



5 Year Consolidated Plan for Housing and Community Development 2018 Action Plan



Consolidated Plan Regulatory Framework

24 CFR Part 91

- Established by regulation in 1995 to create common planning requirements for CDBG, HOME, ESG, HOPWA
- Allows for plan to be submitted in a “form prescribed by HUD”
- By design, planning, should inform funding decisions that get help where it is needed



What is CDBG?

- Community Development Block Grant
- Signed into law in 1974 – Housing & Community Development Act
- Burlington – one of 1200+ direct entitlements; the only one in Vermont
- **Goals of CDBG** – Provide decent, safe and sanitary housing; expand economic opportunities, provide a suitable living environment. Order of priorities in Burlington.
- **All CDBG-funded activities must meet one of three national objectives:**
 - **Activities that benefit low- and moderate-income persons (80% of Area Median Income)**
 - Activities which aid in the prevention or elimination of slums or blight
 - Activities designed to meet community development needs having a particular urgency (Emergency)



The Process

- **CEDO** – Formulate the 5 Year Consolidated Plan and 1 year Action Plan for Entitlement Funds based on City’s needs and community input; coordinate the RFP process and Advisory Board, administrate all sub-recipient grants, monitor sub-recipients, deliver some CDBG projects, report to HUD, the Mayor, the Council.
- **Citizen Advisory Board** – Review, rank and recommend projects to fund. Recommendation goes to the Mayor and the City Council.
- **Mayor** – Functions as the Certifying Official for our HUD programs, reviews the Committee’s recommendations and forwards to the City Council.
- **City Council** – Must vote to approve or change recommendations for CDBG Action Plan and send those recommendations in the form of an Action Plan to HUD by mid-May or after our funding amount becomes available.

Decision Criteria for project/program selection

- Application and point allocation were based on federal regulations and the City of Burlington’s goals and objectives
- Activities must be eligible and meet the goals and national objectives of CDBG
- Organization must be able to record and report beneficiary data as well as keep accurate/detailed accounting records.

Consolidated Plan

- Needs Assessment
- Market Analysis for Housing, Economic Development, Non-Housing Community Development
- Strategic Plan
- One Year Action Plan







Key Findings on Demographics

Reported in 2013

- Population 38,360 (ACS)
- Households 15,156
- Median Income \$38,598
- LMI HH – 58.2%

Reporting this year

- Population 42,331 - 9% 
- Households 16,422 - 9% 
- Median Income \$42,677 - 10.5% 
- LMI HH – 54.4% - 4% 

- 7% increase in the number of households at less than 50% of the AMI
- 50% increase in the number of large family households most likely attributed to the number of refugee families in Burlington
- 33% increase in the number of households with at least one person over 62 and a corresponding increase of 33% of those households earning less than 50% AMI.



Income by Household Type

Family Type	% of LMI
Over age 62	45.5% LMI
Under age 6	55% LMI
Small families	36.8% LMI
Large families	42.4% LMI



Housing Problems

- Substandard
 - Overcrowded/Severely overcrowded
 - Cost burdened – over 30% income on housing
 - Severely cost burdened – over 50% on housing
-
- Note: Burlington Renter Households – 9556
Burlington Owner Households - 6553



Housing Problems Key Findings

- Substandard Housing and overcrowding are not significant issues but have increased since 2013 Con Plan
- Households severely cost-burdened by 50% or more – increased by 8.5% from 2013
- Households cost-burdened by 30% or more slight decrease of 2.5%
- Cost burdened is significantly higher among renters, at 30% AMI – most severely cost-burdened

- # of elderly renter and owner households cost-burdened increased by 15%
- Large related renter households severely cost-burdened increased by 123%
- Among owners – at 50-80% AMI – most cost-burdened
- Cost-burdened ratio between owners and renters is 1:5



Key Findings Disproportionate Housing Needs – Cost Burden

Assess the need of any racial or ethnic group that has disproportionately greater need (over 10%) in comparison to the needs of that category of need as a whole.

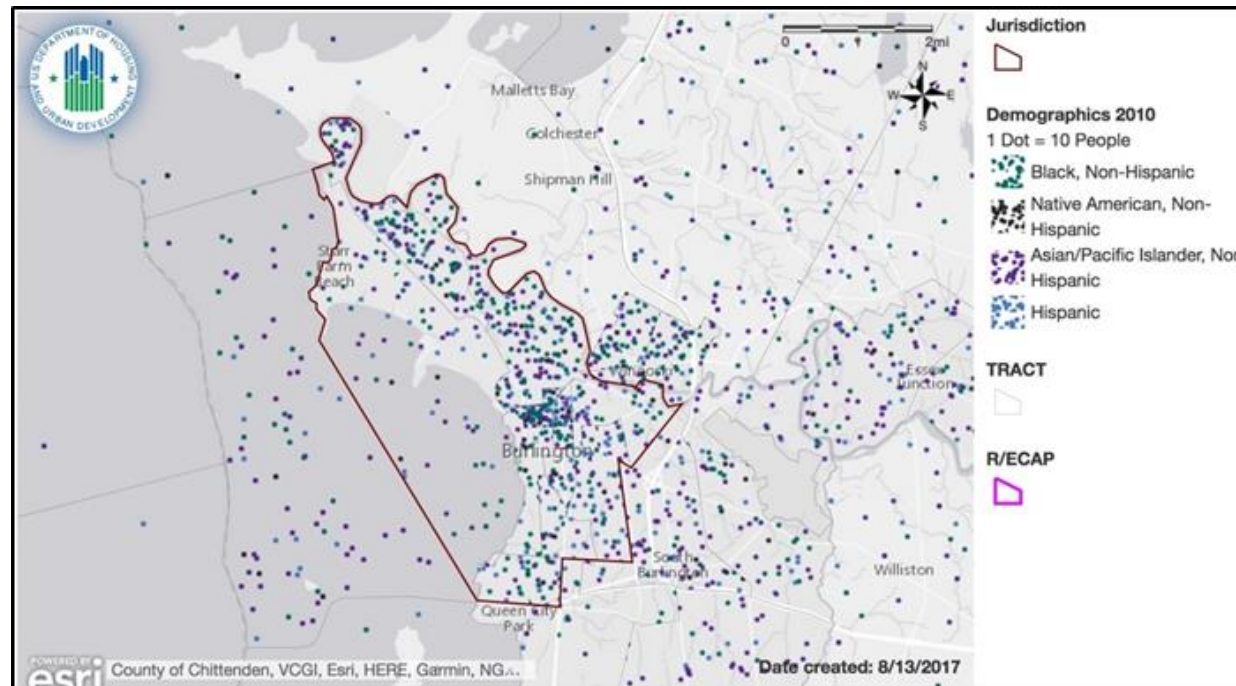
- Black/African American HH 30-50% AMI
- Black/African American HH 50-80% AMI
- American Indian/Alaskan HH 50-80% AMI
- Black/African American HH, Asian HH, and Hispanic HH 80-100% AMI

experience a disproportionate higher need



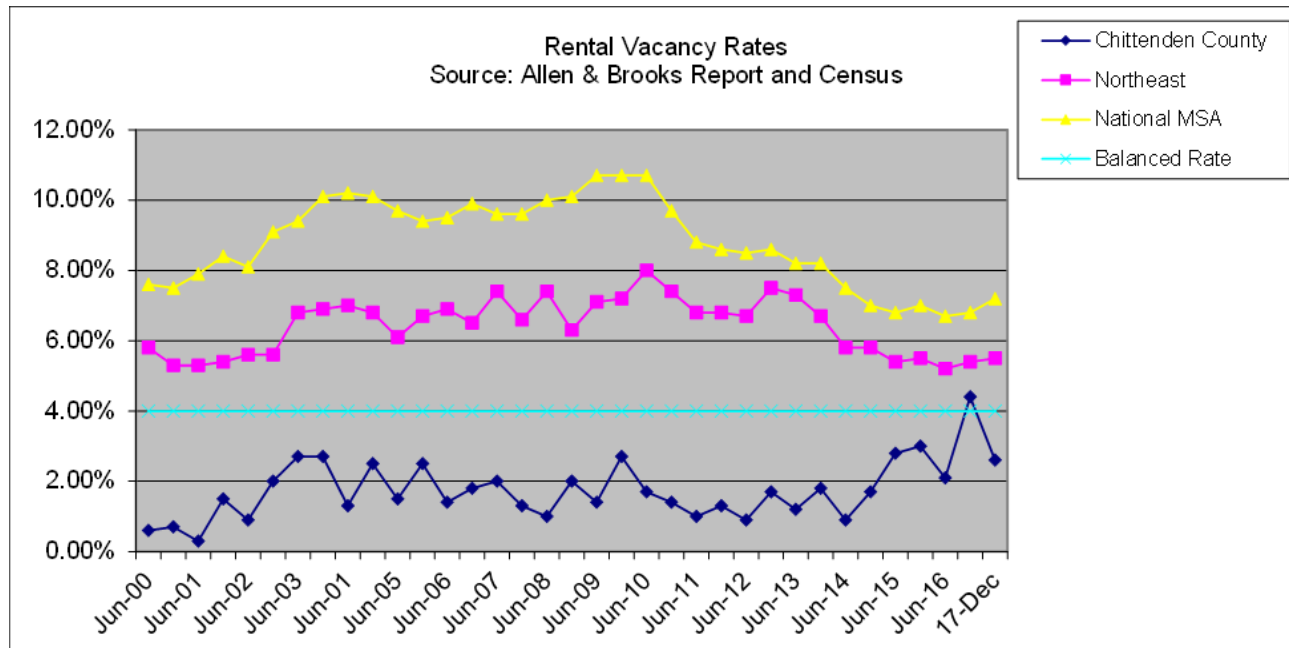
Key Findings Disproportionate Housing Needs – Severe Cost Burden

- Asian HH - 30% AMI
- Asian HH - 30-50% AMI
- Asian HH - 80-100% AMI



Housing Analysis

- 62% of Burlington's housing stock are multi-family units
- Overall, there are 60% renters versus 40% owner-occupied
- Greatest need for housing units – those earning 30% AMI
- Average annual increase for rent in Chittenden County is 3% (a decrease since 2013)



Condition of Housing

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	202	3%	349	4%
1980-1999	1,158	17%	1,502	15%
1950-1979	3,070	46%	2,450	25%
Before 1950	2,219	33%	5,472	56%
Total	6,649	99%	9,773	100%

Table 1 – Year Unit Built

Data Source: 2009-2013 CHAS



- Acute need to help low-income homeowners make repairs that allow them to improve and retain their housing
- Help make homes for low-income tenants and homeowners accessible
- Reduce lead hazards in 162 units over 3 years

Economic Development Market Analysis

- Burlington holds 26% of Chittenden County's workforce
- 51% of Burlington's workforce (over 16) attained a Bachelor's degree
- 53% of Burlington's workers drive to work alone
- Education and health care comprise 40% share of jobs
- Need to access financing for start ups and expansion
- Attracting qualified staff due to housing constraints



Strategic Plan

- AFH – Increase Affordable Housing Opportunities
- AFH – Maintain or Preserve Affordable Housing
- AFH – Housing Resources for LMI residents/homeowners
- AFH – Increase Employment/Educational Opportunities
- AFH – Support Fair Housing, Education and Outreach
- Reduce Barriers to Economic Opportunities
- Provide Public Services to At-Risk Population
- Protect the Vulnerable
- Improve Public Facilities or Infrastructure
- Clean-up Contaminated Sites



2018 Action Plan – Proposed Activities

2018 CDBG Applicants - Development					
Proj #	Project/Program	Organization	Amount Requested	Advisory Board Amount	Recommendation Based on Actual Funding
Housing					
D1	Laurentide Apartments aka Cambrian Rise	Champlain Housing Trust	\$130,000	\$130,000	\$130,000
D2	YouthBuild	Resource	\$54,631	\$47,087	Unable to fund in this category per HUD
Neighborhood Development					
D3	St. Joseph's Community Center aka Old North End CC	Champlain Housing Trust	\$100,000	\$100,000	\$150,000
D4	A Place to Call Home	Turning Point Center	\$75,000	\$72,000	\$75,000
Economic Development					
D5	Women's Small Business Program	Mercy Connections	\$25,000	\$21,485	\$25,000
D6	Financial Futures Micro Business Dev. Program	CVOEO	\$46,352	\$46,352	\$46,352

2018 CEDO Grant Requests					
Proj #	Project/Program	Organization	Amount Requested	Recommended Amount	
Economic Development					
	MicroEnterprise Technical Assistance Program	CEDO	\$25,000	\$25,000	\$25,000
	Econ. Dev. Technical Assistance Program	CEDO	\$55,000	\$55,000	\$55,000
Housing					
	Affordable Housing Initiatives	CEDO	\$50,000	\$50,000	\$50,000

	Available for FY 18 CDBG Funding	\$511,413		
	Available from Previous Ent Year	\$54,139		
	Reprogram from cancelled project	\$8,242		
	Total Available	\$573,794	Total Requested	\$556,352
	Contingency or Project Delivery			\$17,442

2018 Action Plan – Proposed Activities

2018 CDBG Applicants - Public Service					
Proj #	Project/Program	Organization	Amount Requested	Recommended Award	Recommendation Based on Actual Funding
	Housing				
PS1	HomeSharing for Burlington Residents**	HomeShare	\$20,000	\$20,000	\$20,000
	Homelessness				
PS2	Safe Tonight**	Steps to End Domestic Violence	\$30,000	\$30,000	\$30,000
PS3	Pathways Vermont Housing First Program**	Pathways Vermont Inc.	\$97,000	\$64,364	\$64,364
PS4	Housing Support & Case Worker for People Experiencing Homelessness**	Community Health Centers of Burlington	\$73,580	\$0	\$0
	Economic Opportunity				
PS5	Expanding Opportunities for Meaningful Summer & Afterschool Employment	Burlington Bicycle Project d/b/a Old Spoke Home	\$7,177	\$0	\$0
PS6	Volunteer Income Tax Assistance Program	CVOEO -Chittenden Community Action	\$10,000	\$10,000	\$10,000
PS8	YouthBuild Job Training	ReSource	* See DEV.		\$10,068
	Health				
PS7	BCS Nutrition Program**	Burlington Children's Space	\$35,400	\$0	\$0
		TOTAL AMOUNT REQUESTED	\$273,157		
	Actual	AMOUNT AVAILABLE ENT 18	\$118,018		
		AVAILABLE PREVIOUS ENT YEARS	\$16,414		
	** Two Year Grants	TOTAL AMOUNT AVAILABLE	\$134,432	\$124,364	\$134,432
		DIFFERENCE Still Available		\$10,068	\$0

2018 Action Plan – Proposed HOME Activities

Project	Organization	HOME FUNDS
Juniper Apts. at Cambrian Rise	Cathedral Square	\$244,729*
CHDO Operating Grant	Champlain Housing Trust	\$26,983
CHDO 2018 Reserve Project	Champlain Housing Trust	\$80.950
Reserved for HOME	TBD	\$133,041

2018 HOME Projects

*With assumption that \$25,271 in M17 HOME will go to this project



Timeline

- May 23 – Plans available for public comment for 30 days
- June 4 – Public hearing on Plans
- June 7 – CDNR meeting on Con Plan / Action Plan
- June 18 – Board of Finance review
- June 25 – City Council to review and approve
- June 29 – Plans due to HUD

