

2013 Action Plan for Housing & Community Development City of Burlington, Vermont

Prepared by

Marcy Krumbine
Assistant Director for Community Development
Community & Economic Development Office
Room 32 - City Hall
149 Church Street
Burlington, VT 05401
(802) 865-7144
www.burlingtonvt.gov/CEDO

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2013 Action Plan for Housing & Community Development

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Executive Summary

This document 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, 2013. 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.

With this year’s estimated CDBG and HOME formula funding of \$ – together with resources obtained through the Burlington Housing Trust fund, the Lead-Based Paint Hazard Control grant and other leveraged resources – the City and its subgrantees plan to:

- o Work to preserve 140 housing units with expiring subsidies at Rose Street Artists Co-op, Pearl Union SRO, ONE Housing, Burlington Rental Housing Improvement Project and Housing for Homeless Plus.
- o Begin predevelopment work at the Bright Street /114 Archibald site for 30 new housing units.
- o Help 860 residents to remain housed and living independently through homesharing, home-based and center-based services for seniors, access modifications and other housing retention services.
- o Provide 565 homeless residents with emergency shelter, case management and housing placement services.
- o Support the creation/retention/expansion of 8 new businesses, with 10 associated permanent jobs, through technical assistance, business loans and entrepreneurial training.
- o Provide families with high-quality, affordable childcare and early education for 83 children.
- o Provide free tax preparation, clothing and employment services, community integration services to help 1,144 low-income residents (including many with limited English proficiency) increase their self-sufficiency.

- o Provide food to 5,621 residents; summer English skills learning programming to 45 youth; and dental care services to 350 homeless residents.
- o To renovate the kitchens of two public facilities including an emergency shelter and senior center.
- o Support the assessment, remediation and redevelopment of 4 brownfields sites to result in the development of affordable housing units and new retail commercial space.

These activities are intended to further the City's five-year goals, strategies, objectives and outcomes which are identified in the 2013 Consolidated Plan for Housing & Community Development.

Expected Resources

AP-15 Expected Resources

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 two 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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	689,742	22,500	300,000	1,012,242	2,445,755	The City expects to leverage significant federal, state, local and private resources over the course of the Consolidated Plan.
HOME	public - federal	Acquisition Homebuyer assistance	389,428	1,100	0	390,528	1,423,900	

Annual Action Plan
2013

AP-5

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: \$		
		Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						

Table 1 - 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 \$899,750 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 \$2.475 million dollar Healthy Homes Lead Grant. 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. Recently, the City received an Environmental Protection Agency (EPA) Area-Wide Planning Grant in the amount of \$200,000. Overall, the City expects to leverage \$36,892,000 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 will meet or exceed the requirement that “contributions must total not less than 25% of funds drawn from the jurisdiction’s HOME Investment Trust Fund Treasury account in that fiscal year,” excluding funds drawn for administrative and planning costs pursuant to 24 CFR 92.207. Sources of matching funds include, but are not limited to, the Vermont Housing and Conservation Trust Fund, the Burlington Housing Trust Fund, waiver of impact fees, and private debt financing secured by property owners and nonprofit organizations.

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

There is no City owned land or property that is appropriate to be used to address the needs identified in the Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
DH 2.2 Promote Homeownership - New Owner Units	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Preserve and Upgrade Existing Housing Promote Homeownership	CDBG: \$10,000	Homeowner Housing Added: 32 Household Housing Unit
DH 2.1 Produce new affordable rental units.	2013	2017	Affordable Housing Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Production of new affordable housing units	CDBG: \$10,000	Rental units constructed: 143 Household Housing Unit
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 Production of new affordable housing units	CDBG: \$50,000	Rental units rehabilitated: 236 Household Housing Unit
EO 1.1 Retain/Create Jobs/MicroEnterprises	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Retain and Increase Number of Jobs	CDBG: \$78,000	Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted
SL 3.1 Improve Public Facilities	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Homeless Shelters - ES/TH Produce/Improve	CDBG: \$62,873 HOME: \$0	Public Facility or Infrastructure Activities other than

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Public Facilities/ Infrastructure		Low/Moderate Income Housing Benefit: 200 Persons Assisted Homeless Person Overnight Shelter: 465 Persons Assisted
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: \$60,000 HOME: \$0	Jobs created/retained: 5 Jobs Businesses assisted: 3 Businesses Assisted
DH 3.4 Protect the Vulnerable - Housing Retention	2013	2017	Affordable Housing Homeless Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Homeless Shelters - ES/TH Housing Special Needs	CDBG: \$22,000 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 740 Households Assisted
EO 3.1 Reduce Economic Barriers - Child Care	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$16,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 83 Persons Assisted
SL 3.3 Redevelop Brownfields	2013	2017	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Production of new affordable housing units Retain and Increase Number of Jobs	CDBG: \$25,000 HOME: \$0	Brownfield acres remediated: 5 Acre

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Enhance Commercial Infrastructure		
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	CDBG: \$8,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 5621 Persons Assisted
Planning and Administration	2013	2017	Planning and Administration	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Planning and Administration	CDBG: \$137,948 HOME: \$38,948	Other: 1 Other
DH 2.3 Promote Homeownership - Buyer Assist	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Promote Homeownership	CDBG: \$0 HOME: \$10,000	Direct Financial Assistance to Homebuyers: 18 Households Assisted
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: \$40,554 HOME: \$253,000	Rental units rehabilitated: 57 Household Housing Unit
DH 3.3 Acquire and Upgrade - Rehab Owner Units	2013	2017	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Preserve and Upgrade Existing Housing Promote Homeownership	CDBG: \$40,554 HOME: \$90,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
EO 1.3 Reduce Economic Barriers - Access	2013	2017	Non-Housing Community	NEIGHBORHOOD REVITALIZATION	Reduce Barriers to Economic	CDBG: \$24,000	Public service activities other than

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Resources			Development	STRATEGY AREA City-Wide Area	Opportunities Provide Public Services to At Risk Population	HOME: \$0	Low/Moderate Income Housing Benefit: 1144 Persons Assisted
SL 1.3 Provide Public Services At-Risk Youth	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Provide Public Services to At Risk Population	CDBG: \$5,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
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: \$9,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted
SL 3.2 Improve Public Infrastructure	2013	2017	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Produce/Improve Public Facilities/ Infrastructure	CDBG: \$10,000 HOME: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 42417 Persons Assisted
DH 1.2 Protect the Vulnerable New Perm Sup Housing	2013	2017	Affordable Housing Homeless Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Production of new affordable housing units Housing Special Needs Protect the Vulnerable	CDBG: \$0 HOME: \$0	Rental units constructed: 36 Household Housing Unit Housing for Homeless added: 14 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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	CDBG: \$0 HOME: \$0	Rental units rehabilitated: 32 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
SL 1.1 Protect the Vulnerable Homeless Shelter/Serv	2013	2017	Homeless	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Homeless Shelters - ES/TH Rapid Re-housing	CDBG: \$15,000 HOME: \$0	Homeless Person Overnight Shelter: 565 Persons Assisted

Table 2 – Goals Summary

Projects

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
Intervale Farm Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.1 Retain/Create Jobs/MicroEnterprises	Retain and Increase Number of Jobs	CDBG: \$5,000
Women's Small Business Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.1 Retain/Create Jobs/MicroEnterprises	Retain and Increase Number of Jobs	CDBG: \$5,000
Heineberg Senior Center Renovations	City-Wide Area	SL 3.1 Improve Public Facilities	Produce/Improve Public Facilities/ Infrastructure	CDBG: \$14,257
Emergency Shelter Kitchen Renovation	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 3.1 Improve Public Facilities	Homeless Shelters - ES/TH Produce/Improve Public Facilities/ Infrastructure	CDBG: \$19,141
Preserving and Increasing Affordable Housing Opportunities in Burlington	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	DH 2.2 Promote Homeownership - New Owner Units DH 2.1 Produce new affordable rental units. DH 3.1 Preserve and Upgrade Existing Housing	Preserve and Upgrade Existing Housing Production of new affordable housing units Promote Homeownership	CDBG: \$70,000
ReSOURCE YouthBuild Energy Efficiency Project	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	DH 3.2 Acquire and Upgrade - Rehab Rental Units DH 3.3 Acquire and Upgrade -	Preserve and Upgrade Existing Housing Reduce Barriers to Economic Opportunities	CDBG: \$35,000

		Rehab Owner Units		
Families in Transition	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 1.1 Protect the Vulnerable Homeless Shelter/Serv	Homeless Shelters - ES/TH	CDBG: \$7,000
Housing Assistance Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	DH 3.4 Protect the Vulnerable - Housing Retention	Homeless Outreach and Prevention Protect the Vulnerable	CDBG: \$5,000
Safe Tonight: Shelter and Housing for Victims of Domestic Violence	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 1.1 Protect the Vulnerable Homeless Shelter/Serv	Homeless Shelters - ES/TH Provide Public Services to At Risk Population	CDBG: \$8,000
Chittenden Emergency Food Shelf Community Kitchen Academy	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 1.2 Provide Public Services At-Risk Pop. - Food	Provide Public Services to At Risk Population Homeless Outreach and Prevention	CDBG: \$8,000
Options Counseling/Case Management for Seniors	City-Wide Area	DH 3.4 Protect the Vulnerable - Housing Retention	Housing Special Needs Provide Public Services to At Risk Population Protect the Vulnerable	CDBG: \$5,000
Homesharing & Caregiving	City-Wide Area	DH 3.4 Protect the Vulnerable - Housing Retention	Housing Special Needs Protect the Vulnerable	CDBG: \$12,000
Burlington Children's Space Tuition Support	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 3.1 Reduce Economic Barriers - Child Care	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$5,000
Sara Holbrook Community Center Preschool	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 3.1 Reduce Economic Barriers - Child Care	Reduce Barriers to Economic Opportunities Provide Public Services to	CDBG: \$6,000

			At Risk Population	
Burlington Housing Initiatives Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	DH 3.2 Acquire and Upgrade - Rehab Rental Units DH 3.3 Acquire and Upgrade - Rehab Owner Units	Preserve and Upgrade Existing Housing	CDBG: \$46,107
Building Community Preschool	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 3.1 Reduce Economic Barriers - Child Care	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$5,000
Burlington Brownfields Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	DH 2.1 Produce new affordable rental units. SL 3.3 Redevelop Brownfields	Production of new affordable housing units Cleanup of Contaminated Sites	CDBG: \$25,000
New Arrivals	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 1.3 Provide Public Services At-Risk Youth	Provide Public Services to At Risk Population	CDBG: \$5,000
Dress for Success Burlington	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.3 Reduce Economic Barriers - Access Resources	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$10,000
Project Integration	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.3 Reduce Economic Barriers - Access Resources	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$8,000
Volunteer Income Tax Assistance Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.3 Reduce Economic Barriers - Access Resources	Reduce Barriers to Economic Opportunities Provide Public Services to At Risk Population	CDBG: \$6,000

Dental Care Services for Homeless Residents	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 1.4 Provide Public Services At Risk - Health	Provide Public Services to At Risk Population Protect the Vulnerable	CDBG: \$9,000
Microenterprise Assistance	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.1 Retain/Create Jobs/MicroEnterprises	Retain and Increase Number of Jobs Reduce Barriers to Economic Opportunities	CDBG: \$60,000
Burlington Sustainable Economic Development Strategies Program	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	EO 1.1 Retain/Create Jobs/MicroEnterprises EO 1.2 Enhance Commercial Infrastructure	Retain and Increase Number of Jobs Enhance Commercial Infrastructure	CDBG: \$68,000
Neighborhood Revitalization Strategy	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	SL 3.1 Improve Public Facilities EO 1.2 Enhance Commercial Infrastructure SL 3.2 Improve Public Infrastructure	Enhance Commercial Infrastructure Produce/Improve Public Facilities/ Infrastructure	CDBG: \$39,475
Bobbin Mill - Acquisition and Rehab of Rental Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	DH 3.1 Preserve and Upgrade Existing Housing	Preserve and Upgrade Existing Housing	HOME: \$253,845
CHDO Project and CHDO Operating	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	DH 2.1 Produce new affordable rental units. DH 3.1 Preserve and Upgrade Existing Housing	Preserve and Upgrade Existing Housing Production of new affordable housing units	HOME: \$96,688
CDBG and HOME Planning and Administration	NEIGHBORHOOD REVITALIZATION STRATEGY AREA City-Wide Area	Planning and Administration	Planning and Administration	CDBG: \$137,948 HOME: \$38,948
Contingency Funds	City-Wide Area	DH 2.1 Produce new affordable rental units.	Preserve and Upgrade Existing Housing	CDBG: \$65,813

		DH 3.1 Preserve and Upgrade Existing Housing EO 1.1 Retain/Create Jobs/MicroEnterprises SL 3.1 Improve Public Facilities SL 3.3 Redevelop Brownfields DH 3.3 Acquire and Upgrade - Rehab Owner Units SL 3.2 Improve Public Infrastructure	Production of new affordable housing units Retain and Increase Number of Jobs Cleanup of Contaminated Sites	
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Table 3 – Project Summary

AP-35 Projects

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. In addition, HUD has provided Goal Outcome Indicators to describe the planned accomplishments for each project.

#	Project Name
1	Intervale Farm Program
2	Women's Small Business Program
3	Heineberg Senior Center Renovations
4	Emergency Shelter Kitchen Renovation
5	Preserving and Increasing Affordable Housing Opportunities in Burlington
6	ReSOURCE YouthBuild Energy Efficiency Project
7	Families in Transition
8	Housing Assistance Program
9	Safe Tonight: Shelter and Housing for Victims of Domestic Violence
10	Chittenden Emergency Food Shelf Community Kitchen Academy
11	Options Counseling/Case Management for Seniors
12	Homesharing & Caregiving
13	Burlington Children's Space Tuition Support
14	Sara Holbrook Community Center Preschool
15	Burlington Housing Initiatives Program
16	Building Community Preschool
17	Burlington Brownfields Program
18	New Arrivals
19	Dress for Success Burlington
20	Project Integration

#	Project Name
21	Volunteer Income Tax Assistance Program
22	Dental Care Services for Homeless Residents
23	Microenterprise Assistance
24	Burlington Sustainable Economic Development Strategies Program
25	Neighborhood Revitalization Strategy
26	Bobbin Mill - Acquisition and Rehab of Rental Housing
27	CHDO Project and CHDO Operating
28	CDBG and HOME Planning and Administration
29	Contingency Funds

Table 4 – 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 Resource Allocation Policy in their review of project applications. In addition, the Advisory Board was tasked with funding fewer grantees but awarding funding amounts that would truly make an impact. The Board was faced with challenging decisions among very worthy projects. The Board chose to allocate to projects where funding was critical; projects were innovative; project impact was significant in regards to anti-poverty strategies or met multiple goals; it helped families; it was a one-time allocation.

The funding or absence of funding of projects in no way signified a lack of support for the very important work being accomplished in all of these organizations. Rather, the change signifies a move on behalf of the City to streamline CDBG funding, especially in the area of Public Services during this Consolidated Plan. 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 coordination of services or a project proposal seeking to implement such efficiencies.

AP-50 Geographic Distribution

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. 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 5 - 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.

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

Discussion

Unfortunately, the low/moderate census tract data has not been updated from the 2000 census. Therefore, the City is using the same low/moderate census tract data from the 2008 Consolidated Plan.

Affordable Housing

AP-55 Affordable Housing

Introduction

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	68
Non-Homeless	746
Special-Needs	290
Total	1,104

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	450
The Production of New Units	118
Rehab of Existing Units	211
Acquisition of Existing Units	118
Total	897

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

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.

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

too 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.

AP-60 Public Housing

Introduction

The Burlington Housing Authority (BHA) has an approved five year and annual PHA plan which covers all of the 343 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 inspections conducted in September 2012, with a score of 97 for elderly/disabled housing and 89 for family housing.

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

Capital improvement planning for the next five years focuses on interior renovations of kitchens and bathrooms, appliance replacement, roof replacements at Decker Towers and 10 N. Champlain Street, and baseboard heat replacement at Decker Towers. These actions will begin in the next year and continue to address the need to restore these units.

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. BHA seeks additional grant opportunities, such as the HUD ROSS program, in order to be able to provide support for families trying to achieve economic self-sufficiency.

In its public housing for elderly and disabled households, BHA provides the Wellness and SASH program, which encourage community building and coordinate supports to enable individuals to continue to live independently. Seniors and people with disabilities living in our high-rise units have access to in-house social activities, workshops, and community service referrals through the Wellness Programs. Low cost housekeeping assistance is also available in some locations.

Through the support of HUD Neighborhood Networks funding, BHA was able to open four Technology Centers, located at Decker Towers, Franklin Square, North Champlain Street apartments, and Riverside Apartments. These centers will continue to open to residents of BHA public housing and Section 8, as well as people referred by our partnering agencies (Vocational Rehabilitation and VT Works for Women). The Authority will continue a program to address the housing and service needs of a growing African immigrant population.

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 developments and from the Section 8 program. 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 on the founding BSHI Board and presently serves as the Board President. 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. Eligible Section 8 Voucher holders who complete a homeownership course with the Champlain Housing Trust assists families with mortgage financing. 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 98 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. As of March 2013, the program had 104 participants, 46% of whom have escrow accounts. The City supports BHA's Family Self-Sufficiency Program.

AP-65 Homeless and Other Special Needs Activities

Introduction

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. Major special needs housing projects include projected new 36 units of senior housing at the Thayer School (DMV) site. In addition to the services and referrals available at the Daystation, the Street Outreach team will continue to connect the homeless (especially those who are unsheltered) with service assessment and referrals. All of the City's funded homeless programs provide permanent housing placement services. A risk guarantee pool is in place with the Champlain Housing Trust to help offset the risk to the landlord of accepting homeless tenants who do not meet regular criteria for credit and eviction histories, and may be expanded to other landlords. The City continues to provide funding from the Burlington Housing Trust Fund to the Housing Resource Center, which assists the homeless and those at imminent risk of becoming homeless with back rent, security deposits and short-term subsidies.

The City is now the Lead Agency 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 and a unified HMIS with the Balance of State Continuum.

Specific efforts aimed at eliminating chronic homelessness include a set-aside of vouchers for chronically homeless clients of a Pathways program with services funded through a SAMHSA grant, using a "Housing First" model. In addition, the Burlington Housing Authority will complete 14 new units of permanent supportive housing on King Street, primarily for the homeless. Transitional housing for veterans is available in the adjoining City of Winooski. Unaccompanied youth will continue to be served by Spectrum Youth & Family Services.

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.

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

- Providing outreach, daytime shelter and support services to 950 homeless individuals.
- To investigate and implement a coordinated assessment system for homeless services.
- Coordinate a Stand Down for Veterans to receive warm meals, free clothing, toiletries and access to services.

- Fund two outreach positions with SAMHSA PATH grant to find and connect with the 70+ unsheltered homeless who have mental illness or substance abuse issues and offer them community-based services.
- Explore the community need for a low barrier shelter.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through CDBG funding, the following goals will be realized: The confidentially located shelter for victims fleeing domestic violence will undergo a renovation of its kitchen facilities. Also, 100 families in transition from homelessness to stable housing will receive case management, shelter and services through the Committee on Temporary Shelter (COTS). Over 450 adults and children fleeing domestic violence will receive shelter and services through Women Helping Battered Women. CDBG funds will also be provided to the Champlain Housing Trust to refinance and renovate 39 TH/PSH units.

Through McKinney-Vento funding, the following goals will be accomplished: Thirteen persons with mental illness and/or substance abuse issues will be housed in transitional housing through the Safe Haven and Branches programs through HowardCenter; and fifty-six individuals will be housed in permanent supportive housing, shelter+care, or SRO's through the Burlington Housing Authority and Champlain Housing Trust.

With local, state and other federal funding, two emergency family shelters will house up to 49 individuals through COTS. COTS will also house 11 individuals or family members in their transitional housing, Smith House. 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.

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

During the next year, the Burlington Housing Authority will open 14 new units of permanent, affordable housing for chronically homeless individuals.

With CDBG funding, the Housing Assistance Program will assist 450 households to remain in their housing by providing back rent or other assistance or provide security deposits to help them re-house quickly.

With McKinney-Vento funding, the Advocacy Project, which consists of a network of 5 nonprofit organizations, provides case management and support services to 900 homeless individuals and families to stabilize their housing.

With our CoC partners, the goal is to increase the percentage of transitional housing participants exiting into permanent housing to 55%. An additional goal is to increase the percentage of participants that are employed at program exit to 20%.

With CDBG and other resources, the affordability of 140 units of housing will be maintained to facilitate access for homeless individuals and families to affordable housing units.

The City will continue to provide funding to the Housing Resource Center which annually prevents 125 households from becoming homeless and provides 150 households with financial assistance and counseling to facilitate a move from homelessness to permanent housing.

With ESG funding, 70% of households at risk of homelessness will have their housing stabilized or be safely re-housed within 28 days and 70% will continue to be in stable housing at least 90 days following assistance. In addition, at least 70 % of homeless households will be safely re-housed in transitional or permanent housing within 28 days, **and** 70% of the above households will continue to be in stable housing at least 90 days following assistance.

Under the new State of Vermont Family Supportive Housing Demonstration program, local providers will serve 12 families with supportive and therapeutic services, permanent supportive housing and subsidy assistance to move families with complex needs from emergency shelter and into secure and permanent housing.

Under the new State of Vermont Community Housing Grant, prevent 165 households from becoming homeless with financial assistance and rapidly re-house 220 households.

With the commitment to end veteran homelessness by the end of 2015, the VA hopes to increase the number of vouchers for veterans by 10-20% this year and focus on the Housing First model to place veterans directly into permanent housing. As for the prevention piece, that ties into the Supportive Services for Veteran Families (SSVF) grant that is currently facilitated by Vermont Veterans Services and Veterans Inc. The VA money is targeted for individuals/families who are eligible veterans meeting at least 50% AMI and either currently homeless or at imminent risk. They provide prevention and Rapid Re-housing case management for individuals and families in need.

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.

CDBG funds will be used with housing projects to weatherize and renovate housing for 6-8 low-income households to help them from becoming homeless. ReSOURCE, operating the YouthBuild program, with CDBG funds and other sources, will train 11 at-risk youth in construction skills so that they might live independently.

This year, a laser-like focus committee of the CoC was tasked with specifically addressing the needs of homeless parents at risk of losing their children (or who have lost their children already) and are involved with the Department of Corrections. The committee will identify the barriers faced and identify the local partners involved in serving and housing these households. Together they will propose a solution that addresses the barriers identified.

The recently approved 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.

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. 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

The CoC coordinates the implementation of a housing and service system, from outreach to housing to services, that meets the needs of homeless individuals and families in the County. Street outreach, Vermont 211, daytime shelter and meals all serve to reach the chronically homeless, identify services and housing needed. 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. A standard HMIS intake form allows for referral and coordination of services. Vermont 211 provides a basis for centralized/coordinated assessment, and the Continuum as a whole will implement a coordinated intake and assessment to enhance the current service delivery system.

Families with children are housed in several family specific shelters and are provided the appropriate services including education, proper nutrition, counseling and transportation. The new FSH program will provide permanent supportive housing for 12 of our most motivated families.

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 special needs are served through Cathedral Square and 36 new units of housing in addition to all the other units available in the City. Through the Homeshare program, this year over 150 elderly and/or disabled will be able to remain safe in their homes. Options Counseling will assist 140 seniors with services to remain housed independently as well.

AP-75 Barriers to Affordable Housing

Introduction

The City has addressed the barriers to affordable housing under Market Analysis and also under the Strategic Plan. In conjunction with planBTV, these public policies will be examined in order to facilitate infill development and diversified housing options in the City and especially in the downtown area. From planBTV: "Despite an incredibly low vacancy rate and a high demand for more housing downtown, the current zoning for the downtown core prohibits new development from having more than 50% housing. While originally intended to maintain a balance between residential and non-residential uses, this stipulation effectively prevents the creation of any meaningful mixed-use development, and has got to go if Burlington's economic potential is ever to be realized."

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 plans to undertake a comprehensive review of the local regulatory barriers to facilitate a greater level of new development of both affordable and market rate housing. This will include, but not be limited to, a review of the following policies:

- Parking requirements limitations on height, setbacks, maximum lot coverage and density
- Inclusionary housing requirements with an emphasis on addressing the challenges most often raised by developers
- All aspects of the development review process
- Zoning application fees
- Historic preservation

AP-85 Other Actions

Introduction

The City anticipates that 100% of its CDBG resources this year will be spent to benefit low- and moderate-income residents, and that none of its CDBG resources will be spent on the alternative national objectives of (i) preventing / eliminating slums or blight or (ii) addressing community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available. 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.

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; 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. Approximately 140 affordable units will be preserved in the coming year.

Actions planned to reduce lead-based paint hazards

The City of Burlington has received a \$2,475,000 Lead-Based Paint Hazard Control grant from the Department of Housing and Urban Development. These funds are administered through the Community and Economic Development Office by the Burlington Lead Program to reduce lead-based paint hazards in eligible housing units to eliminate childhood lead poisoning. Through October 2014, the Burlington Lead Program plans to evaluate 155 units for lead-based paint and other health hazards, reduce lead-based paint and health hazards in 101 housing units, as well as providing 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. A Mayoral initiative regarding families in poverty and children at risk is currently reviewing best practices, models and local data to effectively serve the City's children from cradle to college. The City hopes to work with local partners to ensure strong systems of family and community support are available to prepare all of Burlington's children to attain an excellent education and successfully transition to college and a career.

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.

Another initiative this year that will continue to develop more institutional structure includes the Collective Impact, multi-stakeholder group initially organized by the United Way. Key partners are collaborating to address the community's most pressing needs.

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

The Community & Economic Development Office will continue to host monthly meetings of the local nonprofit housing developers and to facilitate the monthly meetings of the Chittenden County Continuum of Care to address homelessness (including for-profit and nonprofit housing entities and service providers). The City will participate in technical assistance provided by HUD for the purpose of enhanced coordination and assessment for the Continuum as well as a unified HMIS program between the Chittenden and Balance of State Continua.

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 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.

Program Specific Requirements

AP-90 Program Specific Requirements

Introduction

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	22,500
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:	22,500

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.	100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220.(I)(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 its Owner-Occupied Duplex Program, the City of Burlington provides no interest, deferred payment loans for eligible homebuyers to assist with down payment and closing costs. This program uses "recapture" provisions per 92.254(a)(5)(ii) when HOME funds are used for these projects. These loans are secured by subordinate mortgages. When properties assisted with HOME funds for this purpose are sold or transferred, the full amount of the loan plus any accrued interest is recaptured out of net proceeds. This full recapture occurs whether the resale occurs during the HOME Affordability Period or after it has expired. Per 92.254(a)(5)(ii)(A)(1), recapturing the entire amount of the HOME investment is an acceptable form of recapture for HUD. The HOME Program uses these funds according to the HUD rules governing HOME program income. When a property owner assisted with HOME funds for this purpose refinances their principal mortgage, the City will 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 City requires 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. 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 a) the sale price is below the 203(b) limit and b) where the sum of the annual loan principal, interest, taxes, and insurance is less than 33% of the household's annual gross income.

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.