beds of temporary housing. Units include single rooms with refrigerators and microwaves and one- and two-room kitchenette units. Onsite service providers are available 40 hours/week. There is a property manager

onsite at night as well as during the day and on weekends.

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

The City of Burlington is committed to the retention of affordable housing units with expiring tax credits and commits local, state and federal resources to this goal. Keeping the inventory of affordable units as well as increasing the number of affordable housing units are key to helping our most vulnerable residents remain housed.

The Continuum and its local partners are committed to transitioning homeless persons into permanent housing and independent living and shortening the time individuals experience homelessness. To increase the percentage of transitional housing participants moving to permanent housing, case managers review transition plans every two weeks with participants. Agencies such as Pathways to Housing and Safe Harbor implement the Housing First model and rapidly re-house chronic homeless with a high success to retaining permanent housing.

Burlington agencies utilize a range of housing retention programs to assist at risk households in maintaining their housing. These services include any wrap-around support services, a hoarding task force, landlord advocacy, and a Risk Guarantee Fund used to mitigate risks on the most hard to house persons. Our local Continuum continues to advocate for increased state resources such as the Rental Subsidy Program and the Mental Health Subsidy Program that can be used to help keep at-risk families housed.

Programs such as the Family Supportive Housing and the Community Housing Grant, from the State of Vermont, are key components of the system of care in facilitating access to and retaining affordable housing.

Community-based organizations provide job training and placement, substance abuse counseling and referrals for treatment, medical and dental care, legal advocacy and representation, mental health counseling and residential treatment programs, child care, housing search assistance and security deposit assistance to help homeless families transition to permanent housing and independent living.

The CoC partners with local and state organizations and landlords to combat homelessness among veterans. Previously unidentified veterans were enrolled in VA care and many are housed through VA housing programs. Canal Street in Winooski houses 18 veterans in transitional housing and veterans have priority status for 12 permanent housing units at the same location. Thirty VASH vouchers are

administered in Chittenden County. Outreach increased to local veterans at our local shelters due to a local VA case manager who serves on the CoC steering committee. The Housing First approach is used within HUD VASH. Also, housing retention and rapid re-housing with low-income veteran families is addressed with two Supportive Services for Veteran Families grants.

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.

Several agencies administer prevention services that include back rent assistance, home heating fuel aid, transportation, tenants' rights advocacy and legal representation. The Housing Replacement Fund, provided by the State of Vermont, continues where HPRP left off by providing case management, short-term rental subsidies, security deposits, and rental arrearage assistance for those low-income individuals and families at risk of losing their housing.

The statewide 10-Year VT Plan to End Homelessness includes a goal to create an accountability system to ensure all institutions do not routinely discharge people into homelessness or a homeless program through a clear state policy and mandate.

Youth exiting foster care in Vermont have two primary supports that protect them from being discharged into homelessness as they exit legal custody at age 18: Youth Development Program funded with federal Chafee Foster Care Independence Program and state funds & Act 74 Youth in Transition Extended Care Program. These programs are in addition to the programming run directly by the VT AHS-Dept. of Children & Families Services. In this program, a number of youth formerly in foster care are supported with case management and connected to long-term rental assistance with local Housing Authorities, including a VT State Housing Authority Sect. 8 HCV waitlist preference for youth aging out of foster care as part of the HUD Family Unification/Youth-in-Transition Programs. Some live on campus at area colleges to pursue education. The College of St. Joseph in Vermont specifically helps foster youth transition to college by providing year-round housing and support services, and the Adult Living Program provides a stipend for households willing to host an 18 to 22 year old leaving foster care.

Hospital patients are routinely discharged to their previous residence, a nursing home, or medical respite beds. McKinney Vento funded programs used as needed include emergency shelters and some transitional/permanent housing programs when appropriate.

Persons discharged from a mental health treatment or community bed receive state-funded assistance through the VT Dept. of Mental Health Subsidy & Care Program, VT DMH Housing Contingency Fund and the VT DMH Housing Recovery Fund. In addition, state agencies collaborate with the Burlington Housing

Authority, and other affordable housing agencies to utilize Section 8 Housing Choice Voucher Programs for tenant-based and project-based rental assistance units funded by the Low-Income Housing Tax Credit Program. Patients are routinely discharged to HowardCenter transitional or step-down programs such as Second Spring, Meadowview, Next Door Program, and 72 North Winooski group home which are not McKinney Vento funded programs. Some persons leaving corrections can go to their previous residence, a transitional housing program for offenders, or to live with family. Northern Lights is an 11-bed supportive home for women returning from prison. The women's rent is subsidized while in the house (if they qualify), and upon successful completion of the program, they are given a Burlington Housing Authority (BHA) Section 8 housing choice voucher to take into the community. Dismas House serves 10 residents. Phoenix House RISE houses men out of prison and in early recovery from substance abuse for 3 to 24 months.

Discussion

Veterans and their families have both transitional and permanent housing options and services available to them along with specialized outreach, assessment and additional services to meet their unique needs. The National Hotline refers calls directly to the area case manager; VASH vouchers are administered locally and through new grant programs, and a Housing First model will be implemented for any chronically homeless veterans.

Unaccompanied youth have emergency shelter, transitional and permanent housing options available to them along with specialized outreach and services to assist them in learning to live independently, set goals and complete their education.

Frail elderly and those with special needs are served through Cathedral Square and Ethan Allen Residence where 72 Burlington seniors will receive Level Three care. Through the Homeshare program, over 300 elderly and/or disabled will be able to remain safe in their homes. Options Counseling will assist 900 seniors with services to remain housed independently as well. Both projects will last 2 years.

Service-enriched housing needs for the population with severe mental illness range from affordable, independent apartments with support services provided by visiting mental health workers to 24-hour supervised "group home" settings. There is a need for additional supportive housing at all levels for those living with severe mental illness. A new project should be completed during this Action Plan year that will house 6 developmentally disabled adults.

Substance abuse treatment and recovery for the 3,300+ residents requires affordable, appropriate, alcohol-free and drug-free housing with a range of management and supportive services, from a high level of on-site management (for treatment and early recovery) to self-management in housing such as Oxford Houses to self-management in an at-home setting.

Twenty-one individuals are served with HOPWA through three member agencies of the CoC: Vermont Cares, Champlain Housing Trust, and the Burlington Housing Authority.

All these projects and activities will be undertaken during this next year to address the housing and supportive services needs for persons with special needs.

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

Introduction

The City has addressed the barriers to affordable housing under the Market Analysis and Strategic Plan sections of the Consolidated Plan. There is a limited supply of housing units at all levels of the market and an unusually low vacancy rate exacerbates the issue. In addition, our extensive student population creates a significant impact on Burlington's housing market. Over the years, many traditional single family homes have been converted to student housing to accommodate the market, creating both an impact on the cost of housing and the change in neighborhoods. Burlington has a significantly higher percentage of renters and the cost of rent is increasing at a higher rate. Not only is the cost of housing high and the availability low, but the condition of the City's housing is noted as the 7th oldest housing stock in the nation. Public policies that are controlled at the local level which impact the cost of housing include policies on historic preservation and lead safe paint practices. These homes need energy efficient upgrades, lead-based paint hazard reduction, and other rehabilitation to make them safe, affordable and sustainable over the long term. The cost of housing is also impacted by accessibility and fire safety public policies. In conjunction with planBTV and the Housing Action Plan, these concerns will be examined in order to facilitate infill development and diversified housing options in the City and especially in the downtown area.

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 Burlington has long prioritized creating affordable housing for low- and moderate-income residents throughout the City while still addressing affordability concerns among other socioeconomic demographics. Additionally, the City continues to develop housing solutions and policies to combat its notably low vacancy rate and ensure quality housing and conditions for tenants, landlords, and homeowners.

In March 2015, Mayor Miro Weinberger announced a comprehensive, 18-Point Housing Action Plan aimed at reducing the cost of housing for all Burlington residents and supporting existing affordable housing options within the City. The Action Plan outlines specific initiatives aimed at reducing regulatory barriers to the development of new housing; expanding and applying municipal resources to new low and moderate-income housing; finding creative solutions to college student housing; preserving the character of historic neighborhoods and buildings; adopting innovative approaches to combat chronic homelessness; and ensuring appropriate housing options for the City's aging population.

Detailed proposals include implementing a form-based code in the City's Downtown and Waterfront areas, collaborating with area universities over a five year period to create 1,500 new, strategically located student beds to alleviate low vacancy rates in historic neighborhoods, reducing high residential zoning and building fees, and exploring the creation of a permanent, low-barrier cold weather shelter.

The City continues to extensively review barriers to housing affordability and the creation of both affordable and market rate housing, exploring all aspects of the development review process, zoning application fees, and inclusionary housing requirements with an emphasis on addressing challenges most often raised by developers. The City also reviews parking requirements, including limitations on height, maximum lot coverage and density, and additional municipal practices and policies. Finally, the City will continue to work with the Vermont Legislature to ensure fair property tax policy for deed-restricted, perpetually-affordable owner-occupied homes. There are over 200 such homes in Burlington and the City will continue to advocate for taxation based on the restricted value of the subjected homes.

In addition to these proposed actions, the City is pleased to report that the City Council voted to remove the 50% residential limitation in the downtown core. This stipulation was preventing the creation of meaningful mixed use development, and its removal will bolster Burlington's economic potential.

Discussion

The City has been working for years to move away from traditional Euclidian Zoning or Single-use zoning, where land uses are segregated from each other by type, to a more progressive Form Based Code (FBC) zoning which de-emphasizes use restrictions in favor of encouraging a physical form correlated with good urban places. FBC's also foster more predictable built results and thus greater certainty for the public, confidence among private developers and investors, and greater likelihood that a community's vision actually comes to fruition. The City Council has adopted a resolution endorsing these FBC goals in the fall of 2014. Burlington seeks to have FBC in place in its downtown core, at least provisionally, by the end of calendar year 2015.

AP-85 Other Actions – 91.220(k)

Introduction

The City anticipates that 96% of its CDBG resources this year will be spent to benefit low- and moderate-income residents. The City will continue its commitment to the preservation of affordable housing units and actions that will foster and maintain affordable housing in Burlington.

In addition, the City, through the Community and Economic Development Office, will diligently work to reduce lead-based paint hazards in the homes of local residents.

The activities listed in this Action Plan work to reduce the number of households in poverty; and with enhanced coordination with nonprofit partners, services will have a greater impact on this goal.

Actions planned to address obstacles to meeting underserved needs

As identified in the Consolidated Plan, the principal obstacle to meeting underserved needs is insufficient resources. The City will continue to pursue additional federal, state and private resources, but does not expect to overcome the obstacle of shrinking public resources. The City will also continue to work with partners to examine obstacles such as benefits cliffs and to advocate for appropriate policy changes. In addition, the City will encourage local agencies to explore ways to deliver services in a more cost-effective and efficient manner, as well as cooperate between agencies.

For more than a decade, the network of community-based services that support the social, educational, physical, mental and financial well-being of families and individuals in Vermont has been under financial pressure. Funding has been eroding or stagnant while the number of families and individuals needing services has increased, and in many cases, their needs have become more acute and complex. Many service providers alike have had to reduce capacity to operate within their budgets as available state and federal resources have not kept pace with need.

In response to these conditions, service providers also have increased their efforts to find economies, evaluated the effectiveness and appropriateness of the services they provide, experimented with innovation, trimmed the frequency and intensity of services, and sought funding from foundations and other philanthropic sources.

To capitalize on both of these efforts, start-up resources have been secured to develop, over a two-year period, a broad and fully functional Funders Collaborative that seeks funding from foundations, private philanthropists and other sources to improve social conditions in Vermont by focusing on family financial security and the social correlates of health. The Funders Collaborative was developed by a planning group including United Way of Chittenden County, VCF, Fanny Allen Corporation, CCRPC, LCCC, University of Vermont Medical Center Community Benefits Committee, City of Burlington and representatives of the State of Vermont, and works with diverse stakeholders groups to solve complex

community problems, collect and share high-quality evidence and evaluate the impact of funded projects. The effort will result in a strong county, regional and potentially statewide public-private network with aligned areas of focus, shared measures and outcomes, comprehensive evaluation and communication processes, and increased public and private investment in effective approaches and solutions.

Actions planned to foster and maintain affordable housing

During the next program year, the City will continue to implement its Inclusionary Zoning and Housing Preservation and Replacement ordinances but also consider appropriate revisions to those ordinances; to provide CDBG and HOME funding to nonprofit housing developers to develop, renovate and preserve affordable housing; and to support the Burlington Housing Authority as the lead agency in facilitating the transfer of ownership of housing with expiring subsidies from the private sector to nonprofit ownership, thus assuring their perpetual use as affordable housing. The City will explore strategies to expand accessibility, universal design and accessory dwelling units, along with other creative solutions to provide housing for our increasing aging population. These are strategies that are presented in the proposed Housing Action Plan. In addition, the Plan suggests strategies to increase student housing thereby releasing units to low/moderate and market rate renters.

Actions planned to reduce lead-based paint hazards

The City of Burlington has received a \$3,000,000.00 Lead-Based Paint Hazard Control grant from the Department of Housing and Urban Development and a \$400,000.00 Healthy Homes grant to complete work on 165 units by October 2017. These funds are administered through the Community and Economic Development Office by the Burlington Lead Program to reduce lead-based paint hazards and healthy homes hazards in eligible housing units to eliminate childhood lead poisoning and make the home healthier to live in. Through June, 2016, the Burlington Lead Program plans to evaluate 41 units for lead-based paint and other health hazards, reduce lead-based paint in 56 housing units and reduce other health hazards in 18 housing units, as well as provide outreach and education to the community.

Actions planned to reduce the number of poverty-level families

All of the activities funded through the City's CDBG and HOME programs are ultimately directed at reducing the number of people living in poverty in Burlington. In addition, the City will continue to enforce its Inclusionary Zoning and Livable Wage ordinances and, if funded, to run an AmeriCorps program which supports greater access for low-income and minority residents to basic services; helps build the capacity of schools and social service agencies to better serve the needs of low-income, minority and other underserved populations; and creates a community that is welcoming, inclusionary and provides equitable opportunities for children and youth in and out of school time. In addition, the City will continue to support the Community Justice Center and its anti-poverty programs in the areas of

community and restorative justice.

Mayor Miro Weinberger announced a partnership to create and implement a major new Burlington Early Learning Initiative on February 12, 2015. The initiative is focused on improving kindergarten readiness for Burlington children, reducing special education and other public spending over time, and breaking the cycle of multi-generational poverty. The multi-year pilot will involve three major components that together demonstrably have improved education outcomes for children in other cities – home visiting for pregnant mothers and new parents, scholarships for high-quality child care, and rigorous evaluation. CDBG funds have been allocated to implement the home visiting component. The Permanent Fund has committed \$122,000 of private philanthropic funds for the next stage of planning that will move the initiative from concept to implementation in 2016. The Mayor also named an advisory board to lead the multi-year pilot, and the number of children and families to be served during pilot will be determined in consultation with the Advisory Board.

Actions planned to develop institutional structure

A definite challenge for the Community and Economic Development Office over the next five years will be to effectively adapt its institutional structure to meet the changing needs of a challenging fiscal environment. In a time of budget reduction, the Office will need to find ways to implement, oversee and monitor programming more efficiently and more effectively to meet increasing demands for services and funding with significantly fewer resources.

The Collective Impact, a multi-stakeholder group initially organized by the United Way, continues to build institutional structure. Also new this year and formed by United Way of Chittenden County is the Women's Leadership Council, a unique movement of diverse women working together to engage, educate and empower others to become leaders and actively participate in the betterment of our community. They recognize the power of women from all backgrounds to encourage community involvement that helps provide others with Education, Income and Health – the building blocks for a quality life.

UWCC's Women's Leadership Council adopted financial stability for Vermont women and families as its signature issue, with special focus on strategic change in education and skill development, family resources and supports, and financial literacy to improve multi-generational income stability for women and the children they support.

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

The Community & Economic Development Office coordinates with the now quarterly meetings of the

Chittenden County Continuum of Care to address homelessness (including for-profit and nonprofit housing entities and service providers). The City participated in technical assistance provided by HUD for the purpose of improved governance structure and Health Act compliance for the Continuum as well as an exploration of a new HMIS program. Groups with both Continua are working on a coordinated intake/assessment system for the homeless housing and services program. The current Housing Resource Team continues to work collaboratively through public, private housing and social service agencies. Finally, many executive directors are meeting monthly with the Burlington Police Department to discuss burgeoning mental health issues impacting crime, police response, housing, homeless and health care issues.

Discussion

The challenge for the City's citizens over the next five years will be to make the hard choices among competing needs as they allocate funds through the citizen-based CDBG decision-making process. The CDBG process will continue to offer a rotating focus on program areas to allow for more targeted funding. This year, CDBG Public Services funds were directed primarily on early childhood, youth and child care programs. The challenge for the City and its partners, including our nonprofit agencies, will be to become even more creative in stretching resources and finding new solutions to funding and to meeting local needs. Agencies will be encouraged to enhance their collaborative efforts with other agencies.

Program Specific Requirements

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

Introduction

In this section, the City addresses the program-specific requirements for the Annual Action Plan. The two specific programs addressed in this section are CDBG and HOME.

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	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.	96.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

All HOME funds are invested in a manner consistent with 24 CFR 92.205(b)(1). Specifically, HOME funds are invested in interest-bearing and non-interest-bearing amortizing loans and in deferred loans and grants.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For homebuyer projects where the Program provides HOME funds for low-interest loans for eligible homebuyers to assist with down payment and closing costs on eligible two to four unit owner-occupied properties, the Program uses “recapture” provisions per 92.254(a)(5)(ii). These loans are secured by subordinate mortgages. When properties assisted with HOME funds for this purpose are sold, transferred, or if the primary residency is violated, then the full amount of the loan plus any accrued interest is to be repaid to the Program. Only the direct subsidy (down payment assistance, closing costs, or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and the reduced sales price attributable to HOME development assistance) is subject to recapture. However, the recapture amount shall not exceed the amount available from net proceeds. The net proceeds are the sales price minus loan repayment(s) (other than HOME funds) and closing costs. If this repayment occurs during the HAP, then the funds are not considered to be program income. If this repayment occurs after the HAP, then the funds are considered to be program income. The written agreements shall include language that makes it clear that recaptured funds after the HOME Affordability Period shall be considered program income.

When a property owner assisted with HOME funds for this purpose refinances their principal mortgage, the Program shall consider executing a subordination agreement upon receiving a written request with sufficient documentation on current fair market value and proposed refinancing amount. When considering such requests to subordinate its HOME mortgage, the Program shall require that the loan-to-value ratio be no greater than 100%.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Resale Policy for HOME Subsidy on Owner-Occupied Homes: For homebuyer projects which are developed by nonprofits and which have perpetual affordability, the City uses “resale” provisions per 92.254(a)(5)(i) when HOME funds are used. During the HOME affordability period, the property

must be sold to a low-income homebuyer. The original buyer of the HOME unit shall receive fair return on investment. The Burlington HOME program defines "fair return" by the following formula: Fair Return = Sale Price - Outstanding Mortgage Debt - 75% of the market appreciation (if any) + the capital improvement credit. The Program defines capital improvements as any investment in the house that is not considered maintenance. Items like appliances, flooring, painting, roof, heating systems, electrical or plumbing are considered maintenance and not eligible. Most common capital improvements are finishing basements, adding decks, garages, sheds, square footage, baths, or upgrades in flooring or kitchens. This definition of "Fair Return" will typically return to the seller their original equity investment if the original purchase price is less than or equal to the sale price to the new buyer. In the event that a HOME "resale" unit sells for less than the original purchase price, then the difference comes from a reduction in the seller's equity (from their down payment and/or reduction of loan principal). This is the equity sharing formula used by both the Champlain Housing Trust and Green Mountain Habitat for Humanity. The Burlington HOME program defines "affordable to a reasonable range of buyers" as a home where the sum of the annual loan principal, interest, taxes, and insurance is less than 33% of the household's annual gross income.

The Program shall not allow the resale of a HOME-assisted unit to a subsequent homebuyer who is not low-income. When a HOME-assisted homeownership unit that is encumbered (through the requirements of another funding source such as the Vermont Housing and Conservation Board ("VHCB")) with covenants ensuring perpetual affordability for households below 80% of area median income is sold, resale provisions ensure compliance with the HOME affordability requirements. HOME funds which go into homebuyer units are typically, but not always, grants. The Program does not recapture the HOME funds unless the VHCB covenants are extinguished and the affordability is no longer ensured. The only scenario where the Program can envision requiring repayment of the above funds is if a) the HAP had expired and b) the statewide funder, the VHCB (which requires permanent (99 Year) affordability), for whatever reason choose to extinguish their covenants and the project effectively was leaving the permanently affordable housing stock.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Multi-family projects developed by locally-based housing organizations that receive HOME funds for rehabilitation may utilize HOME funds to refinance existing debt, consistent with 24 CFR 92.206(b)(2), if they meet the following guidelines:

- Refinancing is necessary to permit or to continue affordability under 24 CFR 92.252;
- Rehabilitation is the primary eligible activity. A minimum of \$7,500 of rehabilitation per unit is required;
- The grantee must demonstrate management capacity and practices that ensure that the long-term needs of the project can be met, and the targeted population can be served over an extended affordability period;
- The grantee must demonstrate that the new investment is being made to maintain current affordable units, to create greater affordability in current affordable units, or to create additional affordable units;
- The minimum HOME affordability period shall be 15 years, and all HOME-assisted projects developed by locally-based housing organizations are required to be perpetually affordable;
- Refinancing will be limited to projects that have previously received an investment of public funds;
- HOME funds may be used for refinancing anywhere in the City of Burlington;
- HOME funds cannot be used to refinance multi-family loans made or insured by any Federal program, including CDBG.

Discussion

It is the policy of the City of Burlington HOME Program to provide information and otherwise attract eligible persons in the housing market area to available housing constructed or rehabilitated under the HOME Program without regard to race, color, national origin, sex, religion, sexual orientation, familial status, receipt of public assistance or disability. The City of Burlington HOME Program incorporates the Equal Housing Opportunity logo in its letterhead, press releases and advertisements. For projects where five or more units are being assisted with HOME funds, grantees receiving HOME funds are required to contact one or more of the following agencies before filling vacancies during the HOME affordability period as stated in the HOME Program Loan/Grant agreement: local or State Housing Authority, Community Action agencies, area Mental Health and Mental Retardation agencies, area Office on Aging agency, area homeless shelters, the Department of Social Welfare, Committee on Temporary Shelter, Vermont Center for Independent Living or any statewide handicapped accessibility clearinghouse, area AIDS service organizations, medical centers, schools, municipalities and any other social service agencies. Any advertisement of vacant rental or ownership units during the HOME affordability period must include the equal housing opportunity logo or statement. Advertising media may include newspapers, radio, television, brochures, leaflets, or simply a sign in a window. Housing borrowers, grantees or property management agents must display the fair housing poster in areas that are accessible to the public. Property owners or their management agents must maintain a file containing a record of all marketing efforts (e.g., copies of newspaper ads, copies of letters). The City's HOME Program monitors compliance as part of its ongoing monitoring process. Where noncompliance is discovered, the HOME Program will provide technical assistance to secure voluntary compliance. If this proves unsuccessful, the HOME Program will refer aggrieved parties to appropriate entities to seek redress.

The City's HOME program uses the HOME affordable homeownership limits provided by HUD for homebuyer assistance and for rehabilitation of owner-occupied single family housing. When using HOME funds with non-profit projects, the City accepts applications on a rolling basis and distributes funds as available to eligible and viable projects. Detailed information on applicant eligibility and how to apply can be found on the CEDO's website. The City does not limit or give preference to HOME applicants or beneficiaries; however, preference is given to housing applicants within the Neighborhood Strategy Revitalization Area and this is noted under specific funded housing projects in the Consolidated Plan and other Action Plans.

Appendix A

Updated Low/Moderate Income Census Data, 2010

Source: Department of Housing and Urban Development

<u>Code</u>	<u>State</u>	<u>County</u>	<u>Neighbor- hood Revitali- zation Strategy Area?</u>	<u>Low Income</u>	<u>Low/ Moderate Income</u>	<u>Low/ Mod/ Medium Income</u>	<u>Low/ Mod/ Uni- verse</u>	<u>% Low/ Mod</u>
Census Tract 1, Block Group 2	VT	Chittenden		485	830	1,120	1,855	44.74%
Census Tract 2, Block Group 1	VT	Chittenden		430	705	985	1,435	49.13%
Census Tract 2, Block Group 2	VT	Chittenden		265	515	1,280	1,735	29.68%
Census Tract 2, Block Group 3	VT	Chittenden		65	220	515	1105	19.91%
Census Tract 2, Block Group 4	VT	Chittenden		235	470	745	1,545	30.42%
Census Tract 3, Block Group 1	VT	Chittenden	Yes	995	1,370	1,580	1,940	70.62%
Census Tract 3, Block Group 2	VT	Chittenden	Yes	640	1,065	1,310	1,370	77.74%
Census Tract 4, Block Group 1	VT	Chittenden	Yes	750	975	975	1,020	95.59%
Census Tract 4, Block Group 2	VT	Chittenden	Yes	905	970	1,055	1,075	90.23%
Census Tract 4, Block Group 3	VT	Chittenden	Yes	465	540	710	775	69.68%
Census Tract 5, Block Group 1	VT	Chittenden	Yes	365	480	505	660	72.73%
Census Tract 5, Block Group 2	VT	Chittenden	Yes	1,140	1,425	1,595	1,675	85.07%
Census Tract 5, Block Group 3	VT	Chittenden	Yes	945	1,000	1,140	1,230	81.03%
Census Tract 6, Block Group 1	VT	Chittenden	Yes	1,080	1,740	2,280	2,675	65.05%
Census Tract 6, Block Group 2	VT	Chittenden	Yes	1,035	1,345	1,425	1,765	76.20%
Census Tract 8, Block Group 1	VT	Chittenden		695	1,135	1,635	2,060	55%
Census Tract 8, Block Group 2	VT	Chittenden		25	190	240	600	31.67%
Census Tract 9, Block Group 1	VT	Chittenden		185	295	390	760	38.82%
Census Tract 9, Block Group 2	VT	Chittenden		480	555	565	765	72.55%
Census Tract 9, Block Group 3	VT	Chittenden		520	770	815	865	89.02%
Census Tract 10, Block Group 1	VT	Chittenden	Yes	590	735	770	950	77.37%
Census Tract 10, Block Group 2	VT	Chittenden	Yes	620	825	1,070	1,130	73.01%
Census Tract 11, Block Group 1	VT	Chittenden		615	885	1,305	1,750	50.57%
Census Tract 11, Block Group 2	VT	Chittenden		105	205	275	720	28.47%
CITYWIDE				13,635	24,285			61.44%