THE PLANNING COMMITTEE
OF THE COMMON COUNCIL

125 East Avenue
P.O. Box 5125
Norwalk, CT 06856

TO: MEMBERS, PLANNING COMMITTEE OF THE COMMON COUNCIL

FROM: DOUGLAS E. HEMPSTEAD, CHAIRMAN

DATE: AUGUST 1, 2014

RE: **MEETING NOTICE**

The next scheduled meeting of the Planning Committee of the Common Council will be held on **Thursday, August 7, 2014 at 7:00 pm** in Room 231 in Norwalk City Hall. Please Note the Time and Location.

PLANNING COMMITTEE OF THE COMMON COUNCIL
August 7, 2014
7:00 PM

A G E N D A

PUBLIC HEARING – REVIEW CDBG PROGRAM PERFORMANCE FOR PROGRAM YEAR 39 (JULY 1, 2013 - JUNE 30, 2014)

CALL TO ORDER

ROLL CALL

PUBLIC PARTICIPATION

I. MINUTES – March 31, 2014 – Review
July 14, 2014 – Approve

II. BUSINESS

A. WALL STREET REDEVELOPMENT PLAN

1. Approve advancing POKO's request of April 2014 to extend certain LDA related timelines for the Wall Street Place Development to the Common Council

B. CDBG

1. Approve advancing the Redevelopment Agency's request to re-program funds from the existing CDBG Housing Rehab Revolving Loan Fund to Direct Housing Rehab and Acquisition Assistance within Norwalk's Designated Choice Neighborhood for a 30 Day Public Comment Period

2. Approve advancing to the Common Council the extension of the contract with the Redevelopment Agency for CDBG Program Administration
3. Approve advancing for a 15 Day Public Comment Period the CDBG Program year end CAPER

III. NEW BUSINESS

IV. OLD BUSINESS

ADJOURNMENT

THE PLANNING COMMITTEE
OF THE COMMON COUNCIL

125 East Avenue
P.O. Box 5125
Norwalk, CT 06856

TO:	**MEMBERS, PLANNING COMMITTEE OF THE COMMON COUNCIL**
FROM:	**TAMI STRAUSS, DIRECTOR OF COMMUNITY DEVELOPMENT PLANNING**
RE:	**PY39 CDBG PUBLIC HEARING, PUBLIC COMMENT PERIOD AND CAPER REVIEW**
DATE:	**JULY 28, 2014**

As administrator of Norwalk's Community Development Block Grant (CDBG) program and with prior approval of the Planning Committee, the Redevelopment Agency (Agency) is holding a public hearing during the August 7, 2014 Planning Committee meeting in order to provide the public the opportunity to review CDBG program performance in Program Year 39 (July 1, 2013 – June 30, 2014).

The attached draft CAPER (Consolidated Annual Performance and Evaluation Report) is a report to HUD reviewing the City's CDBG accomplishments of the program year. In keeping with the requirements of the Citizen Participation Plan, a 15-day public comment period to review the PY39 draft CAPER is required to commence following the public hearing. This is proposed for August 8, 2014 through August 23, 2014.

Following the public comment period, Agency staff will amend the draft CAPER to reflected citizen participation at the public hearing and during the public comment period.

The revised draft will be submitted to the Planning Committee on September 4, 2014 for advancement to the Common Council for approval on September 9, 2014 before being submitted to HUD by September 30, 2014.

Program Year 39 (PY39) Summary

Funds Available

The City made available $1,321,990 in funds for its PY39 Community Development Block Grant Program. This amount was made possible by a $903,348 entitlement allocation to the City as well as an additional $418,642 from previous years' reprogramming and program income.

Funds Disbursed

The City deployed $1,321,517 (99.9%) of the funds towards activities that furthered the City's progress towards meeting the Consolidated Plan goals.

Program Beneficiaries

2,168	People Served
25	Public Facilities Assisted
3	Brownfields Sites Received Ongoing Remediation Efforts

17	Businesses Assisted (technical assistance)
3	Programs Providing an Area Benefit to Norwalk residents
86%	Percent of beneficiaries determined to be of low or moderate income

Program Challenges

Due to receipt of a late allocation from HUD and an unusually harsh winter, nine subrecipients requested grant term extensions in order to complete their projects as proposed, one organization requested that the balance of their grant get reprogrammed in PY41 and one organization requested an amendment changing the scope of their project (from 3 events to 2).

An additional organization requested their grant be canceled due to obtaining project financial assistance from another source. These funds will be made available in PY41.

Contract amendments were made with each of these organizations reflecting their unique needs. The nine subrecipients requesting a grant term extension were given until September 30, 2014 to complete their projects, all expected to be completed prior to that deadline.

Progress towards achieving ConPlan Goals and Strategies

The housing and community development activities undertaken in PY39 made notable progress towards the accomplishment of Norwalk's ConPlan 5-year goals and strategies. All ConPlan goals and strategies are expected to be met by the end of the current period, June 30, 2015, except for that of "Child Care Activities" for which a suitable applicant was not identified during the plan period.

ATTACHMENT: **PY39 Draft CAPER**

ACTION REQUESTED: **Approve a 15-day public comment period to run August 8, 2014 through August 23, 2014.**

Court of Probate, Norwalk - Wilton Probate District, by decree dated July 8 2014, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Diane Ely,
Chief Clerk

The fiduciary is:
Lee Phillip C hase c/o
Sharon E. Donovan Esq
Law Offices of Sharon E. Donovan, 111 East Avenue, Suite 211
Norwalk, CT 06851

NOTICE TO CREDITORS

ESTATE OF Platon Koukides, (14-0417dr)
The Hon. Anthony J. DePanfilis, Judge of the Court of Probate, Norwalk - Wilton Probate District, by decree dated July 16 2014, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Diane Ely,
Chief Clerk

The fiduciary is:
Helen Koukides
c/o Thomas J. Vetter Esq, Keogh, Burkhart and Vetter, 34 Wall Street,P.O Box 126
Norwalk, CT 06850

NOTICE TO CREDITORS

ESTATE OF Alice L. Curtis, (14-0392dr) The Hon. Anthony J. DePanfilis, , Judge of the Court of Probate, Norwalk - Wilton Probate District, by decree dated July 8 2014, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Diane Ely
Chief Clerk

The fiduciary is:
John B. Devine
c/o John B. Devine, Esq., Devine & Devine,
65 East Avenue,
Norwalk, CT 06851

c/o Lisa A. Knopf, Esq.,
2192 Main Street,
Stratford, CT 06614

NOTICE TO CREDITORS

ESTATE OF Thomas Corish (14-0452DR)
The Hon. Anthony J. DePanfilis, Judge of the Court of Probate, Norwalk - Wilton Probate District, by decree dated July 9, 2014, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Diane Ely,
Chief Clerk

The fiduciary is:
Allen Corish
c/o Kenneth Garfunkel, Esq.,P.O. Box 907, Belden Station, Norwalk, CT 06852-

Westport, CT no later than **AUGUST 11, 2014 at 10:00 A.M.** for Science Lab Countertop Replacement - Bedford Middle School as described herein. All bid envelopes shall be marked "Bid #15-001-Boe - Science Lab Countertop Replacement - Bedford Middle School. Bid packages are available in the District Maintenance Office, One (1) Canal Street, Westport, CT starting on July 28, 2014, between the hours of 8:30 a.m. and 3:00 p.m. or on-line from our website: http://www.westport.k12.ct.us.

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PUBLIC COMMENT PERIOD ON ANNUAL CDBG REPORT TO HUD AND PUBLIC HEARING ON CDBG PROGRAM PERFORMANCE

On September 30, 2014, the Norwalk Redevelopment Agency, the administrator of the City of Norwalk's Community Development Block Grant (CDBG) funds, will submit to the US Department of Housing & Urban Development (HUD) its Consolidated Annual Performance Evaluation Report (CAPER) on the use of CDBG funds over the course of the July 1, 2013 - June 30, 2014 program year. In accordance with the provisions of 24 CFR 91.105(d), a draft of this report will be made available for public review and comment beginning at 12:00PM on August 8, 2014. The CAPER will be available at the Norwalk Redevel opment Agency, Room 202, City Hall, 125 East Ave- nue, Norwalk, CT 06851, the Norwalk Public Library at 1 Belden Avenue, the South Norwalk Branch Li- brary at 10 Washington Street, the offices of South Norwalk Community Center at 98 South Main Street and the Norwalk Housing Authority's administrative offices at 24 Monroe Street. The CAPER will also be available at the Redevelopment Agency link on the City of Norwalk website: http://www.norwalkct.org/index.aspx?nid=652. Public comments should be submitted in writing to the Norwalk Redevelopment Agency no later than 9:00AM on Saturday, August 23, 2014.

Additionally, a public hearing on CDBG program performance will be held on Thursday, August 7, 2014 at 7:00 p.m. in Room 231 of Norwalk City Hall, 125 East Avenue, Norwalk. Persons unable to attend the hearing are encouraged to submit written comments for the record no later than 5:00 p.m. on August 6, 2014. The public is also encouraged to contact Redevelopment Agency staff at (203)854-7810 ext. 46778 or kpacchiana@norwalkct.org in advance of the public hearing for information on physical accessibility and sign-language interpreters.

merchandise for sale 240

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As part of our team, you will be responsible for collaborating with local businesses in the Greater Norwalk market to develop effective advertising campaigns in print, mobile and digital media.

RESPONSIBILITIES INCLUDE:
Cultivate a target list of advertisers
Make daily calls to local businesses
Desire to continue to develop sales skills
Achieve monthly sales goals
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QUALIFICATIONS:
Highly ambitious self-starter
Excellent interpersonal and communication skills
Must have reliable transportation
Knowledge of MSOffice and Outlook required
Print and digital advertising experience

We offer a competitive commission plan, medical benefits, 401k, paid vacation, mileage reimburse- ment and ongoing training in a supportive working environment.

High-energy, driven, motivated sellers who crave a challenge and the freedom to succeed are encouraged to apply! Please submit a letter of interest and a current resume to jbrosz@thehour.com

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5	7	3	8	1	6	9	4	2
8	3	6	1	4	7	2	9	5
1	2	5	6	8	9	3	7	4
7	4	9	5	2	3	1	6	8

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Experience pref.
Fax resume to:
(203) 845-9168

carpentry 3150

CARPENTRY & HOME MAINTENANCE
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Electrical, plumbing, masonry, windows, doors, tile, kit./bath, r... repair, wood flooring, decks. Eric E. Partelo...
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City of Norwalk, CT

CONSOLIDATED ANNUAL PERFORMANCE and EVALUATION REPORT

for

HOUSING & COMMUNITY DEVELOPMENT

Program Year 39

Prepared by:
Norwalk Redevelopment Agency
125 East Avenue, room 202
Norwalk, CT 06851
203.854.7810

I. EXECUTIVE SUMMARY

The end of Program Year 39 (PY39), July 1, 2013 – June 30, 2014, marks the close of the fourth year of the City of Norwalk's 2010-2015 Consolidated Plan for Housing and Community Development (ConPlan). Consistent with the current ConPlan goals, the City utilized CDBG funding to:

- Support efforts to stabilize or reduce housing costs
- Create income stability
- Ameliorate the impacts that the current economic recession is having on families.

In its 2013-2014 Annual Action Plan for Housing and Community Development, the City of Norwalk identified the availability of $1,321,990 in funds for its PY39 Community Development Block Grant Program. This amount was made possible by a $903,348 entitlement allocation to the City as well as an additional $418,642 from previous years' reprogramming and program income.

The Annual Action Plan indicated 22 initiatives in the City of Norwalk to receive PY39 sub-awards expected to benefit over 10,000 households, more than 85% were expected to be low- or moderate-income.

Over PY39 the City deployed $1,321,517 (99.9%) of the funds towards activities that furthered the City's progress towards meeting the Consolidated Plan goals. PY39 funding directly served 2,168 people, 25 public facilities, 3 Brownfields sites and 17 businesses plus three projects which provided an Area Benefit to Norwalk residents. 86% of PY39 beneficiaries were of very low- to moderate-income.

CDBG funding was leveraged by over $40 million in public and private funding.

The housing and community development activities undertaken from PY36-PY39, detailed in the ensuing report, have made notable progress toward the accomplishment of Norwalk's Consolidated Plan 5-year objectives, leaving Norwalk positioned to exceed its stated targets by the end of the current 5 year Consolidated Plan period which ends June 30, 2015.

II. FIVE YEAR PLAN ASSESSMENT OF PROGRESS

The City of Norwalk's current 5-year Consolidated Plan for Housing and Community Development (ConPlan) which was approved in May 2010 and covers the period July 1, 2010 – June 30, 2015.

By June 30, 2014, the end of the fourth year of the five year plan, the City was successful in outperforming its ConPlan goals by an overall average of 300%.

The housing and community development activities undertaken from PY36-PY39 have made notable progress toward the accomplishment of Norwalk's Consolidated Plan 5-year objectives, leaving Norwalk well-positioned to fully achieve its stated targets by the end of the current Consolidated Plan period which ends June 30, 2015.

At the end of the fourth year of the 5-year Consolidated Plan period, the City has made significant progress towards meeting its "high priority" goals, exceeding 100% of the goals set forth in Consolidated Plan. The following table summarizes the City's progress through PY39.

ConPlan Objective	ConPlan Strategy	ConPlan Goal	Beneficiaries To-Date	% of ConPlan Goal Achieved To-Date	PY39 Program Beneficiaries	Organization
Stabilize or Reduce Housing Costs	Energy Efficient Renovations	150 units	950 units*	633%	51	Miss Laura M. Raymond Homes
					6	Mutual Housing Association of SWCT
	Housing Rehabilitation				48	Broad River Homes
					189	Norwalk Housing Authority
	Preservation				25	Norwalk Redevelopment Agency obo City of Norwalk
	First-time Homeownership				2	Norwalk Redevelopment Agency obo City of Norwalk
	Placement Services				4	None in PY39
	Rehabilitation Administration				104	Norwalk Redevelopment Agency obo City of Norwalk
	Tenant-based Rental Assistance				25	Person to Person
Create Income Stability	Literacy/GED/ Customized Job Training	150 people	232 people	155%	37	Women's Business Development Council
	Business Loans	5 loans	5 loans	100%	0	None in PY39
	Redevelopment Planning	1 initiative	4 initiatives	400%	0	None in PY39
	Brownfield Remediation	2 sites	6 sites	300%	3	Norwalk Redevelopment Agency obo City of Norwalk
	Public Infrastructure Improvements	5 public amenities	47 public amenities	940%	1	Carver Foundation of Norwalk, Inc.
					Canceled	City of Norwalk - Fair Rent/Human Relations
					7	City of Norwalk - Grants Administration
					1	Domestic Violence Crisis Center
					7	Norwalk Housing Authority
					7	Norwalk Redevelopment Agency obo City of Norwalk
					1	Open Door Shelter
					1	South Norwalk Community Center
	Technical Assistance to Businesses	25 businesses	80 businesses	320%	17	Norwalk Redevelopment Agency obo City of Norwalk
	Section 108 Financed Activity	1 activity	1 activity	100%	0	None in PY39
	HOPE VI/Choice Neighborhoods Application	1 application	1 application	100%	0	None in PY39
	Summer Youth Employment	250 people	630 people	252%	139	City of Norwalk - Grants Administration
Ameliorate the Impacts of this Economic Depression on Families	After-School Programming	500 people	770 people	154%	300	Norwalk Police Department
	Basic Services	250 people	1,318 people*	527%	0	None in PY39
	Child Care Services	100 people	0 people	0%	0	None in PY39
	Domestic Violence Prevention	250 people	1,580 people	632%	490	Domestic Violence Crisis Center
	Drug Prevention Education	250 people	476 people	190%	476	Liberation Programs
	Health/ Mental Health Services	150 people	373 people	249%	57	Child Guidance Center of Mid-Fairfield
					85	Family & Children's Agency
					130	Norwalk Hospital Foundation
Planning and Admin	General Program Planning	5 programs	5 programs	100%	1	Norwalk Redevelopment Agency obo City of Norwalk
	Fair Housing Activities				1	City of Norwalk Fair Housing Advisory Commission

*Number does not reflect beneficiares of projects providing an Area Benefit.

PY39 SOURCES AND USES OF FUNDS

The following uses of funds are subject to change. Any updates will be reflected in the final CAPER report.

Sources of CDBG Funds

PY39 Sources of Funds

PY39 CDBG Entitlement		$903,348
PY39 Estimated Non-Revolving Program Income		$56,118
Reprogramming (previous years' unspent funds)		$362,524
	Total Available	**$1,321,990**

Uses of Funds

PY39 Uses of Funds

Disbursements through June 30, 2014	$922,621
Disbursement planned July 1 - September 30	$398,896
Total Disbursements	**$1,321,517**
Amount Subject to Low/Mod Benefit	$1,321,517
To be Disbursed for Planning / Administration	$220,121

Low-Mod Benefit

PY39 Low-Mod Benefit

Expended for Low/Mod Benefit	$1,136,505
Percent Low/Mod Credit	86%

Public Service Calculations

The City disbursed 13% of its available funds for public services activities in PY39, below the 15% maximum allowed for public service activities.

P39 Public Service Cap Calculations

Disbursed for Public Services	$135,481
Entitlement Grant	$903,348
Prior Year Program Income (Non Revolving, Actual)	$118,778
Total Subject to Public Services Cap	$1,022,126
Percent Funds Obligated for Public Service Activities	13%

Planning and Administration

The City disbursed 17% of its available funds for the planning and administration of the CDBG program. This is below the 20% maximum allowed for planning and administration.

PY39 Planning and Administration Cap Calculation

Disbursed for Planning and Administration	$220,121
Entitlement Grant	$903,348
Current Year Program Income (Revolving and Non-Revolving Actual)	$362,821
Total Subject to PA Cap	$1,266,169
% of Funds Obligated for Planning and Administration Activities	17%

III. ASSESSMENT OF ANNUAL PROGRESS

1. Affirmatively Furthering Fair Housing

Recognizing the City's priority and responsibility to affirmatively further fair housing, the Common Council awarded the Fair Housing Advisory Commission of the City of Norwalk $14,000 of CDBG administrative funding to conduct three Fair Housing Law Seminars in Program Year 39.

The seminars were open to all Norwalk residents (Area Benefit). The seminars provided residents a basic understanding of Fair Housing Laws, their rights under the Laws, and where to turn for advocacy/legal help if they have a question about or need assistance in enforcing those rights. The project is a beginning in terms of education and advocacy. The project provided access to people with limited English proficiency as it was provided in three (3) languages, including marketing and program materials, presentations and videos. Presentations were made by native English, Spanish and Haitian-Creole presenters and a video of each presentation are expected to become available on the City's website.

The project affirmatively furthered Fair Housing by educating people about their Fair Housing rights and providing information about the assistance Norwalk's Fair Housing Office can provide them in enforcing their Fair Housing rights, including free legal representation. It is anticipated that because of the project, more people will contact Norwalk's Fair Housing Officer for assistance in enforcing their Fair Housing rights.

A final report on the PY39 activities, accomplishments of the Fair Housing Advisory Commission and the steps taken to affirmatively further fair housing will be included in the final version of this report.

The current full Analysis of Impediments to Fair Housing is available on the City's website at: http://www.norwalkct.org/DocumentCenter/View/3586

In July 2013, HUD published new rules concerning affirmatively furthering fair housing (AFFH) with a final Assessment of Fair Housing (AFH) regulation expected in late 2014. HUD is expected to provide data on the basis of race, ethnicity, minority concentration and also other data on poverty, school proficiency, labor market, job access, health hazards and transit access. The AFH will address segregation, concentration of poverty, disparities in access to community assets and disproportionate housing needs based on race, religion, gender, familial status, national origin and handicap. In 2014 – 2015 Norwalk will develop an AFH in conjunction with a new 5-Year Consolidated Plan (2015 – 2020). The new AFH will identify patterns of segregation and discrimination, and set benchmarks concerning quality of life in neighborhoods based on racial concentration.

2. Affordable Housing

Due to its location along southwestern Connecticut's "Gold Coast" proximate to the financial center of Manhattan, Norwalk is surrounded by the State's and the nation's wealthiest communities with correspondingly high costs of entry and high costs of living.

In December 2010, the Norwalk Common Council adopted a Housing Strategy, which based on an analysis of Census data, estimated that 55% of rental households and 48% of owner households with a mortgage are housing cost burdened, meaning these households expend more than 30% of their income on housing costs. Homeowners with annual incomes ranging between $50k and $100k represent the highest proportion of cost-burdened property owners. Renter households with annual incomes less than $35k represent the highest proportion of cost-burdened renters.

The high cost environment has direct bearing on the local economy. Evidence of this impact is found in the commuting patterns in and out of Norwalk each day. While a substantial number of Norwalk residents commute to Manhattan and Stamford's financial centers each day, Norwalk businesses draw an equal number of employees from towns north and east of the city where housing costs are lower. As such, it is imperative that Norwalk preserve a supply of affordable housing that ensures businesses access a skilled workforce, the city's nurses, firefighters, teachers, and other critical community-based workers live in close proximity to their places of employment, and the city maintains its socio-economically diverse population.

A review of the local housing market illustrates the challenges of preserving Norwalk's affordable housing supply. Each year the Agency, on behalf of the City of Norwalk, quantifies the City's inventory of deed-restricted affordable housing units in accordance with the State's Affordable Housing Appeals List regulation (CGS 8-30g).

While the City has been able to maintain an affordable housing stock of over 10%, consistent with the State of Connecticut's 8-30g affordable housing land use appeals procedure, it must continue its efforts to preserve the City's supply of affordable housing as the number of very low and low-income households is not expected to decline over the next five years. Moreover, minority groups that report the greatest rate of housing problems and housing cost burdens are expected to rise over the same time period.

In each program year (PY36-39) the City has sought to address barriers to affordable housing through a combination of financial tools to facilitate homeownership and preserve Norwalk's stock of affordable housing while continuing services to ensure residents have fair and equitable access to housing opportunities.

The first goal of Norwalk's 2010-2014 Consolidated Plan is to support efforts to stabilize or reduce housing costs. The City of Norwalk strives to meet this high priority goal by fostering ownership, by working to preserve Norwalk's existing stock of affordable housing, and by investing in the rehabilitation of sub-standard housing units and placement services. The CDBG-funded activities undertaken in PY39 addressed a wide variety of housing needs, ranging from renovation of affordable housing units to support for first-time homeownership and preservation of existing affordable units.

Norwalk's 5-year goal in the affordable housing category was to serve 150 units in its effort to stabilize or reduce housing costs. The City's 5-year progress to date indicates an outperformance of the goal by 633%.

PY39 CDBG and Other Affordable Housing Activities

The following housing activities go about meeting the City of Norwalk's Consolidated Plan goal of stabilizing or reducing housing costs in the city. In PY39 this goal was met by funding $204,409 of projects in the strategy areas of energy efficient renovations, housing rehabilitation and tenant based rental assistance, benefitting 341 households, 100% of whom were of low- to moderate-income.

PY39 Strategies by ConPlan Goal
ConPlan Goal: Stabilize or Reduce Housing Costs

Strategy		Beneficiares	Awarded	% LMI
Energy Efficient Renovations		57	$80,000	99%
Housing Rehabilitation		237	$113,510	100%
Tenant-based Rental Assistance		25	$10,899	100%
	TOTAL	**319**	**$204,409**	

Energy Efficient Renovations

Boiler Replacement at Miss Laura Raymond Homes: Miss Laura Raymond Homes located at 290 Main Avenue received $60,000 of CDBG funding towards replacing the low-efficiency natural gas modular hydro-therm boilers with high-efficiency natural gas condensing boilers. The total project cost was $115,000. The result is both improved quality of living and reduced energy consumption for the housing development in which 52 low- and very-low income elderly and disabled persons reside. This project is completed.

Rehabilitation of Woodward Cliffs: Mutual Housing Association was awarded $20,000 of CDBG funding to assist in the rehabilitation of Woodward Cliffs a 6- family affordable rental project located at 53-55 Woodward Avenue. CDBG funding assisted in a scope of work to address the critical capital needs facing the property - foundation repair and drainage; landscaping improvements; roof replacement; and new energy efficient heating systems. The scope of work was valued at $75,000. As of July 2014, the work has begun and is expected to be completed by September 2014.

Housing Rehabilitation

Roof Replacement at Broad River Homes: Broad River Homes located at 108 New Canaan Avenue was awarded $65,000 of CDBG funding for the replacement of the building's roof that would preserve and maintain the integrity of the building elements and preservation of affordable rental housing stock into the future for 48 low- and moderate-income seniors and disabled. The worse than expected condition of the roof and harsh winter delayed the start of this project. At the time of this writing (July 2014) the work is 95% complete and is expected to be completed by mid-August.

Improvements at 20 West Avenue: The Norwalk Housing Authority was awarded $48,510 of CDBG funding to assist in making improvements to dwelling units and common areas at 20 West Avenue in South Norwalk, enhancing access to 139 low-income and underserved/handicapped persons and senior citizens who reside in the building. The scope of work included making three units handicap compliant with all Federal, State and local regulations. Improvements were also made to the parking lot by providing handicap spaces, making improvements to the ramp leading into the building, and upgrading the elevator cab to comply with ADA. The project also benefitted 50 parents and youth (also public housing residents) who participated in the after-school program offered in the building. As of July 2014 this project is complete.

Tenant Based Rental Assistance

Emergency Financial Assistance: Person-To-Person was awarded $14,946 ($10,899 in CDBG funds; $4,047 Affordable Housing Capital Budget Funds) to provide emergency financial assistance in the form of rental assistance and security deposits for low-income individuals and families living in Norwalk who qualified for these services. Rents and security deposits were paid directly to landlords. The average rental assistance per household was $400 and the average security deposit assistance was $370. Person-to-Person assisted 25 families with emergency financial assistance – all below 80% AMI.

First Time Homeownership (non CDBG Funding)

First-time Homebuyer Program: The Housing Development Fund (HDF) was awarded $20,000 from the Redevelopment Agency's Affordable Housing Budget allocation to assist Norwalk residents in their efforts to become first-time homebuyers. HDF's unique blend of counseling, technical and financial assistance fosters financial stability, homeownership and helps improve access to affordable housing. To date, HDF has served 33 Norwalk households with this funding.

Landlord Entrepreneurship and Affordability Program (LEAP): The Housing Development Fund was awarded $100,000 of Affordable Housing Capital Budget funding to LEAP provide Norwalk residents with counseling, landlord training and financial assistance in order to become successful owner occupants of small multi-family properties (2-4 units) in conjunction with the Agency's South Norwalk Small Multi-Family Renovation Program (described in detail below).

3. Homeless and other special needs

In Program Year 36, the City of Norwalk, in partnership with a diverse array of partners – private sector, social service agencies and Norwalk residents – facilitated the creation of the Greater Norwalk Ten Year Plan to Prevent and End Homelessness. This ten year plan identifies a three part strategy to provide the region's homeless population with increased access to housing options, supportive services and advocacy. Over the course of PY39, the City continued to improve organizational infrastructure and sought financial resources needed to implement the actions identified within the ten year plan. Action steps taken to eliminate chronic homelessness have included supporting domestic violence prevention and treatment programs, drug and alcohol prevention programs and trauma recovery programs.

In PY39 the **Open Door Shelter** was awarded $19,500 in CDBG funds, $50,000 in Affordable Housing Capital Budget funds, and received a $70,000 CDBG residential rehabilitation loan (closed May 2014) to complete a roof replacement project at its homeless shelter located at 4 Merritt Street in South Norwalk. Over the past 29 years, ODS could only afford "patch work" to the roof and recently started to experience leaks in several spots. Repairs to the roof subsequently eliminated safety and environmental hazards for the 1,200 clients, staff and visitors of ODS as the four units that control the shelter's heating and air flow are located on the roof. The start of the project was delayed due to a funding gap and long winter. At the time of this writing (July 2014), the project has begun and is expected to be completed by September 2014.

Many Norwalk households are at risk of homelessness due to the damage to their homes caused by Hurricane Sandy. Many Norwalk homes lost heating, appliances and sustained structural damage to their homes resulting in code violations. As explained in this report, Norwalk has administered the Hurricane Sandy Relief Fund grant program as part of its Rehabilitation Administration program.

Through its support to the Greater Norwalk Continuum of Care, the Agency aided numerous local agencies in their efforts to address worst-case housing needs for the homeless, formerly homeless and persons who are not homeless but in need of supportive housing. Agency staff participates in the community planning process of the Continuum of Care and provides technical assistance during its SuperNOFA funding application process.

The Norwalk/Fairfield County Continuum of Care ("Norwalk CoC") prepared an application to the Department of Housing and Urban Development ("HUD") seeking a renewal of funding under the

McKinney-Vento Homeless Assistance Act. HUD's Homeless Assistance Continuum of Care competition enables homeless assistance consortia (called Continuums of Care) to compete nationally for allocations of homeless assistance funding. In prior years, the competition could result in additional funding for Continuums that demonstrated past success in achieving goals to prevent and end homelessness. The current competition was for funding from the Federal 2013 Fiscal Year and the available funding was reduced and no new projects were funded this year as a result of the recent sequestration.

In the Continuum of Care competition, the Norwalk CoC submitted an overall application describing community efforts to prevent and end homelessness and reported on actual achievements. Included with the CoC Application were individual project applications for homeless assistance funding. These project applications were submitted by government agencies and nonprofit organizations. HUD requires that the Continuum of Care provide a Certification of Consistency with the City's current 5-year Consolidated Plan (ConPlan) for each of the individual project applications.

All project applications were seeking a renewal of funding that was previously awarded. There were ten separate projects totaling nearly $1.4 million (with a possibility of eleven as one existing project may be divided into two components in order to maximize potential funding). Of the ten renewing projects, seven were providing permanent housing for homeless families and individuals, one provided supportive services to homeless people, one covered the operations of the Homeless Management Information System (HMIS), and one provided planning assistance to the Continuum of Care.

The Norwalk CoC received $1,400,000 in SuperNOFA funding to address issues of homelessness in Norwalk.

4. Other actions regarding housing

In addition to the affordable housing and homelessness prevention grants described above, the Norwalk Redevelopment Agency undertook other activities to foster and maintain the City's supply of affordable housing in PY39.

City Neighborhoods/Rehabilitation Administration: Norwalk is in the midst of an ambitious planning and redevelopment effort that will substantially alter the City's urban corridor through the creation of additional mixed-income residential units as well as commercial and retail uses. Preservation of the urban neighborhood experience is critical to maintaining Norwalk's character. As these development plans unfold, the City has chosen to invest its community development resources in the City Neighborhoods Program which has the mission of making the City's urban core a more viable, connected and economically contributing urban neighborhood. One of the key programmatic goals of the City Neighborhoods Program is to maintain and expand the supply of safe, high quality, affordable housing throughout the City's urban core through residential rehabilitation.

Administering the (CDBG-seeded) **Residential Rehabilitation Revolving Loan Fund** is a major initiative of the City Neighborhoods Program. The Revolving Loan Fund provides low-interest, patient loans to non-profit housing agencies seeking to improve their housing facilities and low- and moderate-income homeowners seeking to improve their residences. In Program Year 39, the Agency completed three residential rehabilitation loans – to Mid Fairfield AIDS Project, to Open Door Shelter and to a South Norwalk homeowner.

9 Moore Place: The Redevelopment Agency assisted the Mid Fairfield AIDS Project, Inc. with a $124,000 loan to support the rehabilitation of Nine Moore Place, a 3,800 square foot residential property in East

Norwalk. Upon completion of renovations, this building will be used as a nine bedroom supportive housing program for disabled and homeless men and women who live at or below 30% AMI. This project affirmatively furthers fair housing by broadening opportunities to affordable housing in Norwalk regardless of race, color, religion, sex, national origin, disability, familial status, or other classification recognized under state or federal housing law. Nine Moore Place also promotes transit oriented development by providing affordable housing less than ½ mile from the East Norwalk train station. At the time of this writing, 50% of the work is complete and occupancy is expected by December 2014.

4 Merritt Place: In PY39, the Open Door Shelter (ODS) received $69,500 ($19,500 CDBG, $50,000 Affordable Housing Capital Budget) to complete a roof replacement project at their homeless shelter located at 4 Merritt Place in South Norwalk. This amount was based on initial bids. Upon receipt of the grant, it was determined that the roofing material was hazardous and that special handling would be required. The roof is an original roof with multiple patches and repairs. There were numerous leaks causing water damage to ceilings and walls. Without repair, the building would continue to deteriorate and mold growth in the wet areas could create health issues for the individuals housed and fed by the shelter. This doubled the cost of the project. Norwalk Redevelopment Agency assisted Open Door Shelter with a $70,000 loan to fill the funding gap. The completed project will benefit the more than 1,200 low income individuals served with housing and food service at the shelter. Open Door Shelter provides nightly temporary housing for individuals who are homeless due to economic or health conditions. The ethnic and gender breakdown of the Shelter's residents is as follows: 42% African American, 37% Caucasian, and 21% Latino/Hispanic. Of those individuals, 56% are males and 44% are females. Less than 10% are employed, and over 90% receive some form of public assistance. Approximately 15% have limited English proficiency. 100% are considered to have extremely low to moderate incomes.

4 Norton Place: In PY39 the Redevelopment Agency made a $10,000 emergency loan to the homeowners of 4 Norton Place for the installation of a new septic system. The household income level was 44% of the area median income.

CDBG staff in PY39 raised questions regarding both the qualifying base market for the Revolving Loan Fund's product and the associated cost benefit between the project delivery costs and the direct number of program beneficiaries. The Agency intends following up on these questions with a definitive analysis of these issues in PY40.

Hurricane Sandy Relief Fund: The Redevelopment Agency, through its non-profit corporation North Walke, established the Hurricane Sandy Relief Fund to assist Norwalk homeowners and renters who had damages and losses related to the 2012 storm. The Relief Fund was initially funded by the Robin Hood Foundation ($250,000) to assist households at or below 80% AMI. In Program Year 39, subsequent grant funding was received from Fairfield County Community Foundation ($32,000), United Way of Coastal Fairfield County ($40,000) and the American Red Cross ($200,000). In PY39, Agency staff conducted intake for 95 homeowners who continued to deal with the devastation caused by the storm. Of those 95 households, 73 submitted applications for financial assistance to address storm related damage to their property. As a result, 55 homeowners qualified for assistance from the Relief Fund. By June 30, 2014, $316,524 in grant assistance was disbursed to households (82% of which were LMI) throughout the City to address issues such as home repairs needed primarily due to flood waters or wind damage (damaged walls and insulation, electrical wiring, exterior doors, floor damage and roofing repair) and replacing appliances generally needed due to flood damage and/or power surges (central air conditioner units, refrigerators, stoves, hot water heaters and furnaces). Some of the beneficiaries had not been able to occupy their homes prior to repairs being completed. In order to maximize the amount of funds available to the applicant households, staff time, including marketing, outreach, intake, etc. was covered by Rehabilitation Administration funds, part of the City Neighborhoods program.

Further Preservation of Affordable Units

The Norwalk Redevelopment Agency continues the work associated with the One Region Funder's Group grant received in PY37, to develop a rehabilitation and preservation strategy for multi-family houses in the vicinity of the South Norwalk Train Station, an integral part of the City's overall Transit Oriented Development (TOD) priority and leveraging HUD's Choice Neighborhoods investment in the Washington Village / South Norwalk Transformation Plan. With the One Region Funder's Group grant, the Norwalk Redevelopment Agency developed the **South Norwalk 2- to 4-Family Market Study**, http://norwalkct.org/index.aspx?NID=65, to serve as the blue-print for this program to improve the quality and quantity of affordable housing in small multi-family homes in South Norwalk. The Norwalk Redevelopment Agency received a $600,000 grant in May 2014 from the Connecticut Housing Finance Authority for the purchase and rehabilitation of the pilot house project. At the time of this writing (July 2014), the Redevelopment Agency is under contract to purchase the first home. A second application for $600,000 in funding was submitted to the State of Connecticut Department of Housing in PY39 and is still pending. Once purchased and rehabilitated, the Agency will work with the Housing Development Fund of Stamford, CT which will counsel, qualify and financially assist 80% AMI households as owner-occupants. Rental units will be deed-restricted to 50% AMI households.

In PY39, the homeowners' association of **SoNo Gardens**, a 90-unit affordable ownership development located at 15 Madison Street built in the 1960s, approached the Norwalk Redevelopment Agency to request a modification to a deed restriction put in place by the City of Norwalk in 2005 that limited buyers and sale prices to 60% of the State of Connecticut Area Median Income (which is significantly lower than the Stamford-Norwalk Area Median Income limit used for other deed restricted properties in Norwalk). Data supplied by The Property Group and the homeownership association indicated that households up to 60% State AMI seeking homeownership were not able to receive a mortgage due to high levels of debt, low credit scores, etc. As a result, many current owners were "stuck", prevented from selling their homes. At the same time, moderate income families (those earning up to 80% State AMI) find themselves too "rich" for SoNo Gardens and not wealthy enough for market-rate ownership housing in South Norwalk. In an effort to increase the pool of qualified buyers while avoiding "gentrification creep" and higher return on investment antithetical to the affordability restrictions put in place by the City, the Norwalk Redevelopment Agency recommended increasing the income limit for purchasers to 80% AMI (State) while keeping the sales prices affordable to households earning 60% AMI (State). The Common Council approved the modified restriction in June 2014. SoNo Gardens remains one of the last affordable for-sale developments in South Norwalk for low- and moderate-income households.

Evaluating and Reducing Lead Based Paint Hazards

Lead levels are evaluated by Redevelopment Agency staff prior to the commencement of any rehabilitation project. Additionally, homeowners may use these funds to complete renovations that result in Lead-safe environments.

The Norwalk Redevelopment Agency owns a XRF Lead Paint analyzing instrument which it shares with the Health Department. Additionally a staff member is licensed as a Lead Paint Inspector/Risk Assessor, a Lead Abatement Supervisor and a Lead Abatement Plan Designer. This helps to insure all Lead issues are addressed properly and safely following HUD guidelines as well as the States regulations.

The Norwalk Health Department educates residents on the risks of Lead exposure, provides evaluation services, and reports Lead exposure data obtained from local pediatricians to the State of Connecticut.

In addition to the Rehab Program, the Health Department and Redevelopment Agency are participants in a State-wide consortium, Lead Action for Medicaid Primary Prevention (LAMPP), which funds Lead-safe rehabilitation for qualifying households and conducts Lead-safe work practice training for contractors in the housing construction and renovation trades.

5. Pursuing and Leveraging Resources

In order to maximize CDBG funding, the City and its associated agencies aggressively pursue financial resources indicated in the Consolidated Plan to address community needs, especially in the low and moderate income census tracts that make up the city's urban core. Through this targeted geographic focus, the City is able to capitalize upon on other sources of public and private investments in the area.

In PY39, the City was able to obtain a number of public and private resources that were leveraged by Federal resources from HUD in order to meet our objectives. Sources totaling a leverage of over $40 million include:

- The City of Norwalk Capital Budget in the areas of affordable housing, transit oriented development, façade improvements
- Norwalk Redevelopment Agency cash on hand
- United Way of Coastal Fairfield County, Red Cross, Fairfield County Community Foundation and Robin Hood Foundation for Hurricane Sandy-related disaster relief for low and moderate income renters and homeowners
- CHFA grant for SONO Renovation Program
- City of Norwalk grant program
- Choice Neighborhoods for the Neighborhood component of the Washington Village / South Norwalk Transformation Plan
- Norwalk Redevelopment Agency Cultural Arts Sponsorship Program
- In selecting outside agencies as sub-grantees to deliver activities that help Norwalk meet its goals, applicants must offer a cash match equivalent to the requested CDBG funding. This ensures that CDBG sub recipients are leveraging CDBG dollars with other public and private funding. In PY39, CDBG expenditures were matched $2:$1 for public services projects and $1:$1 for public facilities and housing projects

In PY38 the Norwalk Redevelopment Agency led a successful effort to advocate for changes in the State of Connecticut's CDBG-DR Action Plan to better benefit the needs of the Norwalk community still recovering from Hurricane Sandy by advocating for, among other things, the inclusion of small multi family properties (2-4 units) to the multi–family funding criteria which originally included only 5+ unit properties. As a result, Norwalk's specific needs, including the needs of the Norwalk Housing Authority's Washington Village, were addressed.

6. Citizen Participation Plan

The City has adopted a Citizen Participation Plan which establishes the process by which the Annual Action Plan, any subsequent Substantial Amendments, this CAPER report and other CDBG related documents and actions are designed and developed in consultation with the general public.

All CDBG related items are submitted by the Agency to the Planning Committee of the Common Council. With approval from the Planning Committee, the Common Council is then able to review the item and if/when necessary, approve the Mayor's signature/authorization. All CDBG actions are subject to the Planning Committee and Common Council meeting calendars and open for public comment. Norwalk's CDBG program is run as transparently as possible and staff members continue to seek additional ways to increase this transparency, including through the usage of social media outlets such as Facebook and LinkedIn.

The planning and citizen participation activities for the Program Year 39 (July 1, 2013 – June 30, 2014) began in December 2012. The Notice of Funding Availability was released on December 28, 2012. CDBG PY39 Phase I applications were received by January 18, 2013. Presentations by CDBG applicants were made to the Planning Committee of the Common Council on January 29, 2013. On February 7, 2013 the Planning Committee recommended for each proposal to advance to the Phase II application process. Phase II applications were due on February 25, 2013. During the March 7, 2013 meeting of the Planning Committee, recommendations were made as to which proposals should be funded.

A draft of the Annual Action Plan was produced based upon the Planning Committee's recommendations and released for public comment on March 15, 2013. On April 4, 2013, a public hearing was held during a Planning Committee meeting, to receive comments on the draft Annual Action Plan. The 30-day Public Comment period closed on April 15, 2013 and the Planning Committee then reviewed the draft with public comments. The Common Council reviewed and approved the draft Annual Action Plan on April 23, 2013. The Annual Action Plan was submitted to HUD in May 2013 in advance of the Program Year beginning on July 1, 2013.

Following submission of the Annual Action Plan, HUD announced the City's actual allocation of funds for the Program Year to be greater than anticipated and indicated in the Action Plan. On June 17, 2013, a draft Substantial Amendment allocating the additional funds available was presented to the Planning Committee, which advanced it for a 30-day public comment period and approved a public hearing. Legal notices regarding the public comment period and public hearing were run on July 2, 2013 and July 9, 2013. A public hearing was held on July 15, 2013 followed by the public comment period from July 16, 2013 until August 14, 2013. On September 5, 2013, the Planning Committee advanced the draft Substantial Amendment to the Common Council which provided approval and Mayoral authority on September 10, 2013 to advance the Amendment to HUD. In October 2014 the City received its allocation of funds from HUD.

At the close of the Program Year on June 30, 2014, drafting of the CAPER commenced. At the July meeting of the Planning Committee, a public hearing was scheduled for August 7, 2014 to receive comments on Program Year 39 and the draft CAPER. The CAPER will be made available to the public at the locations specified in the Citizen Participation Plan between August 8, 2014 and August 23, 2014. On September 4, 2014 it is anticipated that the Planning Committee will approve the CAPER for advancement to the Common Council. On September 9, 2014, it is anticipated that the Common Council will approve the CAPER and authorize the Mayor to sign and advance it to HUD by the September 30, 2014 deadline. [THIS SECTION WILL BE AMENDED TO REFLECT ACTUAL DATES AND PROCESS FOLLOWING ADOPTION OF CAPER]

The final CAPER and associated reports, a transcription of the oral comments received at the public hearing, all written comments received and their responses and associated IDIS reports will be submitted to HUD for review and will remain available to the public at the Redevelopment Agency office and on the Redevelopment Agency's link of the City of Norwalk website for at least one calendar year.

7. Self Evaluation

The Agency has entered into a contract with the City to oversee the administration of Norwalk's annual entitlement of CDBG funds. The City and the Agency are committed to identifying and reducing any duplication of services associated with CDBG-funded activities and take this issue into account when rating proposals or when making decisions regarding the allocation of funds.

As administrator of the local CDBG program, the Agency serves as a source of technical assistance to local stakeholders who wish to learn more about the CDBG Program and provide services to the City's low and moderate income households. In order to stay knowledgeable on plethora of HUD and CDBG regulations and policies, staff members attend and/or participate in conferences, webinars and trainings.

In July 2013, the Agency hired a Director of Community Development, whose primary responsibility is to oversee the CDBG program. The addition of this staff member has brought greater oversight to the CDBG administration process which continues to be developed for consistency, efficiency and effectiveness. At the time of this writing, the Agency has filled the position designed to work closely with the Norwalk business community in the capacity of Director of Economic Development. This position will aid in the effective provision of technical assistance to both existing businesses as well as to those interested in relocating, or establishing a business in Norwalk.

In PY39, the Agency contracted with Dulles Technology for usage of its WebGrants life-cycle grant management system to support the CDBG administration process. Organizations with PY39 grants were uploaded into the database and mid-year and final reports were received through the website streamlining the administration process and assisting in providing quality control, insuring that no detail is overlooked.

The housing and community development activities undertaken from PY36-PY39 have made notable progress toward the accomplishment of Norwalk's Consolidated Plan 5-year objectives, leaving Norwalk well-positioned to fully achieve its stated targets by the end of the current Consolidate Plan period which ends June 30, 2015.

At the end of the fourth year of the 5-year Consolidated Plan period, the City has made extraordinary progress towards meeting its "high priority" goals, exceeding 100% of the goals set forth in Consolidated Plan. The City's specific accomplishments and a description of activities in PY39 are summarized in the following table.

ConPlan Goal	Strategy	Subgrantee	Program Name	Award	Accomplishment	% LMI
Ameliorate the Impacts of this Economic Depression on Families	After-School Programming	Norwalk Police Department	Norwalk Police Activities League: Crime Prevention Series	$2,803	300 people	100%
	Domestic Violence Prevention	Domestic Violence Crisis Center	Domestic Violence Prevention Through Effective Community Policing	$24,731	490 people	90%
	Drug Prevention Education	Liberation Programs	Substance Abuse Education, Prevention, Wellness	$6,183	476 people	95%
	Health/ Mental Health Services	Child Guidance Center of Mid-Fairfield	Trauma Focused Cognitive Behavioral Therapy (TF-CBT)	$20,609	57 people	95%
		Family & Children's Agency	Child First	$12,366	85 people	94%
		Norwalk Hospital Foundation	Services Navigator, Creation of a Coordinated Care Team	$23,907	130 people	99%
Create Income Stability	Literacy/GED/Customized Job Training	Women's Business Development Council	Microenterprise Assistance Program	$40,000	37 people	70%
	Public Infrastructure Improvements	Carver Foundation of Norwalk, Inc.	Facilities Project	$55,000	1 facility	95%
		City of Norwalk CT	Neighborhood Improvement Coordinator	$17,496	7 facilities	100%
		City of Norwalk Fair Rent/Human Relations	Norwalk Accessibility Project	$10,950	0 facilities	n/a
		Domestic Violence Crisis Center	SafeHouse Rehabilitation	$75,000	1 facility	100%
		Norwalk Housing Authority	Install Wiring to Connect External Generators	$17,710	7 facilities	100%
		Open Door Shelter	Roofing Project	$19,500	1 facility	100%
		South Norwalk Community Center	Facility Improvements	$100,000	1 facility	69%
	Summer Youth Employment	City of Norwalk CT	Summer Youth Employment Program	$16,487	100 people	100%
Stabilize or Reduce Housing Costs	Energy Efficient Renovations	Miss Laura M. Raymond Homes	Boiler Replacement	$60,000	51 people	99%
		Mutual Housing Association of SWCT	Woodward Cliffs Mutual Housing	$20,000	6 people	100%
	Housing Rehabilitation	Broad River Homes	Roof Replacement for Building's Main Roof (Center)	$65,000	48 people	100%
		Norwalk Housing Authority	Improvements to Dwelling Units and Common Areas at 20 West Avenue	$48,510	189 people	100%
	Tenant-based Rental Assistance	Person to Person	Emergency Financial Assistance	$10,899	25 people	100%
	Multiple Strategies	Norwalk Redevelopment Agency obo City of Norwalk	City Neighborhoods	$454,245	Area benefit	80%
Planning and Administration	Planning and Administration	City of Norwalk Fair Housing Advisory Commission	Fair Housing Law Seminars	$14,000	Area benefit	51%
		Norwalk Redevelopment Agency	General CDBG Program Administration	$206,121	Area benefit	51%

8. Monitoring

The Norwalk Redevelopment Agency is responsible for monitoring and evaluating CDBG program activities. The objectives of our monitoring activities are:

- Ensure that grant-funded activities comply with federal regulations governing administrative, financial and programmatic operations
- Ensure that, to the extent feasible, performance objectives are met within budget and on schedule
- Ensure that sub-grantees operate their programs in accordance with established program policies

In PY39, each sub-recipient organization was required to submit a mid-year report via the WebGrants grant management system which requested information on the status of their project/program, beneficiaries to-date and program challenges and successes. This report included the opportunity for the organization to request a site-visit, as well as provide comments which would indicate to staff that a site-visit was necessary. As a result of the mid-year report, staff completed 5 site visits and provided general feedback to 80% of the subrecipients.

Ongoing progress is monitored with each payment request made by the subrecipient. Included with the payment request must be a household beneficiary report and a brief narrative assessment of performance.

Housing and public facilities projects are monitored regularly by Agency staff members who manage the bid process, contractor selection, contract execution and compliance with all HUD regulations.

Subrecipient organizations submitted a final narrative report via the WebGrants system which provided an overview of the program's beneficiaries, the challenges and successes of the program or project, how the organization provided meaningful access to participants with limited English proficiency and how the program or project affirmatively furthered fair housing.

Due to the late disbursement of funds on October 24, 2013 from HUD and to an unusually harsh winter resulting in a late start for many public facility projects, nine subrecipients requested an extension to their grant term (until September 30, 2014), one requested the balance of their grant get reprogrammed and another requested a change to the scope of services (from three events to two). Contract amendments were prepared and received by the Agency in a timely manner.

IV. PROGRAM NARRATIVES

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

The City and Agency allocated $1,101,396 of PY39 CDBG funding (non-administration) to activities addressing the current ConPlan's three objectives. The relationship between the use of PY39 funding and the objectives and strategies established in the current ConPlan is illustrated in the following table.

PY39 Beneficiaries and Awards by ConPlan Goal

ConPlan Goal	Beneficiaries	Awarded	% Awarded
Stabilize or Reduce Housing Costs	319	$204,409	19%
Create Income Stability	155	$352,143	32%
Ameliorate the Impacts of this Economic Depression on Families	1538	$90,599	8%
Multiple Strategies (City Neighborhoods)	11522	$454,245	41%
TOTAL	**13534**	$1,101,396	

*does not include 20% allocation for planning and administration

Con Plan Strategy 1: Support Efforts to Stabilize or Reduce Housing Costs

The first objective of Norwalk's current ConPlan speaks to the need to respond to the overwhelming percentage of Norwalk households that are housing cost burdened. In PY39, the City deployed $204,409 or 18% of CDBG funds towards meeting this ConPlan goal in the strategy areas of energy efficient renovations, housing rehabilitation and tenant-based rental assistance. PY39 CDBG funding towards these strategies benefitted 341 households, 100% of which were very low income, low income and moderate income renter and owner households. Housing activities for PY39 are detailed in the Housing sections above.

PY39 Strategies by ConPlan Goal

ConPlan Goal: Stabilize or Reduce Housing Costs

Strategy	Beneficiares	Awarded	% LMI
Energy Efficient Renovations	57	$80,000	99%
Housing Rehabilitation	237	$113,510	100%
Tenant-based Rental Assistance	25	$10,899	100%
TOTAL	**319**	**$204,409**	

Con Plan Strategy 2: Support Efforts to Create Income Stability

Norwalk's second Consolidated Plan objective is to support efforts to create income stability. The City accomplishes this objective through investments in small business and redevelopment activities within its low- and moderate-income neighborhoods. In PY39, the City allocated $352,143 or 32% of its CDBG funds to redevelopment and business assistance activities that fostered economic opportunities and improved the physical environment in the City's Urban Core. Investments in the strategies of literacy, public infrastructure improvements and summer youth employment benefitted 8,771 people, 88% of whom were low- and moderate-income.

PY39 Strategies by ConPlan Goal
ConPlan Goal: Create Income Stability

Strategy		Beneficiares	Awarded	% LMI
Literacy/GED/Customized Job Training		37	$40,000	70%
Public Infrastructure Improvements		18	$295,656	98%
Summer Youth Employment		100	$16,487	100%
	TOTAL	**155**	**$352,143**	

Literacy / GED / Customized Job Training

Women's Business Development Council (WBDC) received CDBG funding in the amount of $40,000 to provide entrepreneurial training, financial coaching and professional development programs for Norwalk residents and businesses. Of the 37 Norwalk residents enrolled in WBDC's programs, 16 received scholarships valued at $860. Of these participants, 70% were of extremely low-to-moderate income. As a result of the program, residents are better prepared to launch or manage their business, have improved their business financial literacy and marketing skills, received valuable information about access to new markets, are better equipped to sustain and grow their business and are better prepared to support their family. One Norwalk business owner participated in a 1-1 consultation with WBDC's QuickBooks Pro-Advisor. Four Norwalk residents participated in free, 1-1 bus counseling sessions w/ WBDC's Mobile Business Advisory Team. During PY39, WBDC provided the following programs in Norwalk: Information Sessions, Saturday Studies: Winning and Engaging Customers in the Digital World, Exploring Entrepreneurship, Beating the Fear Factor! Why Business Financial Statements Matter, Passion to Profit: WBDC's Business Plan Development Program & Saturday Studies: Winning and Delighting Your Customers.

Public Infrastructure and Facility Improvements

The Carver Foundation of Norwalk was awarded $55,000 in CDBG grant funds to repair the gymnasium ceiling at the George Washington Carver Community Center, located at 7 Academy Street. The project scope included removal of old insulation and replacing the insulation and installing new covering. This project will result in an energy efficient environment and cost savings to the organization. The repair also provides a more safe and secure environment for our students and the community. The gymnasium is one of the most used spaces in the center. It is home to the Chelsey Cohen Academy, various basketball leagues and is open to the community two days per week. The community has benefited tremendously from this renovation project. 96% of families served are low-moderate income. This project is complete.

Neighborhood Improvement Coordinator: In PY39, $17,496.00 in CDBG funds were used to pay a portion of staff time for the City's Neighborhood Improvement Coordinator (NIC) who carries out a number of community improvement activities in Norwalk's low-moderate income census tracts. The Neighborhood Improvement Coordinator (NIC) provides a variety of services to assist in the preservation and advancement of the living environment within the City's neighborhoods, particularly those neighborhoods within the City's urban core. The NIC chairs the Mayor's Neighborhood Preservation Task Force which is comprised of City staff and representatives from the city's numerous neighborhood associations. Neighborhood quality of life concerns are presented by the public and reviewed with city staff input. These monthly meetings also serve as a valid means of distributing to a much larger audience throughout the city, information pertaining to affordable housing opportunities, the Residential Rehabilitation Program, neighborhood cleanups, and related quality of life concerns focused on the CDBG area are included in the monthly Mayor's Neighborhood Preservation meetings. NIC has been successful in promoting the needs of the Urban Core and its related population residing in low income housing throughout the city by engaging area corporations in one day community service projects. Corporations which have engaged in these highly organized events in which employees are offered a day out of the office in exchange for conducting community service labors include, Pepperidge Farm Inc., General Electric, Diageo, Deloitte and Touche, EMCOR Inc. XL Group, PepsiCo, and other smaller business groups. The spring 2014 neighborhood beautification campaign included the second annual South Norwalk community cleanup in the city's urban core. Approximately 3 tons of debris was collected and hauled to the cities transfer station. 7 illegal dump sites in this neighborhood were cleaned out with the help of 75 volunteers. The event resulted in a cleaner South Norwalk as well as offering a great opportunity to bolster the city's relationship with the neighborhoods involved.

Norwalk Accessibility Project: The City's Office of Human Relations and Fair Rent was awarded $10,950 to make ADA accessible improvements at the main branch of the Norwalk Library. The department was ultimately able to fund this project with the City's Capital Budget for ADA improvements. The full amount of $10,950 will be made available in the Program Year 41 CDBG grant cycle.

Domestic Violence Crisis Center: Domestic Violence Crisis Center's (DVCC) was awarded $75,000 for critical repairs to the Norwalk Safe House. A fire at the end of April 2014 caused extensive damage in the kitchen and water damage in the lower level of the building. Initial repair efforts began almost immediately. However, unforeseen barriers delayed the project from moving forward as outlined in the original timeline. Hence, submitting to a comprehensive approach to address all of the renovation issues will have a long term positive impact for both the DVCC and the City of Norwalk. Agency staff and local contractors reviewed the plans to begin the bidding process and the project is planned for completion by September 2014.

Installation of Wiring to Connect External Generators at the Norwalk Housing Authority: Norwalk Housing Authority was awarded $17,710 to install appropriate wiring for generator connections for the provision of emergency lighting and heating in community centers serving 2,186 low-income and underserved seniors, disabled persons, and families residing in senior/public housing in Norwalk. The new wiring enabled a safe and secure connection to a portable generator for the provision of electricity during a power outage at Leroy Downs, Ludlow Village, Roodner Court, Colonial Village, Irving Freese, Senior Court and Washington Village developments. All preparation and installation for this project was administered in accordance with all applicable Federal, State, and local laws, codes, ordinances and regulations. All sites are in working condition and ready for any power outage emergency. 100% of residents impacted are public housing residents with income levels recertified annually and qualify for public housing because of their low income levels. All residents who benefit from this project are low/moderate income. The project is complete.

Replacement of Roof at the Open Door Shelter (ODS): The Open Door Shelter was awarded $69,500.00 ($19,500 in CDBG funds; and $50,000 in non-CDBG funds via the City's Capital Budget allocation for affordable housing programming administered by the Redevelopment Agency.) to complete a roof replacement project at its homeless shelter located at 4 Merritt Street. Repairs to the roof subsequently eliminated safety and environmental hazards for the tenants. Over the past 29 years, ODS could only afford "patch work" to the roof and recently started to experience leaks in several spots. The project ensured the safety of the 1,200 clients, staff and visitors of ODS as the four units that control the shelter's heating and air flow are located on the roof. Due to a funding gap and long winter, the project began in July 2014 and is expected to be complete by September 2014.

South Norwalk Community Center (SNCC) Renaissance Project: The South Norwalk Community Center received CDBG funding in the amount of $100,000 to renovate the first floor space of a two-story facility that provides services for the South Norwalk community. The construction project will enhance the center's ability to develop an excellent after school and educational enhancement programs for both children and adults in South Norwalk. Due to funding gaps and other administrative issues work didn't begin on the Renaissance Project until July 2014. The PY39 scope of work is scheduled to be completed by the end of August 2014, allowing after school programming for Norwalk Public Schools' students to commence.

Summer Youth Employment

The Mayor's Summer Youth Employment Program (SYEP) received $16,487 to prepare 139 youth ages 14-18 for jobs via pre-employment workshops were they explored a profession, learned a skill, learned to navigate in a business environment, contributed to the community, and earned money. Before youth were assigned to a worksite, they spent one week in intensive workshops learning appropriate business behavior, business dress, and employer expectations facilitated by STRIVE Inc. Though the SYEP is a short-term employment and training program, the goal is to introduce and connect youth to employers who will positively impact their futures. Local employers, both for and non-profit organizations/agencies continue to make this annual program possible by volunteering to serve as job sites and providing structured work opportunities for youth during the summer. In PY39 job sites included Norwalk Community College, Norwalk Housing Authority, Board of Education and several summer camp enrichment programs. 97% of youth participants successfully completed the 6-week program. The Briggs Academy project provided intensive job-readiness skills to the entire student body. Students participated in a 1-day a week training certification curriculum from January to June. Of the 139 participants, 100 or 71% fall within the CDBG LMI guidelines. The Summer Youth Employment Program follows the City's LEP plan and provides assistance via phone access or in person with parents/guardians when a language barrier is evident.

Con Plan Strategy 3: Support Efforts to Ameliorate the Impacts of this Economic Depression on Families

The third Consolidated Plan objective acknowledges the need to invest in programs, facilities and initiatives which strengthen families impacted by the recent economic recession. In PY39, the City invested $90,599 or 8% of its CDBG program towards initiatives to help achieve our goal in this category. Investments in strategy areas of school programming, domestic violence prevention, drug prevention education and health/mental health services benefitted 1,055 people, 96% of whom were low- to moderate-income.

PY39 Strategies by ConPlan Goal

ConPlan Goal: Ameliorate the Impacts of this Economic Depression

Strategy		Beneficiares	Awarded	% LMI
After-School Programming		300	$2,803	100%
Domestic Violence Prevention		490	$24,731	90%
Drug Prevention Education		476	$6,183	95%
Health/ Mental Health Services		272	$56,882	97%
	TOTAL	1538	$90,599	

After School Programming

Norwalk Police Crime Prevention Series received CDBG grant funding in the amount of $2,803 for personnel costs to facilitate a series of teen-outreach activities. The series involved a main event on August 17, 2013 at Ryan Park. Norwalk Police partnered with Norwalk Police Activities League, SONO Alliance, Domestic Violence Crisis Center PeaceWorks, Human Services Council, Day Street Community Health Center, Norwalk Fire Department, GE, South Norwalk Community Center and Norwalk Public Library to host this event that provided a wealth of information to the community. Approximately 300 people from South Norwalk and surrounding area attended the event. The event featured food, fun activities and a wealth of information on safety, drug and violence prevention, and health information. Flyers were distributed in both English and Spanish and Spanish speaking staff was present at the event to assist as needed. The first of two movie nights was held on May 5, 2014. Forty teenagers from South Norwalk and surrounding areas attended the event that was hosted at the Norwalk Police Department. There was a great exchange of information between staff and the teens teaching about teen dating violence and making safe choices. The second movie was held on June 23, 2014. This was hosted at the Police Department and was geared toward youth that just completed 5th grade who were participating in the D.A.R.E summer camp and focused being on drug and substance abuse prevention. There were approximately 35 children in attendance. The Police Department and Human Services Council and the Norwalk Police Activities League coordinated for this event. There was valuable information relayed and the children actively participated in topic discussions. It was extremely challenging to schedule the third movie night prior to the end of the Program Year and so a contract amendment was agreed upon which changed the scope of the project from three movie nights to two.

Domestic Violence Prevention

The Domestic Violence Crisis Center (DVCC) received $24,731 of CDBG funding to administer their Prevention through Effective Community Policing program in collaboration with the Norwalk Police Department. Of the 490 individuals touched by the program, 90% were AMI. DVCC's Home Visit Program formally launched the direct services component in October 2013. The program has been most impactful on the immigrant/undocumented community, whose distrust of systems stems from corruption and poor experiences in their home countries, limited English proficiency, and previous experience with a culturally deficient response here in CT. Participation in the Home Visit Program of an officer who has enhanced DV training, partnered with a Spanish speaking DVCC advocate, elevated the positive profile of both law enforcement and victim services resources across the community. These benefits have been recognized outside of the collaboration between DVCC and the NPD, and as a result, the Home Visit Team has received requests from other systems partners who express concerns for a victim. Training is a critical component of the partnership, thus DVCC presented at the NPD's recertification trainings. A DVCC advocate presented on a wide variety of topics, including the impact of law enforcement response to DV, the Lethality Assessment Program, predominant aggressor analysis, and protective/restraining orders, as well as the services offered by DVCC to local advocacy groups/agencies. NPD has also ensured that their training division lieutenant is certified by CT's Police Officers Standards and Training Council as a DV trainer.

Drug Prevention Education

Liberation Programs' Substance Abuse Education, Prevention, and Wellness Program received $6,183 of CDBG funding to facilitate prevention and wellness activities for students in Norwalk middle and high schools. The program served 476 students 95% of whom were low- and moderate-income. Presentations are almost always oral, if students presented with limited proficiency in English a translator provided by the school worked with them. Students were engaged in creative outlets such as story-telling, dramatic improve and creative writing to improve lines of communication with parents, teachers and peers and explore sensitive topics and open a dialog about alternative choices and how to choose wisely. Liberations' Prevention Specialist continued to facilitate peer-to-peer support groups at Brien McMahon and Briggs Academy, designed to help students make healthy choices, develop positive relationships, develop their communication skills and understand the risks associated with substance abuse. Students also benefited from a trip to Liberation's residential program at Liberation House in Stamford. Students heard first-hand from clients in both the men's program and the Families in Recovery Program (FIRP) what happened to them personally and how difficult it is to know if you are someone who will fall victim to the disease of addiction as well as and how the choices you make can have very dangerous and difficult consequences. Students then took part in role-playing activities with the clients.

Health/Mental Health Activities

The Child Guidance Center of Mid-Fairfield received $20,609 of CDBG funding to administer the Trauma Focused Cognitive Behavioral Therapy Program designed to help youth whose anxieties, trauma, ostracism and inappropriate behaviors that negatively impact their ability to learn, communicate and interact well with family and those around them. The Center provides services for youth who are in need of psychiatric help and medication management with the only child/adolescent psychiatrists and APRN working in the public sector in Norwalk. The families involved with the Center cannot find or afford this care in the private sector. 97% of the 57 families served by the Child Guidance Center's therapy program were less than 80% AMI.

Family & Children's Agency (FCA) received $12,366 of CDBG funding to administer their Child FIRST (Child and Family Interagency Resource, Support, and Training) program. The support allowed the *Child FIRST* program to reach 85 families with children ages five and under with serious developmental and emotional needs, 94% of whom were very low- to moderate-income. The *Child FIRST* model is an intensive home-based early childhood intervention that works to decrease the incidence of serious emotional disturbance, developmental issues and abuse and neglect among the most vulnerable young children and families. To provide clients with Limited English Proficiency (LEP) meaningful access to services, FCA dedicates considerable recruitment resources towards hiring and training staff who are highly knowledgeable about their respective program and target population, as well as bicultural and bilingual individuals who can best meet the needs of the community. With 39% of clients in *Child FIRST* identifying as LEP and considering the critical nature of the services provided through the program, all Care Coordinators in *Child FIRST* are bilingual. Further, as the majority of FCA's LEP clients identify as Spanish-speaking, all vital documents are translated in Spanish. In doing so, FCA is able to offer *Child FIRST* to the significant portion of the program's clientele that is LEP.

Norwalk Hospital Foundation, received $23,907 of CDBG funding to support a Systems Navigator for the new Coordinated Care Team (CCT). With a goal of 100 beneficiaries, the CCT sought to improve the efficiency of local homeless service providers by increasing interagency collaboration and addressing gaps in delivery of mental health/substance abuse services to meet medical needs of the local homeless population. The CCT targets high utilizers of NH's emergency department in an effort to stabilize and improve health outcomes of homeless individuals and reduce unnecessary emergency department visits. Norwalk Hospital Foundation met its goal of 100 beneficiaries, but due to administrative turnover at the Hospital they did not draw down the entire grant amount. The balance of the grant will be made available in Program Year 41.

Meeting all Three ConPlan Strategies

Administration, Fair Housing: As allowed by CDBG, the Redevelopment Agency is entitled to 20% of the HUD's annual allocation to cover administrative costs to manage the CDBG program. In PY39, the

Norwalk Redevelopment Agency received $220,121 to oversee the CDBG program. The Norwalk Fair Housing Advisory Commission received $14,000 of this funding to conduct three fair housing seminars (described above) over the course of the year. The balance, $206,121, was allocated to cover the administrative duties including preparing and releasing the Notice of Funding Availability, Annual Action Plan, and annual year end CAPER report. CDBG program staff process payment requests, record accomplishments, update IDIS and are in constant communication with sub-grantees. CDBG program staff members also prepare and present requests for Certificates of Consistency for the Housing Authority's Annual Public Housing Plan, for the Continuum of Care's SuperNOFA application, and for any other application's requiring Norwalk Common Council approval to advance to HUD. In PY39, the Redevelopment Agency utilized CDBG administrative funds to purchase and develop a web-based CDBG grant management system for a more efficient, streamlined grants process for all CDBG stakeholders.

Norwalk Redevelopment Agency's City Neighborhoods program received $454,245 of CDBG funding in PY39. The City Neighborhoods Program is a major initiative to help make Norwalk's urban core a more viable, connected and economically contributing urban neighborhood by creating better housing choices, improving the physical environment and fostering social and economic opportunities for LMI persons. Over the course of PY39, the Norwalk Redevelopment Agency furthered City Neighborhood goals through towards a variety of projects with Area Benefit. In addition to City Neighborhoods' Rehabilitation Administration activities and accomplishments described above, the Norwalk Redevelopment Agency provided service delivery in the major strategy areas of Public Facilities, Brownfields Remediation and Economic Development over the course of PY39.

Public Facilities

Choice Neighborhoods / Washington Village: In PY39, Redevelopment Agency staff helped to advance the Norwalk Housing Authority's application to HUD Choice Neighborhoods for the transformation of Washington Village and surrounding South Norwalk neighborhood. The $30 million Choice Neighborhoods grant was awarded to the Housing Authority in June 2014. As the CDBG administrator, the Redevelopment Agency was responsible for obtaining all Mayoral signatures, preparing for HUD's day-long site visit, reviewing plans with the builders, contractors, engineers, consultants, etc. that were procured for implementing the project. As detailed in the application, the Redevelopment Agency is responsible for carrying out the "Neighborhood" strategy of the Transformation Plan including the improvement of housing, public facilities and infrastructure in the neighborhood around Washington Village. A priority of the Redevelopment Agency's work in the coming year(s) will focus on such improvements.

Globe Theater: In PY39 the Redevelopment Agency continued to work to advance and obtain HUD approval for a $1.6 million Section 108 loan application for the redevelopment of the Globe Theater on Wall Street. The redevelopment of the long dormant theater will restore this cultural and historic centerpiece of the City's Wall Street Redevelopment Area, which has been determined to be deteriorated, deteriorating, substandard or detrimental to the safety, health, morals or welfare of Norwalk (July 2004). Construction of the theater commenced in spring 2014 and is awaiting the $1.6 million to fill a funding gap to help complete the project.

70 South Main: In PY39 the Redevelopment Agency worked to advance a request to HUD to draw down $1 million of a previously approved $2.85 million Section 108 allocation to purchase and rehabilitate a building located at 70 South Main Street, across from the South Norwalk Police Station. If approved, and once litigation on the property has been settled, Norwalk Redevelopment Agency will purchase the building and make minor improvements. The Agency will then sell the property to a developer interested in redeveloping the building into a mix of affordable rental units and ground floor retail space as part of the overall Choice Neighborhoods project. Approval from HUD on this expenditure is still pending.

SONO Sign: In an effort to brand the South Norwalk Enterprise Zone and encourage businesses and visitors to the downtown retail, dining and entertainment district, a 6-foot tall by 2-foot wide LED-lit "SONO" sign was installed underneath the Metro-North Railroad Bridge at the northeast corner of Washington and South Main Street in South Norwalk. The SONO sign and lighting were made possible by a Federal Transportation Administration (FTA) grant to the Norwalk Transit District.

The following public facilities projects will be described in full in the final version of the CAPER.

West Avenue Public Art
Transit Oriented Development (TOD) District
West Avenue Corridor Circulator
Lockwood Mathews Mansion Museum
50 Washington Street Lighting Project
TIGER Grant

Brownfields

The goal of assessing or remediating one Brownfield site was exceeded with remediation work done to the South Norwalk Train Station site as well as assessment work at the South Norwalk and Webster Street Lot sites. This work was completed with grants from the Federal Environmental Protection Agency (EPA) and State of Connecticut Department of Economic and Community Development (DECD). These projects will be described in fuller detail in the final version of the CAPER.

Economic Development

The Norwalk Redevelopment Agency provided technical assistance to 17 business entities seeking to relocate to or open a new business in the urban core of Norwalk. Such assistance included facilitating the approval of signage, understanding available locations and brainstorming with entrepreneurs regarding how their business could flourish in the Zone. The Norwalk Redevelopment Agency provided guidance on the incentive benefits to businesses seeking to expand or relocate within the City's state-designated Enterprise Zone and assisting in identifying sources of working capital and underwriting small business loans. In PY39 the types of businesses seeking technical assistance from the Redevelopment Agency included a baseball bat manufacturer, a micro-brewery, a cooking school, a toy manufacturer, a museum, a fashion college, and sports-related businesses. One new business loan was made in PY39 with non-CDBG funds to help a yoga studio relocate to South Norwalk where the business will anchor the retail component of Iron Works, a new mixed-use (residential and retail) adaptive-reuse development at the corner of Water Street and Washington Street in South Norwalk.

A portion of the funds in this category was deployed to the National Development Council for consultation services to businesses. The National Development Council helped the Agency underwrite the residential rehabilitation and small business loans made in PY39 and helped the agency advance the Section 108 loan application for the Globe Theater.

2. Changes in Program Objectives

There have been no significant changes in CDBG program objectives over the past year. As the City is in the midst of the last year of the 5 year Consolidated Plan (2010-2015), the Redevelopment Agency has contracted with a consultant to prepare a new 5 year Consolidated Plan (2015-2020) that through public hearings, interviews and surveys of community stakeholders, may identify different priorities and opportunities for CDBG funding over the next five years.

3. Assessment of Efforts in Carrying Out Planned Actions

The Agency impartially reviews all requests for Certifications of Consistency and advances these requests to the Norwalk Common Council for approval. Once approved, Certifications of Consistency are executed by the Mayor and provided to the requesting organization or agency.

In PY39, the Greater Norwalk Continuum of Care submitted an application for HUD's SuperNOFA. All plans/applications from the Norwalk Continuum of Care for which Certifications of Consistency were requested were deemed to be consistent with the ConPlan and were granted these Certifications. Certifications of Consistency were provided for the following organizations:

- Human Services Council
- United Way of Coastal Fairfield Council
- Family and Children's Agency, Inc.
- Norwalk Housing Authority
- Mid Fairfield AIDS Project
- State of CT Division of Mental Health and Addiction Services
- Norwalk Emergency Shelter
- Hall-Brooke Behavioral Health Services

Certificates of Consistency were also provided for the Housing Authority's Annual Public Housing Annual Plan and for the submission of the Housing Authority's Choice Neighborhoods application.

The City did not hinder the implementation of the ConPlan by action or by willful inaction. In the implementation of this plan and in the development of subsequent Action Plans and CAPERs, the City followed the processes and procedures stated in the ConPlan and encouraged the participation of citizens, community groups, public agencies and not-for-profit agencies.

4. Use of CDBG Funds for National Objectives

CDBG funds were solely used for the purpose of carrying out activities that met one of three national objectives, and used to benefit LMI persons, to address slum and blight conditions and meet urgent community needs. 86% of funding assisted LMI persons.

5. Anti-displacement and relocation – for activities that involve acquisition, rehabilitation or

In PY39, the City did not utilize its CDBG resources towards any activities that would involve relocating households, businesses, farms or non profit organizations from their dwellings or commercial enterprises.

CDBG funds were used for projects involving the rehabilitation of occupied residential property. All of the work was moderate in nature and did not result in the temporary or permanent relocation of occupants. Had displacement occurred as a result of these activities, the Agency would have complied with all requirements stated in the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974.

6. Low/Mod Job Activities

The Norwalk Redevelopment Agency did not engage in any activities in PY39 that necessitated the creation of new jobs. Job training and employment opportunities for LMI individuals were addressed through sub-grants to the Women's Business Development Council and the City of Norwalk's Summer Youth Employment Program (both described above).

7. Program Income Received

From July 2013 to June 2014 Norwalk Redevelopment Agency's CDBG Residential Rehabilitation Revolving Loan Fund (Fund 200) received $244,043 in principal and interest payments, net of fees and other charges. From July 2013 to June 2014 Norwalk Redevelopment Agency's CDBG Program (Fund 300) received $118,778 in principal and interest payments, net of fees and other charges. The City did not have any float-funded activities during PY39.

8. Prior Period Adjustments- where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:

No prior period adjustments were made.

9. Loans and other receivables

The City has no float funded activities. The following table summarizes the loan status for various loan funds as of June 30, 2013. This table will be updated for June 30, 2014 in the final version of the CAPER.

	Deferred Loans			Amortized Loans		
	#		Balance	#		Balance
Norwal Redevelopment Agency Residential Rehabilitation Revolving Loan Fund	7	$	447,815	36	$	2,291,330
Mutual Housing Residential Rehabilitation Revolving Loan Fund	2	$	59,795	5	$	211,799
Norwalk Redevelopment Agency Homeownership Assistance Non Revolving Loan Fund	10	$	183,277	23	$	410,396
National Development Council Grow Norwalk Fund (Small Business Loans)	0	$	-	2	$	51,370
Norwalk Redevelopment Agency Urban Retail Loan Program (CDBG-R funded business loan program)	0	$	-	4	$	130,008
TOTAL	**19**	**$**	**690,887**	**70**	**$**	**3,094,903**

10. Lump sum agreements

Neither the City nor the Agency has entered into lump sum agreements.

11. Neighborhood Revitalization Strategies-for grantees that have HUD approved neighborhood revitalization strategies

Norwalk does not have any Federally designated Empowerment Zones or Enterprise Communities and does not recieve Neighborhood Stabilization Program funds. Norwalk has a state-designated Enterprise Zone encompassing two Census Tracts in South Norwalk – 0441 and 0445. The Norwalk Redevelopment Agency reponds to calls from businesses seeking to relocate in the Enterprise Zone, resulting in 3-4 relocations per year on average.

12. HOME, HOPWA, ESG

Norwalk does not receive HOME, HOPWA or ESG funds.

CITY OF NORWALK
PLANNING COMMITTEE OF THE COMMON COUNCIL
SPECIAL MEETING
MARCH 31, 2014

ATTENDANCE:	Douglas Hempstead, Chair; Richard Bonenfant, Bruce Kimmel, John Kydes, Shannon O'Toole-Giandurco, Travis Simms (6:50 p.m.)
STAFF:	Redevelopment Agency: Timothy Sheehan, Tami Strauss.
OTHERS:	Representatives of CDBG Applications, as noted.

CALL TO ORDER

Mr. Hempstead called the meeting to order at 6:30 p.m. and stated that the members as listed above were in attendance, and that there was a quorum present.

APPROVAL OF MINUTES – February 19, 2014 - March 6, 2014

** **MS. O'TOOLE-GIANDURCO MOVED TO APPROVE THE MINUTES OF THE FEBRUARY 19, 2014 MEETING AS SUBMITTED.**
** **THE MOTION PASSED UNANIMOUSLY.**

** **MR. KIMMEL MOVED TO APPROVE THE MINUTES OF THE MARCH 6, 2014 MEETING AS SUBMITTED.**
** **THE MOTION PASSED UNANIMOUSLY.**

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDING

Ms. Strauss referred to the memo and supporting documents detailing the program funding considerations (see attached supplemental pages 4-6) She explained the application summary spreadsheets with the updated amounts of funding available for each category and the ratings in the matrix for the program applications and where there were deficiencies.

Mr. Sheehan explained that the spreadsheets represent the detailed summary document that provides color coded background information on the determination. It was noted that color coded designations are green cells represent application strengths and yellow cells represent potential application concerns.

Mr. Pat Ferrandino, Deputy Director of the SoNO Community Center explained that the center was awarded $100,000 in CDBG funding last year to fund new bathrooms and other improvements. He said this year's application in CDBG funds will pay for classrooms, and they are seeking outside funding to renovate the commercial kitchen. It would be used to teach nutritional programs in collaboration with The Friends of Ryan Park and make use of the community garden outside the back door.

Mr. Kimmel asked if municipalities have the ability to divert into the segmented pots and dispense with public services grants. Mr. Sheehan replied that all municipalities struggle with the 15% cap guidelines and incorporate public services. He added that the challenge is some have work to do, some have start up funding and there is a better way to manage the process.

** **MR. KIMMEL MOVED TO ADOPT THE DRAFT RECOMMENDATION FOR PUBLIC FACILITIES OF THE CDBG PROGRAM FUNDING FOR $621,157.**
** **MOTION PASSED UNANIMOUSLY.**

Public Services

There was discussion and review of programs in the recommendation. Mr. Kimmel asked if there was a way to steer applicants to tap into other funding sources available for the organization.

Mr. Sheehan replied that tin the past previously housing projects were included in the capital budget for affordable housing. He added that they have taken applications for affordable housing separately if funding was not available

Mr. Hempstead suggested that over the past few years there was an effort to steer groups that overlap to collaborate on program funding options.

Mr. Kimmel stated that had questions on the Travis Simms application and asked if it was necessary to have Mr. Simms move to the applicant section of the meeting room. Mr. Simms stated that he had recused himself from the vote at the last meeting, and he was intending to recuse himself tonight, but he would be happy to answer questions on his program.

Mr. Kimmel stated that not a lot of communities have a former world champion in boxing in their community, plus, there is a tradition in Norwalk of a strong boxing program that made a difference in many lives, such as the program run by the late John Harris. He explained that we have a unique individual in the city, and it's more complicated because he's a member of the Common Council. He added that we should bend over backwards and not demand that every detail of the application is done the way professional non-profits do them.

Mr. Kydes asked Mr. Simms about the original request and Mr. Simms explained his proposal started at $100,000, then dropped to $83,000. He said making do with less would be extremely hard but they would work hard to make it work, and they can still do a lot with $44,000. Mr. Simms added that he has been working with the Police Athletic League and NEON President Jackson, and while arrangements have not been finalized, it looks like the program can go into the Ben Franklin Center.

There was further discussion about the budget and expenses for the program and equipment. Mr. Simms stated that the goal is to have a well-rounded gym that has all the equipment and all.

Mr. Kimmel suggested that the Mayor's Summer Youth Program and the Neighborhood Improvement Coordinator could be funded elsewhere from the City's budget.

**** MR. KIMMEL MOVED TO ADOPT THE DRAFT RECOMMENDATION FOR PUBLIC SERVICES WITH THE FOLLOWING CHANGES:**
TRANSFER $21,746 FROM THE MAYOR'S SUMMER YOUTH PROGRAM AND TRANSFER $21,747 FROM NEIGHBORHOOD IMPROVEMENT COORDINATOR FOR A TOTAL OF $43,493 TO ADD TO THE TRAVIS SIMMS FOUNDATION.
**** THE MOTION FAILED WITH THREE VOTES IN FAVOR (KIMMEL, KYDES, SIMMS) THREE OPPOSED (HEMPSTEAD, O'TOOLE-GIANDURCO, BONENFANT) AND NO ABSTENTIONS.**

Ms. O'Toole Giandurco stated to Mr. Simms that she didn't vote against his program, as there is so much potential, but at this point there are too many holes. Mr. Simms said he respected that, but there is currently not one program that targets these children in the city and has not been for many years, and with the summer coming before us we have the opportunity here to save these kids' lives.

There was further discussion on the way to secure alternate funding. Mr. Kimmel said the City's budget numbers continue to look good the operating budget is still well below the cap set by the council, and there should be money to fund the program.

There was discussion on the formulation of the cap for total funds available by category. Ms. Strauss reviewed the supporting documents to show how the funds are derived within HUD guidelines.

Mr. Hempstead said there was nothing to prohibit the Committee from advancing the draft at a higher amount than can be funded. He explained that the Committee has $1,028,033 in CDBG funding of that, $146,813 can be spent on public services.

Ms. Strauss reminded the Committee that the draft would be approved and forwarded along the process for the 30-day public comment period, to schedule will be a public hearing.

Mr. Kimmel said the council needed to give the Simms Foundation program a thumbs-up to help as it seeks other funding. He added that to exceed the cap as a continuation of the process should be done with the stipulation that it will be clear that the committee will stick with the cap eventually.

Ms. Strauss outlined that guidelines for the application are outlined to require a confirmed location for the program, a Memorandum of Understanding with the facility, a budget of how the grant would be utilized and fundraising plan for the balance of the cost.

** **MR. KIMMEL MOVED TO APPROVE THE DRAFT CDBG ALLOCATION AMENDED TO EXCEED THE CAP RECOMMENDATION PENDING THE PUBLIC COMMENT PERIOD. APPROVAL INCLUDES AN ADDITIONAL $43,493 TO FUND THE TRAVIS SIMMS FOUNDATION APPLICATION WITH CONDITIONS AS NOTED ABOVE. APPROVAL IS CONTINGENT UPON INPUT FROM THE FINANCE DEPARTMENT, UPON WHICH TIME THE TOTAL CDBG ALLOCATION AMOUNT WILL THEN BE ADJUSTED TO BE CONSISTENT WITH CAP.**

** **THE MOTION PASSED WITH SIX VOTES IN FAVOR (BONENFANT, KIMMEL, KYDES, HEMPSTEAD, O'TOOLE-GIANDURCO, SIMMS) NONE OPPOSED AND NO ABSTENTIONS.**

Mr. Kimmel asked about the action required by the Committee following the 30-day period and Mr. Sheehan clarified the public comment period regarding the allocation and use of funds.

Mr. Sheehan noted that all comments received will be incorporated into the action plan and the planning Committee will then have an opportunity to schedule a Special Meeting. Comments can be reviewed by the Committee prior to approving the drafted AAP for submission to the common council for final approval and the executed AAP must be submitted to HUD no later than May 15, 2014.

ANNUAL ACTION PLAN

Ms. Strauss referred to the memo included in the agenda packet and reported that HUD released its actual funding allocations for Program Year 40. Norwalk's allocation of $889,453 represents a 1.5% cut over the previous year (PY39) as compared to the 10% cut that was projected.

The following chart breaks down the $1,028,033 that is available by category (and allowable by HUD) in PY40 (including anticipated program income and reprogrammed funds).

Funding Category	Actual Amount	CDBG Requests
Public Services	$146,813	$530,989
Planning and Administration	$260,033	$294,745
Micro-Enterprise Assistance and Public Facilities	$621,157	$736,786
TOTAL	$1,028,033	$1,562,520

** **MR. KYDES MOVED TO APPROVE AND PUBLICLY POST THE ADVANCEMENT OF THE PY40 ANNUAL ACTION PLAN FOR THE 30-DAY PUBLIC COMMENT PERIOD TO BEGIN APRIL 4, 2014 AND END MAY 4, 2014.**

** **MOTION PASSED UNANIMOUSLY.**

PUBLIC HEARING REQUEST

There was discussion on holding the public hearing at the beginning of the next regular meeting, and it was as agreed by consensus of the Committee to schedule it as follows.

** **MS. O'TOOLE-GIANDURCO MOVED TO APPROVE THE SCHEDULING OF A PUBLIC HEARING AT THE REGULAR PLANNING MEETING OF MAY 1, 2014 AT 7:00 P.M.**

** **MOTION PASSED UNANIMOUSLY.**

ADJOURNMENT

** **MR. KYDES MOVED TO ADJOURN THE MEETING.**

** **MOTION PASSED UNANIMOUSLY.**

The meeting was adjourned at 8:35 p.m.

Respectfully submitted,

Marilyn Knox;
Telesco Secretarial Services

Attachments:
CDBG Allocation Funding Considerations
CDBG PY40 Program Outline/Application Summary

At the request of the Planning Committee the staff is providing its suggested list of CDBG applications for Committee consideration in advancing the draft Annual Action Plan. A number of factors were taken into account in making these suggestions including CDBG eligibility, the qualifications of the applicant, cost efficiency, and the extent of the direct community benefit of the project or program.

Public Facilities– total available $621,157

- **Keystone House:** $11,000 for bathroom renovation at Elmcrest Group Home that houses 12 people.
- **Norwalk Housing Authority:** $46,000 for accessible renovations at John Shostak Apartments benefitting 40 people. The Housing Authority received $1.2 million from HUD (above what NHA estimated) for capital improvements that will be deployed towards replacing windows at Roodner Court; the NHA has indicated that these capital funds will be not be able to cover the accessible renovations at John Shostak.
- **Star Inc.:** $46,000 for safety, energy efficient renovations at community center that serves 600 people annually.
- **Carver Foundation of Norwalk:** $92,500 for HVAC system upgrade so that committed afterschool programs may commence. This project serves the low- and moderate-income census tracts of Norwalk totaling over 11,000 people.
- **Norwalk Redevelopment Agency on behalf of the City of Norwalk:** $325,657 to deliver projects that have low- and moderate-income targeted benefit. Previous projects include Oyster Shell Park, Washington Village Choice Neighborhoods application, administering housing rehabilitation loan program and hurricane assistance funds, brownfields remediation, and planning and design work for public infrastructure and facilities. City Neighborhoods primarily serves the low- and moderate-income census tracts of Norwalk totaling over 11,000 people.

Contingent Allocation

- **South Norwalk Community Center:** $100,000 for facilities renovations. Funds will be restricted contingent upon the final commitment of a pending programming partner; and successful completion of SoNoCC's current CDBG grant.

Public Services– total available $146,813

- **Domestic Violence Crisis Center:** $30,000 for Community Policing program to benefit 75 victims of domestic violence.
- **City of Norwalk Neighborhood Improvement Coordinator:** $21,747 for improvement, beautification projects that benefit over 11,000 people in the city's low- and moderate-income census tracts (cut from $25,000 request).
- City of Norwalk Mayor's Summer Youth Employment Program: $21,746 for job training for 163 low- and moderate-income youth (cut from $25,000 request).
- **Child Guidance Center:** $30,000 for psychiatric nurse to work with 50 adolescents.
- **Family & Children's Agency:** $15,000 for Project REWARD – an outpatient substance abuse treatment for 70 women.
- **Norwalk Senior Center:** $12,500 for Elder Abuse prevention initiative to reach 350 people.
- **Saturday Academy:** $15,820 for afterschool program for 50 girls focused on STEM.

Planning and Administration Amount Available: $260,033

- Norwalk Redevelopment Agency: $260,033 for grant administration, reporting, planning and compliance.

Tab #	Organization	Project Title	Request	Proposed Beneficiaries	Request per Beneficiary	Beneficiary Type
PUBLIC SERVICES - TOTAL AVAILABLE $146,813						
2	Child Guidance Center of Mid-Fairfield	Advanced Practice Registered Nurse	$30,000	50	$600	People
3	City of Norwalk CT	Mayor's Summer Youth Employment Program	$25,000	165	$152	People
4	City of Norwalk CT	Neighborhood Improvement Coordinator	$25,000	AREA BENEFIT		
5	Courage to Speak Foundation	Drug Prevention Education for After School Programs	$14,770	115	$128	People
6	Domestic Violence Crisis Center	Domestic Violence Prevention through Effective Community Policing	$30,000	75	$400	People
7	Family & Children's Agency	Project REWARD	$15,000	70	$214	People
8	Housing Development Fund	Affordable Housing Counseling Program	$20,000	60	$333	Households
9	Human Services Council	South Norwalk Affordable Housing/Homelessness Prevention Services	$78,500	36	$2,181	People
10	Liberation Programs	Substance Abuse Education, Prevention and Wellness	$6,000	100	$60	People
11	NEON, Inc.	Empower Through Education and Employment	$43,694	40	$1,092	People
12	Norwalk Housing Authority	Resident Transport Van	$35,705	340	$105	People
13	Norwalk Senior Center	Elder Abuse Prevention Initiative	$12,500	350	$36	People
14	Person to Person	Emergency Financial Assistance	$16,000	40	$400	Households
15	Saturday Academy Inc	Computer Science Entrepreneurship Program	$15,820	50	$316	People
16	South Norwalk Community Center	AfterSchool Programs	$50,000	125	$400	People
17	Star, Inc., Lighting the Way...	Competitive Employment Job Developer	$20,000	75	$267	People
18	Travis Simms Foundation	Youth Boxing Program	$65,000	200	$325	People
19	[illegible]	[illegible]	[illegible]	100	[illegible]	[illegible]
		Totals	$530,989	1,991		Average

Cost Per Beneficiary Analysis - Low: ≤$203 (≤80% of Category Average); Average: $204-$305 (81%-120% of Category Average); High: ≥$306 (≥121% of Category Average)

Request/Project Total Analysis - Low Range: Request is 0%-49% of indicated project total; Mid Range: Request is 50%-80% of indicated project total; High Range: Request is 81%-100% of indicated project total

Green boxes represent application strengths

Yellow boxes represent potential application concerns.

* Based upon information provided during presentation to the Planning Committee

** ConPlan strategy is met by current PY39 project(s).

Tab #	Organization	Project Title	Request	Proposed Beneficiaries	Request per Beneficiary	Beneficiary Type	Cost Per Beneficiary Analysis
20	Women's Business Development Council	Microenterprise Assistance Program	$40,000	25	$1,600	People	High

Public Facilities

Tab #	Organization	Project Title	Request	Proposed Beneficiaries	Request per Beneficiary	Beneficiary Type	Cost Per Beneficiary Analysis
21	Carver Foundation of Norwalk, Inc.	Replace outdated HVAC System	$92,500	AREA BENEFIT			
22	Keystone House	Bathroom remodel at Elmcrest Terrace Group Home.	$11,000	12	$917	Households	High
23	Mid-Fairfield AIDS Project	Purchase and install energy efficient heating and air conditioning system	$52,286	9	$5,810	People	High
24	Norwalk Housing Authority	John Shostak Apartments accommodation improvements	$46,000	40	$1,150	Households	High
26	Open Door Shelter	Supportive Housing Flooring Needs	$23,000	26	$885	People	High
27	South Norwalk Community Center	Renaissance Project	$100,000	AREA BENEFIT			
28	Star, Inc., Lighting the Way...	Safety and Energy-Saving Improvements	$46,000	600	$77	People	
29	Norwalk Redevelopment Agency	City Neighborhoods Program (Review provided by a third party)	$328,000	AREA BENEFIT			
		Totals	$736,786	712		Average	$307

PLANNING AND ADMINISTRATION - TOTAL AVAILABLE $260,033

Tab #	Organization	Project Title	Request	Proposed Beneficiaries	Request per Beneficiary	Beneficiary Type
25	Open Door Shelter	Sono-Life Center Pre-Development Costs***	$50,000	80	$625	People
30	Norwalk Redevelopment Agency	General CDBG Program Administration	$244,745	AREA BENEFIT		
		Total	$294,745			

Cost Per Beneficiary Analysis - Low: ≤$246 (≤80% of Category Average); Average: $247-$368 (81%-120% of Category Average); High: ≥$369 (≥121% of Category Average)

Request/Project Total Analysis - Low Range: Request is 0%-49% of indicated project total; Mid Range: Request is 50%-80% of indicated project total; High Range: Request is 81%-100% of indicated project total

Green boxes represent application strengths.

Yellow boxes represent potential application concerns.

* Based upon information provided during presentation to the Planning Committee

** ConPlan strategy is met by current PY39 project(s).

***Originally applied for under "Public Facilities." Subsequent review finds it an eligible activity under "Planning."

CITY OF NORWALK
PLANNING COMMITTEE OF THE COMMON COUNCIL
SPECIAL MEETING
JULY 14, 2014

ATTENDANCE: Douglas Hempstead, Chair; Richard Bonenfant, Bruce Kimmel, John Kydes, Shannon O'Toole-Giandurco.

STAFF: Redevelopment Agency: Timothy Sheehan,

OTHERS: Jerry Petrini, Common Council Member

CALL TO ORDER

Mr. Hempstead called the meeting to order at 7:05 p.m. and stated that the members as listed above were in attendance, and that there was a quorum present.

PUBLIC COMMENT

Mr. Kenneth M. Olson, President, POKO Partners, reviewed the financing of this project and suggested that the project is at a place to advance into construction. He stated that the abatement work is going on inside the building on the second floor and moving to the first floor, and they are working with DPW on the first floor. He outlined that Phase I calls for razing the former Merchants Bank building at 60 Wall St. and building at 65 Wall St. and building 101 apartments, 16,000 square feet of retail and a 200-space automated parking garage in the Isaacs Street area of Wall Street. He stated that the two phases need to be approved for the equity and conventional investors. He said they are working closely with the public and private funding entities, that he has invested significant money into the project. He explained that nobody is more aware or upset than he is about the amount of time it has taken to get started on the project. He stated that he is requesting that the extension be provided for the first phase and the second phase.

Mr. Hempstead asked if there were other members of the public who wished to speak, and hearing none, closed the public comment portion of the meeting.

Approval of Minutes - March 31, 2014

Mr. Kimmel stated that on page three there was a motion made as follows:

** MR. HEMPSTEAD MOVED TO APPROVE THE CDBG FUNDING AS RECOMMENDED BY THE REDEVELOPMENT AGENCY.
** MOTION FAILED WITH THREE VOTES IN FAVOR (HEMPSTEAD, O'TOOLE-GIANDURCO, BONENFANT) THREE OPPOSED (KIMMEL, KYDES, SIMMS) AND NO ABSTENTIONS.

Mr. Hempstead clarified that there needs to be a motion to amend the minutes with the above motion and a motion to approve the minutes as amended.

** **MR. HEMPSTEAD MOVED TO AMEND THE MINUTES TO ADD THE ABOVE MOTION.**

** **MOTION TO AMEND THE MINUTES PASSED UNANIMOUSLY.**

** **MR. HEMPSTEAD MOVED TO APPROVE THE MINUTES FOR THE MARCH 31, 2014 MEETING AS AMENDED.**

** **THE MOTION PASSED UNANIMOUSLY.**

Mr. Sheehan requested the minutes to be revised and corrected so that they can be posted.

Approval of Minutes - May 1, 2014

** **MS. O'TOOLE-GIANDURCO MOVED TO APPROVE THE MINUTES FOR THE MAY 1, 2014 MEETING AS SUBMITTED.**

** **THE MOTION PASSED UNANIMOUSLY.**

Approval of Minutes – June 5, 2014

** **MS. O'TOOLE-GIANDURCO MOVED TO APPROVE THE MINUTES FOR THE JUNE 5, 2014 MEETING AS SUBMITTED.**

** **THE MOTION PASSED WITH FOUR VOTES IN FAVOR, NONE OPPOSED AND ONE ABSTENTION (KIMMEL).**

Following approval of the minutes, Mr. Kimmel asked it be noted in the record that abstention and recusing are two very different things. He explained that to recuse is to not participate in the discussion and to leave the meeting room, while abstaining is staying present for the discussion and vote, but casting an abstention vote.

New Business

A. Review POKO's request of April, 2014 to extend certain LDA related timelines for the Wall Street Place Development to the Common Council

Mr. Hempstead gave an overview of the POKO Partners Wall Street development and asked Mr. Sheehan to present the Redevelopment Agency's position.

Mr. Sheehan explained that POKO has requested an extension for completion of Phase 1 of the project from September 2014 to June 30, 2016. The deadline for the entire development was November 2017, and Mr. Olson is asking to move that to November 14, 2022. He explained that the request to extend out the time by which the Redeveloper is to provide the Certificates of Occupancy for the Phase I Improvements and the timeline by which all three phases of the project were to be completed.

Mr. Sheehan stated that the Redevelopment Agency counsel is recommending rejecting POKO Partners' extension request but approving a modification that sets forth thresholds for POKO Partners to meet. He explained that the extension for time for Phase One would be allotted and, if successful in delivering Phase One, the extension of LDA would then be triggered, and there is a whole series of thresholds. Under the first threshold, POKO Partners would have 150 days from the approval of the extension to secure zoning and demolition permits, complete an updated Phase Two environmental assessment, and secure approvals of any subsequent environmental mitigation plans.

Mr. Sheehan fielded comments and questions about the City's rights under a POKO default, as a condition of granting the extension. Mr. Sheehan referred to the agenda packet and posted questions and answers regarding affordable housing, parking, possible accusations of default and arbitration. (The summary is included as an addendum in the minutes on pages 6-9).

A discussion ensued relative to the detail on the extension request.

Mr. Bonenfant asked about financing; and Mr. Sheehan referred to answers as provided on the fact sheets and said it seemed to be in place. Mr. Sheehan explained that there is a series of thresholds that POKO has to make, and then things will be re-evaluated to see how things would proceed.

Mr. Sheehan reminded the council members that there was a zoning appeal that delayed the project for more than two years before the economic crash of 2008. He explained that you can't get financing for a project when you are in a zoning appeal, and there are a variety of issues on the city side that we take responsibility for. He said it was impressive that Citibank has stayed with POKO and understands urban redevelopment has its challenges.

Mr. Kimmel said we could go on forever with every what if, but it looks like we have an agreement, we have a way out of this, a way to move forward. The developer has a fair amount of time invested in this; they want to get it done as much as we want to get it done. He added that we are on the right track here; and both sides have legal counsel to address these issues, and he is a little bit more optimistic at this point than a year or two ago.

Mr. Petrini asked Mr. Sheehan about the possibility there would be multiple arbitrations.

Mr. Sheehan replied that he thinks there is no appetite for any significant consideration of any further extensions unless there is some disastrous event that occurs relative to this project. He added that it should be understood that putting this project into default is a very, very serious issue, and the city recognizing notice of default to the redeveloper puts a lot of things into play that are not good from the redeveloper's standpoint.

Mr. Hempstead asked for the timeline and detail on the financing.

Mr. Sheehan summarized that the Redevelopment Agency must have certified evidence of committed construction and permanent financing, public, commercial and equity required to complete the Phase One improvements.

Mr. Kimmel said the processes under way could be applied to any of Norwalk's redevelopment projects, this is not a procedural daydream about LDA's and defaults and mediation and arbitrations. He stated he is glad, and 150 days is reasonable and it will put us in a better position than where we are now. He added that we have had probably the worst recession in our country's history, a 2½-year zoning appeal, which slowed everything down, and we have difficulties associated with the 20 percent affordable housing proposal. So put in that perspective, maybe we should relax a little bit, as a lot of things have happened

Mr. Petrini stated that when you really look at the whole thing, there are a lot of answers for the reasons why it has taken so long. He added that the rebirth of Wall Street is part of our economic engine for the whole town for a number of years. It means a lot for the people of Norwalk, and it means a lot to us.

Mr. Sheehan explained that it also says to those financing entities that the city is backing away from the commitment associated with the infrastructure improvements for this project, which exceed $4 million, and that is all not boding well for the developer if the city should notice default.

Mr. Kydes questioned the security of state funding, and which is intended to help finance the affordable housing component and that the DOH has determined to not submit the Project for consideration at the June Bond Commission.

Mr. Sheehan explained that the state has committed the funding, they just haven't closed on the funding, and it's just like if you get a pre-approval on your house to go out to buy a house. The bank has told you that they are going to approve you for this much money but there are these three things that you need to deliver back to the bank.

Mr. Bonenfant cited a May 29 email correspondence from the Connecticut Department of Housing to Mr. Olson and summarized that the CT DOH is concerned about all the components that must be completed before the Project loan and equity may close and construction may start.

Mr. Sheehan added that the state commitments instead have been publicly noticed.

Mr. Hempstead stated that this review was very comprehensive and a necessary part of the extension review. He explained that there is no action tonight but this will be brought for a vote on the agenda for the August 7 meeting.

Mr. Hempstead called for a recess. The meeting was recessed at 8:45 p.m. and reconvened back into public session at 8:50 p.m.

Business - continued

B. Advance the Smith Street Option Agreement for the Head of the Harbor Development to the Common Council.

Mr. Sheehan reviewed the supporting documents and presentation charts. There was discussion on parking issues and Mr. Sheehan referred to the site plan and parcel details by and parking restrictions.

Mr. Kydes asked about the historic site improvement costs and the timeline for completion. Mr. Sheehan referred again to the site plan and fielded comments and questions on the property usage and restrictions.

Mr. Bonenfant asked about the traffic flow and Mr. Sheehan explained the one way pattern up the hill as outlined in the site plan.

Mr. Hempstead stated that it was very important and key to move this along as an important gateway to the Uptown Norwalk section, and he suggested this be forwarded along to the Common Council.

** **MR. HEMPSTEAD MOVED TO ADVANCE THE SMITH STREET OPTION AGREEMENT FOR THE HEAD OF THE HARBOR DEVELOPMENT TO THE COMMON COUNCIL.**

** **MOTION PASSED WITH THREE VOTES IN FAVOR, NONE OPPOSED AND TWO ABSTENTIONS (BONENFANT, KYDES).**

C. Schedule a Public Hearing for the PY39 Consolidated Annual Performance Report (CAPER) on August 7, 2014 at 7:00 PM.

Mr. Sheehan explained that this was required as standard procedure as part of guidelines.

** **MR. HEMPSTEAD MOVED TO SCHEDULE A PUBLIC HEARING FOR THE PY39 CONSOLIDATED ANNUAL PERFORMANCE REPORT (CAPER) ON AUGUST 7, 2014 AT 7:00 PM.**

** **MOTION PASSED UNANIMOUSLY.**

ADJOURNMENT

The meeting was adjourned at 9:25 p.m.

Respectfully submitted,
Marilyn Knox;
Telesco Secretarial Services

RE: QUESTIONS POKO LDA EXTENSION REQUEST

On June 5th the Planning Committee of the Common Council met jointly with the Norwalk Redevelopment Agency to review and discuss POKO's April 17, 2014 request to extend certain timelines associated with the governing LDA. POKO's request specifically sought to extend out the time by which the Redeveloper is to provide the Certificates of Occupancy for the Phase I Improvements and the timeline by which all three phases of the project were to be completed. Coming out of this meeting staff understood that eight questions required additional follow up. These eight questions were advanced to the Redevelopment Agency Commissioners and the members of the Common Council to ensure the list was complete on June 9th. To my immediate knowledge no additional questions have been forwarded. If however there remain outstanding questions please forward them to me so that they can be appropriately responded to. Below are the available answers to the questions that came out of the June 5th meeting.

1. What is the timeline for Citibank to complete the due diligence confirming the representations made by POKO that are the basis of the preliminary commitment letters provided to POKO relative to project financing?

The only response provided to this question was from the Redeveloper and can be found in their attached project timeline. Citi-Provisional Credit Approval is anticipated on July 31st. After that 65 days of due diligence is anticipated with a final financing commitment being issued by October 31st.

2. What are the related timelines and restrictions associated with the state funding sources?

The Wall Street Place Project involves three different state funding sources which include a Low Income Housing Tax Credit (LIHTC) reservation for $846,014 from CHFA, a potential deferred loan from the State of Connecticut Department of Housing (DOH) in the amount of $3,500,000 and an Urban Act Grant in the amount of $5,000,000 from the Connecticut Department of Economic and Community Development (DECD). While all of these funding sources have been publicly evidenced they are all understandably at varying points in the contracting and commitment process.

The project's LIHTC allocation has a reservation which is subject to certain conditions. These conditions include the requirement that 10 units receive supportive housing services from a specified funding source, 15 units be occupied by residents whose income is between 25% and 50% of the area median income (AMI), 15 of the units have imputed rent levels based on 50% of AMI, such units are to remain affordable for 50 years. The reservation is not a final credit allocation. The Authority reserves its right to cancel or withdraw the reservation if it subsequently determines that any of the pre-stated conditions have not been met, that the Redeveloper is not proceeding to develop the property expeditiously and in accordance with the schedule set forth in their application, or if any of the baseline assumptions of the application become modified. As a condition of the reservation a market study and appraisal is required both of which will be commissioned by the Authority within three months of the reservation date of April 11, 2014. The Redeveloper is billed in advance for the market study the payment of which is non-reimbursable. Further the Redeveloper had to remit 50% of a non-refundable servicing fee to the Authority of approximately $35,000 by May 12, 2014 with the remaining balance due at the time a credit allocation is executed by the Authority.

The deferred loan from Connecticut DOH in the amount of $3,500,000 has letter of interest from DOH dated December 19, 2013. This letter provides the potential terms of a loan if approved. The terms suggest principal being $3,500,000, interest of not less than 1% and a term of 35 years. The stated terms may be modified by DOH during the underwriting process at its discretion. The minimum debt service coverage ratio (DSC) of 1.15 must be maintained throughout the entire term or a reserve will be required. The loan is conditioned upon Citibank financing and the allocation of the 9% credits.

The DECD Urban Act for $5,000,000 has an executed Financial Assistance Proposal dated March 12, 2013. The intended use of the funds is entirely for hard construction costs associated with the project's parking garage. In August of 2013 the grant collateral requirements were modified so that Redeveloper equity is equal to a minimum of 125% of the DECD financing or $6,250,000. The Redeveloper is required to provide the state with subordinate position liens on project related machinery and equipment as well as the land and the buildings. Additionally, there is a requirement for an environmental indemnification agreement in favor of DECD. Contract closing requires the Redeveloper to provide to DECD the following which will be reviewed by outside counsel; Financing Commitments, Environmental Reports, Construction Approvals and Documents, Construction Plans. Concerning to staff are the project's start and end dates represented in the proposal which are July1, 2013 and December 31, 2015 respectively. Staff does note a telephone conversation with the DECD Development Manger responsible for the project indicating that the Assistance Proposal remains fully active and that a closing is contemplated this fiscal year.

3. Are there fully executed assistance agreements or contracts for the state funding?

There is a committed LIHTC reservation dated April 11, 2014, but not yet a credit allocation. There is a letter of interest from or DOH dated December 19, 2014 regarding the $3,500,000 deferred loan. There is an executed Assistance Proposal with DECD for the $5,000,000 Urban Act but a closing has yet to occur.

4. Is the Redeveloper intending any substantial modifications to the approved site plan at this time?

No, the Redeveloper has indicated they are not seeking any modification to the approved Phase I Site Plan.

5. What is the estimated timeline to complete the public improvements referenced in the LDA.

The Redevelopment Agency staff reviewed this question with both DPW and Tighe & Bond the Agency's project engineers. Tighe & Bond has estimated 28 months from preliminary design to completion, the timeline is attached. City staff including the Redevelopment Agency is less optimistic as the City's preliminary review and final review and approval was only allocated 30 days respectively in Tighe & Bond's timeline, typical reviews have required up to 60 days each.

6. Is there anything the City is required to do per the LDA, prior to the Redeveloper commencing construction of the Phase I Improvements?

The Redevelopment Agency is required to deliver to the Norwalk Building Department all notices required by Sections 3.2, 3.3, 3.4 and 3.5. The Building Department shall not issue a building permit for any Phase of Improvements until such time as the Redevelopment Agency has approved such phases Construction Plans. Additionally, the Redeveloper will submit to the Redevelopment Agency the [illegible] deviations from that which has been previously approved. The Agency has to notify the Redeveloper of conformance or non-conformance within 30 days of the document submission.

The parties to the agreement will have to agree upon a construction schedule for the public improvements. The construction plans for the public improvements are subject to the Redevelopment Agency's approval as well as all other Governmental Authorities. The City and the Agency may have to approve any Redeveloper issued Infrastructure Notice. There may be the need to amend certain exhibits based upon the more refined infrastructure construction plans. The City orders per utility relocation under 8-133a are required. There will most like be the need for municipal infrastructure easements prior to construction commencing. The project needs to undertake Sustainability Design Review with the Redevelopment Agency.

7. If the parties to the LDA approve extending the timeline for the completion of the Phase I Improvements but defer extending the LDA timeline for the completion of all three phases, until the Phase I Improvements have been completed, what if any impact is there to the project financing?

Considering the fact that the LDA's public infrastructure financing, tax agreement and other municipal conveyance responsibilities under the agreement transcend the completion of just the Phase I Improvements and that the potential retraction of these public entitlements would have negative implications on the project's underlying economic model, it is reasonable to conclude that future financing for Phases II and III of the project would be made more difficult by not addressing the extension of the LDA at this time. It is for this reason that authorization is sought to extend the LDA timeframe by 30 months, conditioned upon the Redeveloper obtaining the Certificates of Occupancy for all the Phase I Improvements within the initial 30 months of the Extension Agreement being executed.

8. What are the income limits for the 20% LDA required affordable units and those supported by the LIHTC?

Under the LDA the greater of 20% of the Phase I units or the number of units required to satisfy the City's Zoning Regulations shall be deed restricted to comply in perpetuity with City's Workforce Housing Zoning Regulations and Section 8-30g-8 of the Regulations of State Agencies. To the degree that these to regulations differ the more restrictive regulation shall apply. Should they conflict the City's Zoning Regulation shall control. A spreadsheet comparing the income and rents between the Zoning Regulations and CHFA units is attached.

THE PLANNING COMMITTEE
OF THE COMMON COUNCIL

125 East Avenue
P.O. Box 5125
Norwalk, CT 06856

MEMORANDUM

TO: MEMBERS OF THE PLANNING COMMITTEE OF THE COMMON COUNCIL

FROM: TIM SHEEHAN, STAFF

DATE: JULY 29, 2014

RE: POKO REQUEST TO EXTEND PHASE I IMPROVEMENTS AND LDA TIMELINES

REQUEST

Last April POKO, the designated Redeveloper for Parcel 2A in the Wall Street Redevelopment Plan Area, made a formal request to the City and the Redevelopment Agency seeking to extend the time for the delivery of the Phase I Improvements as so defined in the LDA as well as the 10-year timeframe in which to complete all three development phases of the Project. The Redeveloper requested extending these time periods to June 30, 2016 and November 14, 2022 respectively.

STAFF APROACH TO CONSIDERING THE REQUEST

In considering the Redeveloper's request to extend the LDA timelines and the stated reasons, it is clear that this request should have been made of the City and the Redevelopment Agency well before April of 2014. The Redeveloper understood over a year ago that meeting either of these project deadlines had been eclipsed. Choosing to wait until last minute on the first timeline prior to making the extension request is not seen by staff as the best way in which to confront developmental obstacles between parties bound by a mutual agreement.

There remains, however, a recognized desire to advance development in the Wall Street Redevelopment Plan Area among all parties. This shared objective will not be hastened by rigidly adhering to timelines that are now obviously infeasible and if left in place will soon place the project in a technical default situation, making more difficult the project's ability to advance into construction. That being said, the request that is being made of you should not be viewed as perfunctory. The timelines provided by the LDA were intended with meaning when the parties entered into the agreement. Any modification made to the timelines should be similarly considered. Staff is not of the opinion that the extension timeframe put forward by the Redeveloper in April meets that criteria. The request as made has no tangible project delivery thresholds. Staff recommends that the public parties consider modifying the LDA timelines in a manner which can reasonably facilitate the intended development in phases by imposing specific thresholds and incrementally extending the LDA based on the Redeveloper's success in delivering the Phase I Improvements.

It is natural for public frustration to run against projects that fail to materialize as originally intended. It also must be understood that few people have been an active party to large real estate development projects, much less a financial investor in them. To fully understand the complexities of development and the financing thereof without having been a party to it is difficult. This project is particularly fortunate as it has considerable financial support from the State of Connecticut. Additionally, its initial predevelopment lender, Citibank, and its primary equity investor remain committed to financing the project these many years later. All are experienced partners in development financing and it should be understood that action taken by any party to the LDA will facilitate responsive action from these parties as well which could impair the redevelopment effort and lay the potential for subsequent legal challenge.

IMPACTING EVENTS

The POKO LDA was executed in November of 2007. Within months the global housing bubble collapsed. Securities with risk exposure to the housing market plummeted causing great damage to the financial institutions in the United States and around the world. Stock markets all over the world suffered large valuation drops in 2008. Solvency questions were raised regarding major financial institutions and liquidity in the credit markets dried up. Worldwide growth slowed because of tightened credit markets. Lending terms were unreasonable for development to advance. The POKO project is predominately a housing project with an aggressive affordability component. Its 2007 project pro forma contemplated cross collateralization between ownership and the affordable rental units. The economic modeling considered feasible pre-recession was not implementable in post-recession 2010. The lending terms post-recession for both traditional and equity debt were far more conservative. These facts required the Redeveloper to examine previously unanticipated public financing sources for the project, all of which have varying application schedules and award timelines associated with them that were not within the Redeveloper's direct control.

Further complicating project financing, local zoning was not approved until August of 2008, eight months after the LDA was signed. Once approved an Appeal was filed in September of 2008 by an adjacent land owner. While that appeal was within that property owner's right, it negatively impacted the project delivery timeline and the developer's ability to secure either private or governmental financing for a full fifteen months after zoning approval. The earliest the Redeveloper could begin in earnest to discuss project financing for the project was effectively January of 2010, twenty-six months after the LDA had been executed. The LDA is admittedly faulty in it fails to automatically toll development time during any legal appeal process, however the ability to request such was available to the Redeveloper.

Given these economic and municipal land use timing impacts and the potential that a denial of the Redeveloper's request in any form will inevitably advance to mediation and arbitration, the reviewing parties should examine the reasonableness of granting a conditional extension to the LDA timelines which is reflective of the time required to construct the Phase I Improvements, and upon the delivery of the Phase I improvements the extension of the LDA itself by a sufficient time to complete the Phase II Improvements. This would be represented by the following:

ACTIONS

I. Extend by written agreement that incorporates the incremental development thresholds below to be achieved by the Redeveloper the delivery of the Certificates of Occupancy for all the Phase I Improvements in a form acceptable to the Redevelopment Agency by a period of 30 months from the date of the authorizing action.

II. Authorize extending the LDA by written agreement, incorporating the incremental development thresholds below to be achieved by the Redeveloper for the Phase II Improvements by 30 months. The extension of the LDA would be authorized to commence 30 months after the initial Extension Agreement is executed and conditioned on the Redeveloper evidencing to the Redevelopment Agency the Certificates of Occupancy for the Phase I Improvements and committed financing for the Phase II Improvements prior to that date.

III. Authorize the Redevelopment Agency to record the extension of the LDA upon its acceptance of the Certificates of Occupancy for the Phase I Improvements.

Phase I Improvement Extension Thresholds

I. Within 150 days of the extension the Redeveloper will evidence: that the governmental permits pertaining to zoning and demolition have been secured for Phase I, that an updated Phase II environmental assessment of the site has been completed, that any subsequent environmental mitigation plan has been approved by the responsible governing body, that the Redevelopment Agency has certified the evidence of committed construction and permanent financing (public, commercial and equity) required to complete the Phase I Improvements. The term committed in this regard shall mean closed upon.

II. Within 250 days of the extension date the Redeveloper will evidence: finalized stamped construction drawings for the Phase I improvements both offsite and onsite, a signed contract with a General Contractor to construct the improvements, a project construction and mobilization schedule, completion of structural remediation and clearance of the existing structures, issuance of a foundation permit.

III. Within 365 days of the extension date the Redeveloper will evidence: completion of ground remediation, completion of foundation work and certification thereof, a construction permit for all Phase I Improvements and advancement of structural framing.

IV. Within 30 months of the authorizing action the Redeveloper will evidence the issuance of Certificate of Occupancy Permits acceptable to the Redevelopment Agency for all the Phase I Improvements and the permanent and construction financing for the Phase II Improvements. Upon providing such within 30 months of the initial extension agreement, the LDA shall be extended by an additional 30 months to accommodate the Phase II Improvements.

Phase II Improvement Thresholds

I. Within 250 days of the LDA extension being recorded the Redeveloper will evidence: finalized stamped construction drawings for the Phase II improvements, a signed contract with a General Contractor to construct the improvements, a project construction and mobilization schedule, completion of remediation and the issuance of a foundation permit.

II. Within 365 days of the LDA being extended the Redeveloper will evidence: completion of remediation work, an accepted foundation, a construction permit for all Phase II Improvements and the advancement of structural framing.

III. Within 30 months from the LDA being extended the Redeveloper will evidence Certificates of Occupancy Permits for all Phase II Improvements to the Redevelopment Agency.

ACTION: The Planning Committee of the Common Council having reviewed and considered the Redeveloper's request to extend certain time periods pertaining to the referenced LDA recommends to the Common Council the following action for its consideration;

Committee to determine which action to be taken.

1. The Planning Committee advances to the Common Council the Redeveloper's extension request as submitted in April of 2014 (attached) with a recommendation to deny the request.

2. The Planning Committee advances to the Common Council the Redeveloper's extension request as submitted in April of 2014 with a recommendation that the Common Council:

    1. Deny the Redeveloper's request as submitted
    2. Approve the alternative extension provisions and related thresholds as outlined above or further modified by the Common Council.

POKO-IWSR Developers, LLC
c/o POKO Partners LLC
225 Westchester Avenue
Port Chester, New York 10528

April , 2014

Mr. Timothy T. Sheehan
Executive Director
The Redevelopment Agency of the City of Norwalk
125 East Avenue
Norwalk, CT 06851-5125

RE: Land Disposition and Development Agreement, dated November 14, 2007, by and between The City of Norwalk, Connecticut, The Redevelopment Agency of the City of Norwalk and POKO-IWSR Developers, LLC, Redeveloper, covering the Wall Street Area – Development Parcel 2a, Norwalk, Connecticut (hereina2fter referred to as the "LDA")

Dear Mr. Sheehan:

Please be advised that Section 3.12D of the LDA which is "captioned" **Commencement and Completion of Construction of Each Phase** states that "the Redeveloper herein agrees to complete the redevelopment of the entire Project within ten (10) years of the Execution Date of the LDA". As the effective Execution Date of the referenced LDA was November 14, 2007, the document anticipates Project completion in November of 2017 (hereinafter referred to as the "Development Expiration Date"). Further POKO on September 1, 2011 issued to the City of Norwalk and the Norwalk Redevelopment Agency its notice of commencement of construction of the Phase I Improvements under Section 3.12A of the LDA triggering a completion timeline that will expire on September 1, 2014 (hereinafter referred to as the "Phase I Expiration Date").

As a result of various market forces that were affecting the market place over the past several years the process of assembling the necessary financial commitments to formally break ground on the Phase I Improvements has taken longer than what was reasonably anticipated in by the LDA in the fall of 2007. While such commitments are now in evidence, the last of which was made known to the Redeveloper as recently as this month, the delay in assembling the necessary financial commitments requires modification to the anticipated delivery dates of both the Project and the Phase I Improvements.

Accordingly, please accept this letter as a formal request to have the Expiration Date amended to reflect a new expiration date of November 14, 2022 for the entire development and June 30, 2016 for completion of Phase I.

Thank you for your consideration of this matter.

Very truly yours,

Kenneth M. Olson,
Managing Member

cc: David W. Stergas, Esq.
Counsel to the Norwalk Redevelopment Agency

THE PLANNING COMMITTEE
OF THE COMMON COUNCIL

125 East Avenue
P.O. Box 5125
Norwalk, CT 06856

MEMORANDUM

TO: MEMBERS OF THE PLANNING COMMITTEE AND REDEVELOPMENT AGENCY COMMISISONERS

DATE : JULY 9, 2014

FROM: TIM SHEEHAN, STAFF

RE: QUESTIONS POKO LDA EXTENSION REQUEST

On June 5th the Planning Committee of the Common Council met jointly with the Norwalk Redevelopment Agency to review and discuss POKO's April 17, 2014 request to extend certain timelines associated with the governing LDA. POKO's request specifically sought to extend out the time by which the Redeveloper is to provide the Certificates of Occupancy for the Phase I Improvements and the timeline by which all three phases of the project were to be completed. Coming out of this meeting staff understood that eight questions required additional follow up. These eight questions were advanced to the Redevelopment Agency Commissioners and the members of the Common Council to ensure the list was complete on June 9th. To my immediate knowledge no additional questions have been forwarded. If however there remain outstanding questions please forward them to me so that they can be appropriately responded to. Below are the available answers to the questions that came out of the June 5th meeting.

1. What is the timeline for Citibank to complete the due diligence confirming the representations made by POKO that are the basis of the preliminary commitment letters provided to POKO relative to project financing?

The only response provided to this question was from the Redeveloper and can be found in their attached project timeline. Citi-Provisional Credit Approval is anticipated on July 31st. After that 65 days of due diligence is anticipated with a final financing commitment being issued by October 31st.

2. What are the related timelines and restrictions associated with the state funding sources?

The Wall Street Place Project involves three different state funding sources which include a Low Income Housing Tax Credit (LIHTC) reservation for $846,014 from CHFA, a potential deferred loan from the State of Connecticut Department of

Housing (DOH) in the amount of $3,500,000 and an Urban Act Grant in the amount of $5,000,000 from the Connecticut Department of Economic and Community Development (DECD). While all of these funding sources have been publicly evidenced they are all understandably at varying points in the contracting and commitment process.

The project's LIHTC allocation has a reservation which is subject to certain conditions. These conditions include the requirement that 10 units receive supportive housing services from a specified funding source, 15 units be occupied by residents whose income is between 25% and 50% of the area median income (AMI), 15 of the units have imputed rent levels based on 50% of AMI, such units are to remain affordable for 50 years. The reservation is not a final credit allocation. The Authority reserves its right to cancel or withdraw the reservation if it subsequently determines that any of the pre-stated conditions have not been met, that the Redeveloper is not proceeding to develop the property expeditiously and in accordance with the schedule set forth in their application, or if any of the baseline assumptions of the application become modified. As a condition of the reservation a market study and appraisal is required both of which will be commissioned by the Authority within three months of the reservation date of April 11, 2014. The Redeveloper is billed in advance for the market study the payment of which is non-reimbursable. Further the Redeveloper had to remit 50% of a non-refundable servicing fee to the Authority of approximately $35,000 by May 12, 2014 with the remaining balance due at the time a credit allocation is executed by the Authority.

The deferred loan from Connecticut DOH in the amount of $3,500,000 has letter of interest from DOH dated December 19, 2013. This letter provides the potential terms of a loan if approved. The terms suggest principal being $3,500,000, interest of not less than 1% and a term of 35 years. The stated terms may be modified by DOH during the underwriting process at its discretion. The minimum debt service coverage ratio (DSC) of 1.15 must be maintained throughout the entire term or a reserve will be required. The loan is conditioned upon Citibank financing and the allocation of the 9% credits.

The DECD Urban Act for $5,000,000 has an executed Financial Assistance Proposal dated March 12, 2013. The intended use of the funds is entirely for hard construction costs associated with the project's parking garage. In August of 2013 the grant collateral requirements were modified so that Redeveloper equity is equal to a minimum of 125% of the DECD financing or $6,250,000. The Redeveloper is required to provide the state with subordinate position liens on project related machinery and equipment as well as the land and the buildings. Additionally, there is a requirement for an environmental indemnification agreement in favor of DECD. Contract closing requires the Redeveloper to provide to DECD the following which will be reviewed by outside counsel; Financing Commitments, Environmental Reports, Construction Approvals and Documents, Construction Plans. Concerning to staff are the project's start and end dates represented in the proposal which are July1, 2013 and December 31, 2015 respectively. Staff does note a telephone conversation with the DECD Development Manger responsible for the project indicating that the Assistance Proposal remains fully active and that a closing is contemplated this fiscal year.

3. Are there fully executed assistance agreements or contracts for the state funding?

There is a committed LIHTC reservation dated April 11, 2014, but not yet a credit allocation. There is a letter of interest from or DOH dated December 19, 2014 regarding the $3,500,000 deferred loan. There is an executed Assistance Proposal with DECD for the $5,000,000 Urban Act but a closing has yet to occur.

4. Is the Redeveloper intending any substantial modifications to the approved site plan at this time?

No, the Redeveloper has indicated they are not seeking any modification to the approved Phase I Site Plan.

5. What is the estimated timeline to complete the public improvements referenced in the LDA.

The Redevelopment Agency staff reviewed this question with both DPW and Tighe & Bond the Agency's project engineers. Tighe & Bond has estimated 28 months from preliminary design to completion, the timeline is attached. City staff including the Redevelopment Agency is less optimistic as the City's preliminary review and final review and approval was only allocated 30 days respectively in Tighe & Bond's timeline, typical reviews have required up to 60 days each.

6. Is there anything the City is required to do per the LDA, prior to the Redeveloper commencing construction of the Phase I Improvements?

The Redevelopment Agency is required to deliver to the Norwalk Building Department all notices required by Sections 3.2, 3.3, 3.4 and 3.5. The Building Department shall not issue a building permit for any Phase of Improvements until such time as the Redevelopment Agency has approved such phases Construction Plans. Additionally, the Redeveloper will submit to the Redevelopment Agency the "working" or "stamped construction drawings" to ensure that there are no material deviations from that which has been previously approved. The Agency has to notify the Redeveloper of conformance or non-conformance within 30 days of the document submission.

The parties to the agreement will have to agree upon a construction schedule for the public improvements. The construction plans for the public improvements are subject to the Redevelopment Agency's approval as well as all other Governmental Authorities. The City and the Agency may have to approve any Redeveloper issued Infrastructure Notice. There may be the need to amend certain exhibits based upon the more refined infrastructure construction plans. The City orders per utility relocation under 8-133a are required. There will most like be the need for municipal infrastructure easements prior to construction commencing. The project needs to undertake Sustainability Design Review with the Redevelopment Agency.

7. If the parties to the LDA approve extending the timeline for the completion of the Phase I Improvements but defer extending the LDA timeline for the completion of all three phases, until the Phase I Improvements have been completed, what if any impact is there to the project financing?

Considering the fact that the LDA's public infrastructure financing, tax agreement and other municipal conveyance responsibilities under the agreement transcend the completion of just the Phase I Improvements and that the potential retraction of these public entitlements would have negative implications on the project's underlying economic model, it is reasonable to conclude that future financing for Phases II and III of the project would be made more difficult by not addressing the extension of the LDA at this time. It is for this reason that authorization is sought to extend the LDA timeframe by 30 months, conditioned upon the Redeveloper obtaining the Certificates of Occupancy for all the Phase I Improvements within the initial 30 months of the Extension Agreement being executed.

8. What are the income limits for the 20% LDA required affordable units and those supported by the LIHTC?

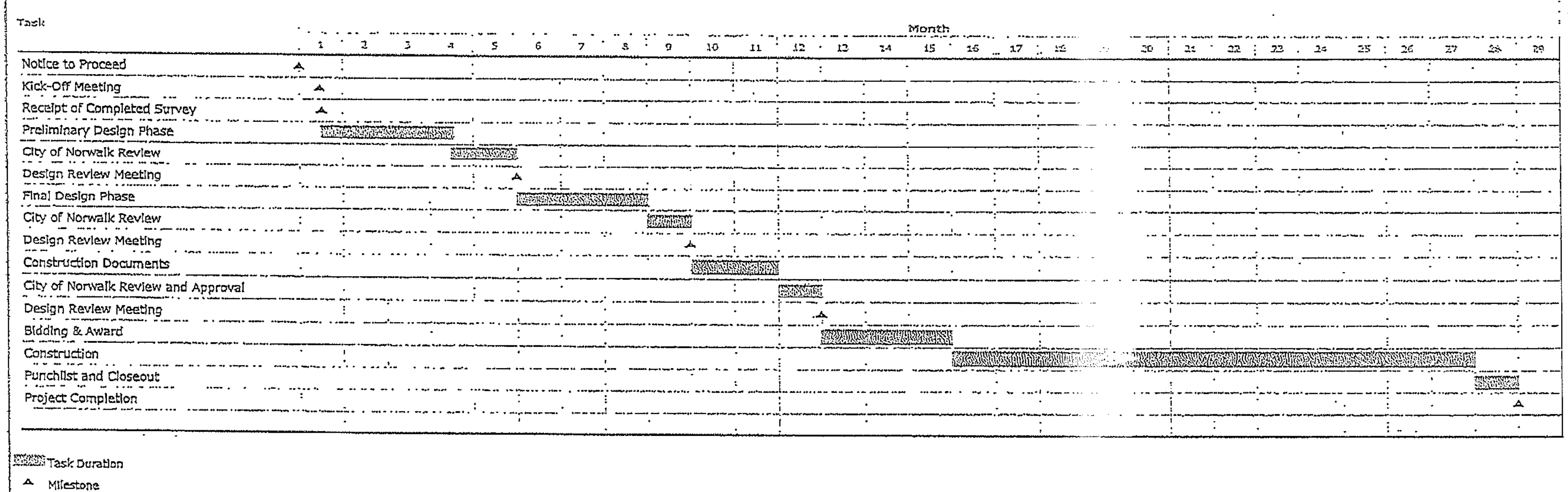
Under the LDA the greater of 20% of the Phase I units or the number of units required to satisfy the City's Zoning Regulations shall be deed restricted to comply in perpetuity with City's Workforce Housing Zoning Regulations and Section 8-30g-8 of the Regulations of State Agencies. To the degree that these to regulations differ the more restrictive regulation shall apply. Should they conflict the City's Zoning Regulation shall control. A spreadsheet comparing the income and rents between the Zoning Regulations and CHFA units is attached.

Again should you have any additional questions regarding the POKO extension request please forward them to me so that a timely response can be provided in advance of your meeting next week.

Project Schedule

Wall Street Place Phase 1 Infrastructure Improvements

Norwalk, Connecticut

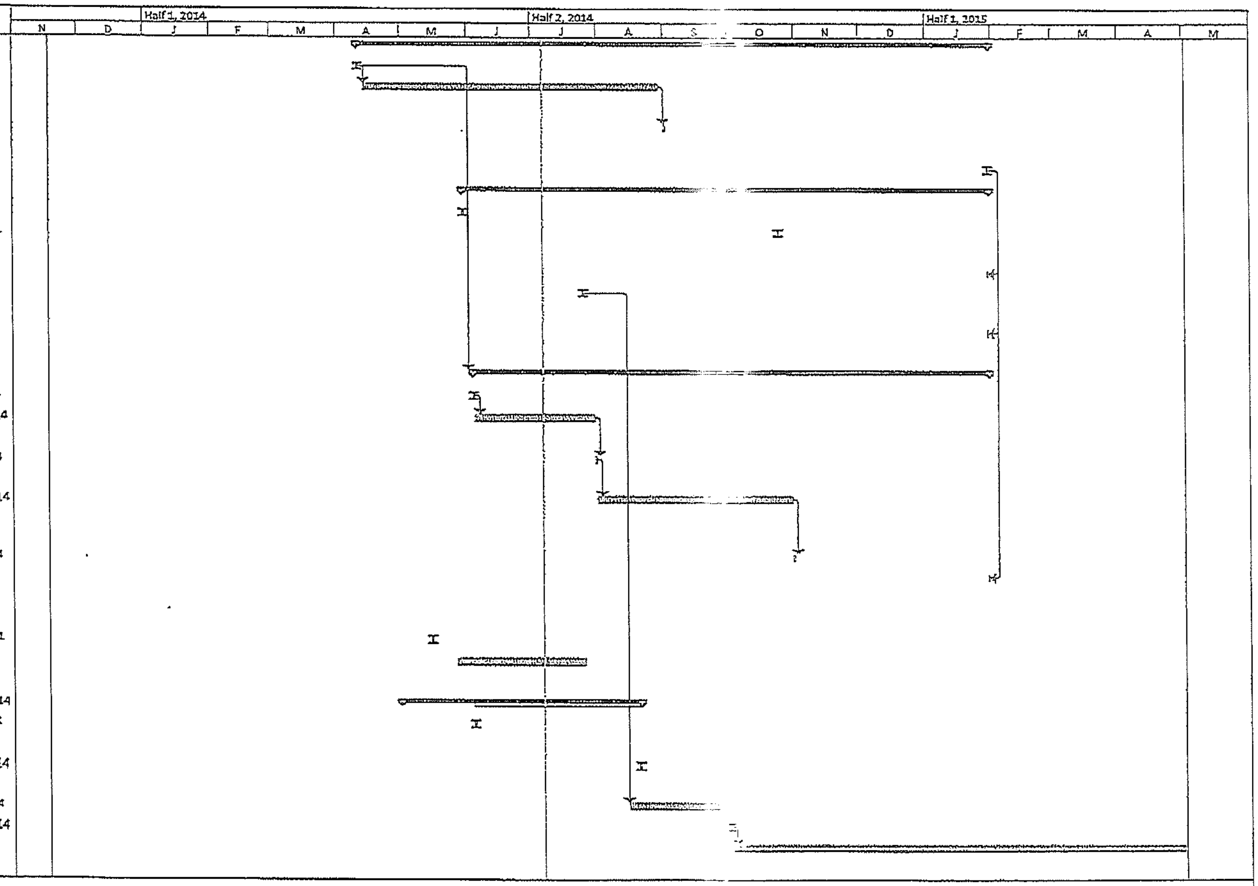


City of Norwalk Affordability Zoning Requirements

Persons		1	2.	3	4
State Median Income		53,650.00	70,158.00	86,665.00	103,173.00
Family Size Adjustment		0.70	0.80	0.90	1.00
Income		37,555.00	56,126.40	77,998.50	103,173.00
	80%	0.80	0.80	0.80	0.80
Total Available Income		30,044.00	44,901.12	62,398.80	82,538.40
Housing Adjustment		0.30	0.30	0.30	0.30
Total Houisng Income		9,013.20	13,470.34	18,719.64	24,761.52
Months		12.00	12.00	12.00	12.00
Maximum Monthly Housing Payment		751.10	1,122.53	1,559.97	2,063.46
CHFA, LIHTC Units					
15 Units HI = 25% - 50% AMI		21,350 - 42,700	24,400-48,800	27,450-54,900	30,500-61,000
		0.3	0.3	0.3	0.3
Maximum Housing Income		6,405-12,810	7,320-14,640	8,235-16,470	9150-18,300
Rent Spectrum		533-1,067	610-1,220	686-1,372	762-1,525
15 Units imputed rents at 50% AMI		42,700	48,800	54,900	61,000
10 Supportive Housing *		942	942	1131	1131

* Assumption

ID		Task Mode	Task Name	Duration	Start	Finish
1			CHFA 9% LIHTC	211 days	Fri 4/11/14	Fri 1/30/15
2			9% LIHTC Award	1 day	Fri 4/11/14	Fri 4/11/14
3			LIHTC Investor Due Diligence	100 days	Mon 4/14/14	Fri 8/29/14
4			LIHTC Investor Commitment	1 day	Mon 9/1/14	Mon 9/1/14
5			9% LIHTC Closing	1 day	Fri 1/30/15	Fri 1/30/15
6			DOH Funding ($3.5MM)	176 days	Fri 5/30/14	Fri 1/30/15
7			DOH Commitment	1 day	Fri 5/30/14	Fri 5/30/14
8			DOH Bond Commission Approval	1 day	Fri 10/24/14	Fri 10/24/14
9			DOH Funding Closing	1 day	Fri 1/30/15	Fri 1/30/15
10			Urban Act Closing ($5MM)	1 day	Fri 7/25/14	Fri 7/25/14
11			City of Norwalk Funding Closing ($4.4MM)	1 day	Fri 1/30/15	Fri 1/30/15
12			Citi Loan Closing	173 days	Wed 6/4/14	Fri 1/30/15
13			Citi Term Sheet	1 day	Wed 6/4/14	Wed 6/4/14
14			Citi Loan Term Negotiation	40 days	Thu 6/5/14	Wed 7/30/14
15			Citi Provisional Credit Approval	1 day	Thu 7/31/14	Thu 7/31/14
16			Citi Third Party Reports and Remaining DD	65 days	Fri 8/1/14	Thu 10/30/14
17			Citi Final Commitment	1 day	Fri 10/31/14	Fri 10/31/14
18			Citi Construction Loan Closing	1 day	Fri 1/30/15	Fri 1/30/15
19						
20			Zoning Permit Received	1 day	Thu 5/15/14	Thu 5/15/14
21			Abatement / Env Cleanup	44 days	Tue 5/27/14	Fri 7/25/14
22			LDA Extension	80 days	Thu 5/1/14	Wed 8/20/14
23			Planning Committee Meeting	1 day	Wed 6/4/14	Wed 6/4/14
24			Common Council Approval of LDA	1 day	Wed 8/20/14	Wed 8/20/14
25			Demolition	30 days	Fri 8/15/14	Thu 9/25/14
26			Foundation Permit	1 day	Wed 10/1/14	Wed 10/1/14
27			Excavation and Foundations	152 days	Thu 10/2/14	Fri 5/1/15



Project: Wall Street Place - Phase
Date: Mon 7/7/14

Task · Split · Milestone · Summary · Project Summary · External Tasks · External Milestone · Inactive Task · Inactive Milestone · Inactive Summary · Manual Task · Duration-only · Manual Summary Rollup · Manual Summary · Start-only · Finish-only · Deadline · Progress

CONNECTICUT HOUSING FINANCE AUTHORITY

via email to kmo@pokomgt.com and First Class Mail

April 11, 2014

Mr. Kenneth Olson
IWSR Managers, LLC
225 Westchester Avenue
Port Chester, NY 10573

Re: **Notice of 2014 and/or 2015 Low-Income Housing Tax Credit Reservation**
Wall Street Phase I, Norwalk - 13-083-T9

Dear Mr. Olson:

1. The Connecticut Housing Finance Authority (the "Authority") has approved a reservation of Low-Income Housing Tax Credits (LIHTC) from 2013 Application Credit Round One, General Class, in the total amount of $864,014 for thirty-six residential units to be located at 61 Wall Street, 65 Wall Street and Isaacs Street. This Reservation (the "Reservation") is comprised of $864,014 in rehabilitation/new construction credits and is subject to various conditions, including the following:

   RENTAL AFFORDABILITY

   - *10 units will receive Supportive Housing services from a specified funding source.*
   - *The project low-income set-aside requires that:*
     - *15 of the units to be occupied by residents whose household income is between twenty-five (25%) and fifty percent (50%) of the area median income (AMI).*
     - *15 of the units will have imputed rent levels based on fifty percent (50%) of AMI, and these levels must be maintained throughout the extended use period.*
   - *The LIHTC units will remain affordable for a total of 50 years.*
   - *Production and Preservation of Units*
     Development is new construction.
   - *After revitalization, units are available to current residents (new construction).*
   - *The completed development will include an on-site resident coordinator, working a minimum of 20 hours per week.*

999 West Street / Rocky Hill, Connecticut 06067-4005 / 860-721-9501
An Affirmative Action / Equal Opportunity Employer

FINANCIAL SUSTAINABILITY

- *Low Credits per Qualified Bedroom*
- *Credits below 50% of Total Uses*
- *40 - 90% Building Plans and Specifications*
- *Sustainable Design Measures*
- *Cost Effectiveness, Intermediary Costs*

MUNICIPAL COMMITMENT & IMPACT

- *Located in a Regional Center or a QCT*
- *Transit-Oriented Development*
- *Commitment Received from Municipality in excess of 5% of Total Development Resources*

QUALIFICATIONS & EXPERIENCE

- *Experience of the Sponsor/General Partner*
  - *7 projects*
  - *20 years of LIHTC experience*
- *Experience of the Management Agent*
  - *7 projects*
- *Connecticut-Based Contractor*

2. This is not a final credit allocation but a reservation granted upon the determination by the Authority's Board of Directors and staff that you have complied with all the requirements of the State's Qualified Allocation Plan and applicable federal law and regulations governing the tax credit program. However, the Authority reserves the right to cancel and withdraw this Reservation if it determines that any of the conditions of this Reservation have not been met, or that you are not proceeding to develop the property expeditiously and in accordance with the schedule set forth in your application, or if any of the other information or assumptions contained in your application are changed.

3. A professional appraisal and market study is a condition of this Reservation. The appraisal and market study, paid for by the owner, will be commissioned by the Authority within three months from the date hereof. You will be billed in advance for the cost of the market study. The payment is non-refundable.

You must remit to the Authority a non-refundable Low-Income Housing Tax Credit servicing fee in the amount of $69,121. The servicing fee is in full consideration for processing the tax credit Reservation and will be deemed earned by the Authority when paid.

a. For-profit applicants: One-half of the servicing fee must be paid to the Authority with the return of this letter indicating acceptance of the Reservation. The remaining one-half of the servicing fee must be paid in full at the time that a credit allocation is executed by the Authority.

Failure to remit the portion of the servicing fee due in the amount of $34,561 by May 12, 2014, will cause this Reservation to become null and void. This Reservation in no way constitutes a commitment for debt financing by the Authority. This Reservation is contingent upon the owner receiving firm loan commitments for the Project consistent with its tax credit application.

Sincerely,

Delbe Spath
Manager, Tax Credit Programs

DS/mms

Reservation Acknowledgment:

IWSR Managers, LLC

By:____________________ Date: 5/8/14
Kenneth Olson

Title: Managing Member

Department of Housing

Connecticut
still revolutionary

Evonne M. Klein
Commissioner

December 19, 2013

Mr. Kenneth Olson, Managing Member
IWSR Managers LLC
225 Westchester Avenue
Port Chester, NY 10573

Re: Wall Street Place, 9% Round DOH Application, Norwalk

Dear Mr. Olson:

The Department of Housing (DOH) has reviewed your Application for financial assistance in the amount of $3,500,000 for the development of 36 units of affordable rental housing in Norwalk. This letter is provided in relation to your request for funding and to outline basic provisions, if funding were to be approved. They are as follows:

1. No less than a second security position, non-amortizing, deferred loan for up to $3,500,000 at not less than 1% interest for a 35 year term. Terms of the proposed loan may be modified during underwriting at the sole discretion of DOH.,

2. A minimum cumulative debt service coverage ratio (DSC) of 1.15 on all loans with scheduled annual debt service. If a DSC of 1.15 is not maintained throughout the entire term then the establishment of a debt service reserve may be required by DOH.

3. The securing of other proposed sources of funds, including but not limited to Citibank, and 9% housing tax credit proceeds, within a capital financing structure acceptable to DOH.

4. DOH's review and approval of the project's final income and expense proforma, as well as all other underwriting, legal, and programmatic requirements.

If you are successful in securing your stated sources of funding, DOH is committed to working with your organization to fill financial gaps in the project up to the value requested above and within available appropriations and agency resources. This letter is not a commitment to fund your request for financing, but merely an indication of our interest in your project and to serve as an outline of certain requirements accompanying potential DOH financing. If you have any questions about this letter, please contact your project manager, Nathan Karnes, at **nathan.karnes@ct.gov** or at (860)270-8058.

Sincerely,

Evonne M. Klein
Commissioner

Department of Economic and Community Development | Connecticut still revolutionary

August 22, 2013

Ken Olson
Managing Member
IWSR Managers LLC
224 Westchester Avenue, Suite 2
Port Chester NY 10623

Re: Wall Street Place Phase I Garage, 1st Amendment to the Financial Assistance Proposal dated March 12, 2013

Dear Mr. Olson:

This letter will serve as the 1st Amendment to the Financial Assistance Proposal, dated March 12, 2013 (the "Proposal") for the Wall Street Place Phase I Garage.

The <u>Collateral</u> section of the Proposal is hereby deleted in its entirety:

Collateral

As a requirement of State funding, the Applicant shall provide collateral with certified value equal to at least 125% of the DECD financial assistance, or an amount not less than $6,250,000. It is anticipated that the State's security position will be as a participant in a New Market Tax Credit (NMTC) Structure as part of the capital financing of this transaction, subject to the terms herein. A NMTC Structure is made up of a series of leveraged loans. In this transaction, the primary debt lender (Citibank) will have the senior leveraged loan in the amount of $21,696,000. The State grant will make up a portion of a subordinate leveraged loan and have a subordinate position behind the senior (Citibank) leveraged loan. In the event that the financing is pre-paid at any time, the Applicant will be required to maintain a security value equal or greater than any potential residency clause penalties. All legal matters in connection with the State financial assistance and the required security thereof shall be acceptable to DECD and its legal counsel prior to closing.

It is herewith amended to read:

COLLATERAL

As a requirement of State funding, the Applicant is shall provide collateral that has equity equal to at least 125% of the DECD financing or an amount not less than $6,250,000. In the event that that the financing is pre-paid at any time, the Applicant will be required to maintain a security value equal or greater than any potential residency clause penalties. All legal matters in connection with the State financial assistance and any required security thereof shall be acceptable to DECD and its legal counsel.

Machinery & Equipment
The Applicant shall provide a subordinate position lien on machinery and equipment as described in Exhibit 1 (to be provided by the Applicant prior to closing). An appraisal showing the Orderly Liquidation Value or Auction Value as determined by an independent licensed appraiser will need to be provided to DECD in advance of a closing. (If behind other lenders, include who they are and what amounts).

Land & Building
The Applicant shall provide a subordinate position mortgage on the land and building located at proposed Wall Street Place Phase I Parking Garage. A fair market value appraisal, conducted by a licensed independent appraiser, shall be provided prior to closing. (If behind other lenders, include who they are and what amounts. Also consult OPM's latest guidelines about their requirements associated with State funds being used for real property acquisition).

Applicant shall provide to DECD copies of any and all environmental site assessment reports that have been obtained about the Mortgaged Property, if applicable. The Applicant shall also provide satisfactory evidence to the DECD, that all required remediation work on the Mortgaged Property has been properly completed, if applicable.

An environmental indemnification agreement executed by the Applicant in favor of the DECD shall be required, if applicable.

In all other respects, the terms of the Proposal shall remain unchanged and in full force and effect. Please note your acceptance of this Amendment by signing where indicated below.

Our staff will continue to be available to you and your staff through the life of the project. If you have any questions concerning this amendment, please contact Mr. Nelson Tereso, Project Manager at (860) 270-8213.

Sincerely,

Catherine H. Smith
Commissioner

Agreed and Accepted By:

IWSR Managers LLC

Ken Olson
Managing Member

10/22/2013
Date

State of Connecticut

Governor Dannel P. Malloy

Department of Economic and Community Development

Commissioner Catherine Smith

Financial Assistance Proposal

For

Wall Street Place Phase I Garage

IWSR Managers LLC

Port Chester, NY

March 2013

Department of Economic and Community Development

Connecticut
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Catherine H. Smith
Commissioner

March 12, 2013

Mr. Ken Olson
Managing Member
IWSR Managers LLC
224 Westchester Avenue, Suite 2
Port Chester NY 10623

Re: Wall Street Place Phase I Garage, Urban Act (OPM) Grant, $5,000,000

Dear Mr. Olson:

The Department of Economic and Community Development is pleased to submit a proposal for assistance in support of IWSR Managers LLC's plans to develop Phase I of Wall Street Place in Norwalk, Connecticut. The following pages contain a project description and supporting details of a financial assistance package developed jointly between you and Department staff.

This proposal represents the Governor's continuing commitment to support opportunities for mixed-income housing and their necessary amenities in Connecticut's urban centers and we are pleased to have an opportunity to work with you on this project. The success of your project and its impact on Norwalk are important to us.

If you have any questions concerning this proposal or throughout the duration of the project please contact Nathan Karnes, your project manager, at 860-270-8058 or nathan.karnes@ct.gov

Sincerely,

Catherine H. Smith
Commissioner

Agreed and Accepted By:

IWSR Managers LLC

Kenneth Olson

Managing Member
Title

3/28/13
Date

BACKGROUND

Applicant Description: IWSR Managers LLC is a for-profit affiliate of POKO Partners LLC and with the single purpose of managing the owner entity of Wall Street Place development in Norwalk. Both organizations share as managing member Mr. Ken Olson. IWSR was formed in 2005 and is organized under the laws of the State of Connecticut. This financial assistance proposal is based upon the commitment of IWSR Managers LLC, or an affiliated entity approved by DECD at its sole discretion (hereafter, the "Applicant" or "Grantee"), to implement the project as described herein.

Project Description: The Wall Street Place Phase I ("WSP Phase I") first component for construction includes a new parking garage, retail space and market rate residential rental units at West Main, Isaac and Wall Streets in Norwalk. Along with the development of 237 parking spaces, 16,000 square feet of rental space and 65 apartments, the first component will also form the structural and design foundation for the later development of 36 income restricted apartments on top of this initial structure (the second component of WSP Phase I). Also part of WSP Phase I are infrastructure improvements to the adjoining streetscape funded by the City of Norwalk.

FINANCIAL ASSISTANCE PROPOSAL

The State of Connecticut, acting through the Department of Economic and Community Development (hereafter, "DECD") and under the provisions of the Urban Action Grant Program CGS Sec. 4-66c, proposes a financial assistance package consisting of a grant in an amount up to $5,000,000 to the Applicant. The proposed State funds will be used entirely for parking garage hard construction costs within the Market Rate Component. DECD financial assistance shall not exceed $5,000,000, or twelve and a half percent (12.5%) of the project described herein, whichever is less, as set forth in the Sources and Uses of this Proposal, and later, in the most recently approved Project Financing Plan and Budget. The components of this financial assistance are outlined below:

Applicant:	IWSR Managers LLC	
DECD Financing:	$5,000,000	Grant
Amount and Use of DECD Funds:	$5,000,000	Construction

SOURCE AND USE OF FUNDS – WSP Phase I

Sources of Funds	
Applicant Funds from Private Investment	$ 2,188,023
State of Conn. Urban Act (OPM) Grant from DECD	5,000,000
New Markets Tax Credit Equity	9,427,000
City of Norwalk Infrastructure Improvements	2,000,000
Bank Financing from Citibank	21,696,000
Total	$40,311,823

Use of Funds

Land	$1,974,513
Administration	1,739,196
Carrying Charges	3,207,777
Architecture & Engineering	1,528,862
Construction	30,028,841
Contingency	1,832,634
Total	**$40,311,823**

** The figures above may be amended through requests for revisions to the Project Financing Plan and Budget, and approval by the Department of Economic and Community Development.*

COLLATERAL

As a requirement of State funding, the Applicant shall provide collateral with certified value equal to at least 125% of the DECD financial assistance, or an amount not less than $6,250,000. It is anticipated that the State's security position will be as a participant in a New Market Tax Credit (NMTC) Structure as part of the capital financing of this transaction, subject to the terms herein. A NMTC Structure is made up of a series of leveraged loans. In this transaction, the primary debt lender (Citibank) will have the senior leveraged loan in the amount of $21,696,000. The State grant will make up a portion of a subordinate leveraged loan and have a subordinate position behind the senior (Citibank) leveraged loan. In the event that that the financing is pre-paid at any time, the Applicant will be required to maintain a security value equal or greater than any potential residency clause penalties. All legal matters in connection with the State financial assistance and the required security thereof shall be acceptable to DECD and its legal counsel prior to closing.

GUARANTY

Unlimited Corporate Guaranty:
If requested by DECD prior to closing, POKO Partners LLC shall provide an unlimited, unconditional guaranty in support of the terms and conditions of this financial assistance.

Unlimited Personal Guaranty:
If requested by DECD prior to closing, Kenneth Olson as Managing Member of the Applicant will be required to provide unlimited, unconditional, personal guaranty in support of the terms and conditions of this financial assistance.

CONNECTICUT RESIDENCY REQUIREMENT

The Applicant shall not relocate any of the parking garage operations of the Wall Street Place Garage outside of the State for ten (10) years after the date upon which the agreement is fully executed. If the garage operation relocates within the State during the ten (10) year period, it shall offer employment at the new location to its employees from the original location if such employment is available.

If the Applicant, or its successors or assigns relocates any of their applicable operations outside of Connecticut during the non-relocation period the full amount of the financial assistance received from the State, shall become immediately due and payable, plus a one-time penalty charge of 7.5% on the original amount of the financial assistance provided.

The Applicant shall provide written notification to the Commissioner of DECD of any cessation of operation, relocation (in or out of state) or sale or transfer of its ownership interest in Wall Street Place Phase I prior to any public announcement or disclosure.

ENVIRONMENTAL COMPLIANCE

Environmental Condition of the Real Property

As determined by DECD, the environmental site assessments, survey, reports and remedial action plans will be prepared for real property subject to project activities. A professional firm licensed to practice in the State of Connecticut shall prepare the reports. The scope of investigations and report shall conform to the applicable Department of Environmental Protection laws and regulations, and the applicable American Standards for Testing Materials document standards. Copies of all reports shall be made available to DECD.

If the Applicant and/or other parties for the subject properties within the project area have conducted Environmental Site Assessments, copies of such documents must be submitted to DECD.

CONSTRUCTION COMPLIANCE

The DECD requires submission of project design documents, specifications, construction bid documents and cost estimates and other documents outlined in Schedule A. All submissions are subject to review, comment, and/or approval by the DECD's Office of Financial Review and Special Projects and/or the DECD Commissioner. It will be the responsibility of the grantee to certify and submit the appropriate documentation during the pre-bid phase, construction phase and close-out phase of the project.

The Applicant shall submit for review and comment the following construction-related documents which need to comply with DECD design, bidding, contracting and construction monitoring Requirements: a) bid package(s) including procedures for bidding; b) bid selection process and results; c) bonding and insurance requirements; d) copies of contracts; e) schedule of values; f) payment requisitions and change orders.

DECD requirements for approval of the release of funds for construction include review of construction documents, latest updated budget, submittal of bidding process, project schedule and cash flow updates, monthly reports, and any appropriate back up materials as may be needed for review such as application and certificate of payment (AIA Document G702) approved by the architect and/or engineer, appropriate invoices, etc.

ADMINISTRATIVE AND PROJECT MONITORING PLAN

The Applicant shall be required to submit to the DECD a project administration plan, acceptable to the DECD, that describes how they will document and monitor the financial and construction oversight, including of the State funds, as required by the Assistance Agreement and as approved in the DECD's Project Financing Plan and Budget. The purpose of the plan is to assure the completion of the project within the approved Financing Plan and Budget and the appropriate use of State funds. The plan should address how State funds will be disbursed in conjunction and in accordance with all contractual agreements. The plan should include a construction cash flow exhibit. The plan should include the process that they will undertake to approve payment requisitions and project construction change orders.

INSURANCE

The Applicant shall maintain all required insurance in amounts, form, substance, and quality acceptable to DECD, as described more fully in Schedule C, attached to this proposal. To the extent possible, while accommodating the New Markets Tax Credits structure, DECD shall be named as an additional insured, "As Their Interest May Appear". Certificates evidencing such insurance shall be delivered to the Commissioner at the time of execution of the Assistance Agreement, and annually thereafter for the duration of the Assistance Agreement. Annual submissions should be sent to DECD, Attn: Office of Financial Review, 505 Hudson Street, Hartford, CT 06106.

REPORTING

Financial Reporting

The Applicant shall provide its annual financial statements and notes on no less than a CPA Review level within 90 days of their fiscal year end. Audits are preferred. Concurrent with the receipt of the Applicant's financial statements, DECD is to receive the annual financial statement for any guarantor of the State's financial assistance.

Project Audit

Each Applicant subject to a federal and/or state single audit must have an audit of its accounts performed annually. The audit shall be in accordance with the DECD Audit Guide (located at http://www.ct.gov/ecd/cwp/view.asp?a=1096&q=249676) and the requirements established by federal law and state statute. All Applicants not subject to a federal and/or state single audit shall be subject to a Project-specific Audit of its accounts within ninety (90) days of the completion of the Project or at such times as required by the Commissioner. Such Audit shall be in accordance with the DECD Audit Guide. A certified public accountant as defined by generally accepted government-auditing standards (GAGAS) shall conduct the audits. At the discretion and with the approval of the Commissioner, examiners from the Department of Economic and Community Development may conduct Project-specific audits.

The completion of the project will be determined by the end date of the most recently approved Project Financing Plan and Budget.

Project Progress Reporting

The Applicant shall submit quarterly project milestone and progress reports acceptable to the DECD. These reports shall delineate progress in the area of fundraising as well as construction of the project. The reports will be due April 30, July 31, October 31 and January 31 and will be required to be provided until the Period End of the most recently approved Project Financing Plan and Budget.

REQUIRED DOCUMENTS

The following required documents are due from the Applicant and must be provided prior to contract closing. DECD shall hire Outside Counsel for the closing and that attorney will provide a more comprehensive closing checklist. No financial assistance agreements will be signed by DECD until all required documents have been received, which include the following:

Financing Commitments: a commitment letter from a provider of New Markets Tax Credits equity for Wall Street Place Phase I.

Environmental Reports: Including Environmental Phase II Site Assessment and remediation plans

Construction Approvals and Documents: Including city Zoning approval, results of value engineering and Final Cost Estimates, Final Plans and Specifications, Signature Ready Construction Contract.

Construction Plan: Administrative and Project Monitoring Plan as described above.

Letters: Good Standing Letters from the Department of Labor, Revenue Services and Secretary of the State

PROJECT START/END DATE

For purposes of this proposal the estimated Project financial closing date is July 1, 2013 with construction to start immediately after closing. Project expenditures that are otherwise found eligible must also be dated on or after this date in order to be reimbursed by the DECD Grant funds. Applicant funded acquisition and predevelopment expenses, including demolition and significant site work, undertaken prior to this date should also be included in the budget, but cannot be reimbursed by the State grant.

Construction is estimated to be completed by June 30, 2015. The End Date of the Project, to include verification of costs and certification of completion to DECD, is currently estimated to be December 31, 2015 and will later be determined by the most recently approved Project Financing Plan and Budget.

EXPIRATION

The Applicant must accept this proposal by countersigning the Commissioner's letter. Countersignature is required no later than TEN days from the date of the letter. In the event that the countersignature is not received by DECD by the aforementioned date, this term sheet will be considered null and void.

INSTANCES OF DEFAULT

If funding for the project is approved, the Assistance Agreement between DECD and the Applicant may be subject, but not limited to the following default provisions: breach of agreement, misrepresentation, unpaid judgments, receivership or bankruptcy, unapproved change in business structure, adverse change in the financial condition of the Applicant, condemnation or seizure, lack of adequate security, cancellation of insurance, failure to pay debts, failure to complete the project in a timely manner, violation of terms in other project documents. In addition to repayment in full of the funding, DECD's remedies may include, but not be limited to, the ability to collect an additional 5% in liquidated damages on the total amount of financial assistance, and to charge a 15% per annum rate of interest on financing provided.

CLOSING AND TRANSACTION COSTS

The closing shall take place at the offices of DECD, 505 Hudson Street, Hartford .CT 06106, or at such other place designated, on or before July 31, 2013, unless extended, by the Commissioner at the Commissioner's discretion.

The Commissioner shall not be obligated to schedule a closing or to close until she has received all documents required for the closing in form and substance satisfactory to her or her counsel, including any documents required to be executed prior to closing. In the event the grant is not closed by the aforementioned date by DECD, the Commissioner in her sole discretion may withdraw this proposal.

The Applicant shall be responsible for the payment of all necessary and appropriate costs associated with this transaction, whether or not a closing takes place, including but not limited to the State's attorneys fees and other such costs incurred by the State or associated with securing the State Financial Assistance. Such costs may also include reasonable attorney fees, appraisal costs, and other possible fees and costs related to the closing. No financing will be provided until the Applicant has paid DECD's legal fees.

LABOR COMPLIANCE

Nondiscrimination

The Applicant will comply with Connecticut General Statutes section 4a-60, as may be amended, which prohibits the Applicant from discriminating or permitting discrimination against any person or group of persons on the grounds of race, color, religious creed, age, marital status, national origin, ancestry, sex, mental retardation, mental disability, or physical disability, including, but not limited to, blindness, unless it is shown by such contractor that such disability prevents performance of the work involved, in any manner prohibited by the laws of the United States or of the State of Connecticut.

The Applicant will comply with Connecticut General Statutes section 4a-60a, as may be amended, which prohibits the Applicant from discriminating or permitting discrimination against any person or group of persons on the grounds of sexual orientation.

The Applicant will provide written representation or documentation that certifies the Applicant complies with the State's nondiscrimination agreements and warranties.

Affirmative Action
The Applicant will comply with Connecticut General Statutes Section 4a-60, which prohibits the Applicant from engaging in or permitting discrimination in the performance of the work involved as well as requires that the company take affirmative action to ensure that all job applicants with job related qualifications are employed and that employees are, when employed, treated in a nondiscriminatory manner.

Executive Order Number Three
The Applicant will comply with Executive Order Number Three, which gives the State Labor Commissioner continuing jurisdiction over Agreement performance in regard to nondiscrimination. It empowers the State Labor Commissioner to cancel, terminate or suspend the Assistance Agreement for violation of or noncompliance with the order or any state or federal law concerning nondiscrimination.
http://www.cslib.org/exeorder3.htm

Executive Order Number Sixteen
The Applicant will comply with Executive Order Number Sixteen, of Governor John G. Rowland promulgated August 4, 1999, regarding Violence in the Workplace Prevention. The Assistance Agreement may be cancelled, terminated or suspended by the State for violation or noncompliance with said Executive Order No. Sixteen.
http://www.ct.gov/governorrowland/cwp/view.asp?A=1328&Q=255942&pp=12&n=1

Executive Order Number Seventeen
The Applicant will comply with Executive Order Number Seventeen, which gives the State Labor Commissioner and DECD joint and several jurisdiction in respect to Agreement performance in regard to listing all employment openings with the Connecticut Employment Service. http://www.cslib.org/exeorder17.htm

WITHDRAWAL OF FINANCIAL ASSISTANCE PROPOSAL

Notwithstanding any other provisions of this proposal, the State, in its discretion, may elect to withdraw this proposal and withhold payment of funds if:

- The Applicant shall have made to the State any material misrepresentation in the project data supporting the funding request, in the application or any supplement thereto or amendment thereof, or thereafter in the agreement, or with respect to any document furnished in connection with the project; or
- The Applicant shall have abandoned or terminated the project, or made or sustained any material adverse change in its financial stability and structure, or shall have

otherwise breached any condition or covenant, material or not, in this proposal and/or thereafter in the agreement.

ADDITIONAL TERMS AND CONDITIONS

The Applicant and its principals will comply with Section 9-612 of the Connecticut General Statutes, which requires that on and after December 31, 2006, no principal of a state contractor or prospective state contractor shall make a contribution to, or solicit contributions on behalf of (i) an exploratory committee or candidate committee established by a candidate for nomination or election to the office of Governor, Lieutenant Governor, Attorney General, State Comptroller, Secretary of the State or State Treasurer, (ii) a political committee authorized to make contributions or expenditures to or for the benefit of such candidates, or (iii) a party committee. A violation of this statute could void any existing contracts with the State of Connecticut and could prevent any future contracts from being awarded for up to one year after the election for which such contribution is made or solicited.

The Applicant acknowledges that the obligation of DECD to provide the financial assistance set forth herein is subject to the normal State approval process, including but not limited to approval by the State Bond Commission, and may be subject to review and approval of any documentation by the Attorney General as to form and substance.

The State financial assistance will be subject to the standard terms and conditions established by DECD for financial assistance under the Urban Action Bond Program Sec. 4-66c of the Connecticut General Statutes. The Applicant will enter into an Assistance Agreement with the State of Connecticut, acting through DECD, which will contain but not be limited to provisions of this proposal, and set forth the terms and conditions of the state financial assistance, and will execute and/or deliver such other documents, agreements, and instruments as DECD may require in connection with the State financial assistance or any required security.

This proposal is not a contract by the State of Connecticut or the Applicant. The State shall not be bound until a contract has all approvals required by law, and is executed in accordance with all applicable State procedures.

DECD CONTACTS AND OTHER SERVICES

Development Manager: Your Development manager is responsible for coordinating all aspects of your project as it moves forward. Please consider the regional manager as your main point of contact throughout the life of your project and beyond.

Contact: Nathan Karnes Phone #: 860-270-8058 Email: nathan.karnes@ct.gov

Housing Director: Your Director is also available to you at any time for issues pertaining to all aspects of your project and beyond.

Contact: Nick Lundgren Phone #: 860-270-8190 Email: nick.lundgren@ct.gov

CLIENT OBLIGATION CHECKLIST

The following is a brief outline of the documents that will be required to be provided by your organization over the life of the agreement. This is not an attempt to define all your terms and conditions as outlined in your proposal, but to provide you with a snapshot of your requirements.

		YEARS										
General Requirement	Comment	1	2	3	4	5	6	7	8	9	10	Status
Loan Payment	Due 1st of each month											
Quarterly Development Compliance Report	30 days after calendar quarter	4	4	1								
Construction Cash Flow	Updated with each payment requisition, no less often than quarterly	4	4	1								
Financial Statements	Due annually within 90 days after FYE	X	X	X								
Guarantor Financial Statements	Due annually within 120 days after FYE	X	X	X								
Insurance Certificate	Due prior to expiration	X	X	X								
Job Review	Due within 30 days from receipt of employment review package											
Project Audit (includes non-profits if they don't qualify for state single audit)	Due within 90 days after budget expiration			X								
State Single Audit (if applicable for non-profits/municipalities)	Due within 180 days of FYE until all project funds are expended											
Special Reports	Due every xx											

Applicant Initials

Date

SCHEDULE A

Schedule of Submissions and Approvals required for State Assistance

The DECD will require the Applicant to provide certain documents prior to the start of construction and through the completion of the project. In addition, DECD will require certain reviews and opportunities for comment during design and construction, through the completion of the project. The following outlines some of these documents and some of the anticipated DECD approvals:

Submissions to DECD – Start of Project to Construction Completion:

- Schematic Design Plans
- Consultant Contracts
- Consultant Engineering Reports (including civil/site, environmental, geotechnical, and structural).
- CGS 25-68(d) Floodplain Certification Submission (if applicable)
- Appraisal Reports
- Historic and Archeological Surveys, Reports, and Mitigation Deliverables (if applicable)
- Affirmative Action Compliance Reports
- Applicant Bylaws
- Applicant Conflict of Interest Policy
- Cumulative Statement of Program Cost and Project Balance Sheet
- Applicant Single Audit Act Reports
- Third Party Special Inspection Reports
- Monthly Progress Reports by Applicant (format to be approved by DECD)
- Meeting Minutes and Correspondence (between owner, architect, and/or contractor)

DECD Site Development Involvement: DECD requires on and off-site project access on regular basis for review of design and construction developments.

Submissions to DECD Upon Completion of Construction:

- Annual Audit & Management Reports
  Cumulative Statement of Project Cost and Project Balance Sheet
- Certificate of Occupancy (where applicable)
- Record documents (As Builts)
- Certificate of Substantial Completion (AIA form G704)
- Contractor's Affidavit of Payment of Debts and Claims (AIA form G706)
- Contractor's Affidavit of Release of Liens (AIA form G706A)
- Subcontractors and Suppliers Release or Waiver of Liens
- Consent of Surety Company to Final Payment (AIA G707)
- Consent of Surety to a Reduction in or Partial Release of Retainage at 50% project completion, if applicable: (AIA form G707A) Requires DECD concurrence.
- Final Application and Certificate for Payment (AIA form G702, and continuation sheet G703)

If the contractor has provided Contractor's Affidavit of Release of Liens (AIA form G706A) and lien waivers from major subcontractors and suppliers, a contractor may request the

Insurance Requirements

(A) Applicant shall procure and maintain for the duration of the Assistance Agreement (as specified within the proposal) the following types of insurance, in amounts no less than the stated limits, against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder; provided however, that if this project is (i) financial assistance of less than $100,000, (ii) a planning grant, or (iii) a predevelopment loan, only items 1 and 2 as set forth herein shall apply:

1) Commercial General Liability: $1,000,000 combined single limit per occurrence for bodily injury, personal injury and property damage. Coverage shall include Premises and Operation, Independent Contractors, Product and Completed Operations and Contractual Liability. If a general aggregate is used, the general aggregate limit shall apply separately to the Agreement or the general aggregate limit shall be twice the occurrence limit.

2) Workers' Compensation and Employer's Liability: Statutory coverage in compliance with compensation laws of the State of Connecticut. Coverage shall include Employer's Liability with a minimum limit of $100,000 each accident, and $500,000 Disease – Policy limit, $100,000 each employee.

3) Automobile Liability: $1,000,000 combined single limit per accident for bodily injury. Coverage extends to owned, hired and non-owned automobiles. If the vendor/contractor does not own an automobile, but one is used in the execution of the contract, then only hired and non-owned coverage is required. If a vehicle is not used in the execution of the contract then automobile coverage is not required.

4) Directors and Officers Liability: $1,000,000 per occurrence limit of liability; provided, however, that Directors and Officers Liability insurance shall not be required for limited liability corporations or limited partnerships.

5) Comprehensive Crime Insurance: $100,000 limit for each of the following coverages: Employee Dishonesty (Form O), Forgery/Alteration (Form B), and Money and Securities coverage for theft, burglary, robbery, disappearance, and destruction.

6) Builders Risk: (Construction Phase) With respect to any work involving the construction of real property during the construction project, if DECD is taking a collateral position in the property, the Applicant shall maintain Builder's Risk insurance providing coverage for the entire work at the project site. Coverage shall be on a Completed Value form basis in an amount equal to the projected value of the project. Applicant agrees to endorse the State of Connecticut as a Loss Payee.

7) Property Insurance: (Post Construction) If DECD is taking a collateral position in the property, the Applicant shall maintain insurance covering all risks of direct physical loss,

Sheehan, Timothy

From: Karnes, Nathan [Nathan.Karnes@ct.gov]
Sent: Thursday, May 29, 2014 2:30 PM
To: Kenneth Olson
Cc: 'Terri Belkas'; Muniz, Helen
Subject: POKO, WSP Phl Afford, DOH and State Bond Commission

Dear Ken

Thanks to you and Terri and POKO staff for working with me over the weeks since the Governor's announcement of your 9% LIHTC allocation and DOH FLEX Award to bring my file up to date on the Wall Street Place Phase I Affordable project (Project). Attached please find the DRAFT Term Sheet updated to your factual comments of yesterday. We welcome your comments on this draft after a more thorough review by you and any party who needs to review.

The Office of Policy and Management expects DOH to submit to State Bond Commission only those projects that we can reasonably expect to close within 120 days. Obligated to meet OPM's timeframe, DOH is concerned about all the components that must be completed before the Project loan and equity may close and construction may start. DOH has determined to not submit the Project for consideration at the June Bond Commission. I will, however, finalize the submission documents and have them ready for the future.

I want to provide you with a set of deliverables DOH will expect to receive and accept as part of your demonstration you can close within 120 days of a future SBC meeting. Because I want to be fully informed and accurate, this list will not be available for a few days.

Thank you,

Nathan

Nathan B. Karnes
State of Connecticut Department of Housing
505 Hudson Street, 2nd Floor
Hartford, CT 06106
860-270-8058 *nathan.karnes@ct.gov*

Connecticut
still revolutionary

THE PLANNING COMMITTEE
OF THE COMMON COUNCIL

125 East Avenue
P.O. Box 5125
Norwalk, CT 06856

TO: MEMBERS, PLANNING COMMITTEE OF THE COMMON COUNCIL

FROM: TAMI STRAUSS, DIRECTOR OF COMMUNITY DEVELOPMENT PLANNING

RE: REPROGRAMMING OF CDBG FUNDS FOR ASSISTING IN THE WASHINGTON VILLAGE TRANSFORMATION PLAN

DATE: JULY 23, 2014

Overview

The Redevelopment Agency seeks to reprogram approximately $500,000 of uncommitted loan funds from the Residential Rehabilitation Revolving Loan Fund program to implement the housing stock improvements as identified in the Common Council approved Washington Village / South Norwalk Transformation Plan this funding is being committed as part of the anticipated leverage for the $30 million Choice Neighborhoods Grant which is currently being contracted for with HUD.

The requested reprogramming of housing restricted funds to another housing restricted use is a technical program modification but it is considered by HUD to be a "Substantial Amendment" to the City's current Program Year 40 CDBG Annual Action Plan and thus requires a 30-day public comment period, approval by the Common Council and final approval by HUD to take effect.

Rehabilitation Loan Funds

In the 1980s, using CDBG seed money, the Norwalk Redevelopment Agency established a revolving loan fund to be used for the rehabilitation of housing units and housing facilities in the urban core. Repayment of principal and interest are "revolved" for new loans. In recent years, the combination of the economic downturn rendering households and non-profits un-bankable and the availability of inexpensive debt from commercial banks contributed significantly to slowing down lending activity. Between FY12 and FY`14 the fund originated only 4 (four) loans totaling $224,000.

Norwalk seemingly can realize a stronger return on its CDBG investment by deploying the uncommitted housing funds as direct assistance by maintaining and expanding the supply safe, affordable housing in Choice Neighborhood target area through acquisition and/or rehabilitation activities that are consistent with the approved plan. In addition the resulting program income that would be realized from loans which have already been made would similarly be restricted for CDBG eligible housing initiatives within the city and made available in the annual NOFA.

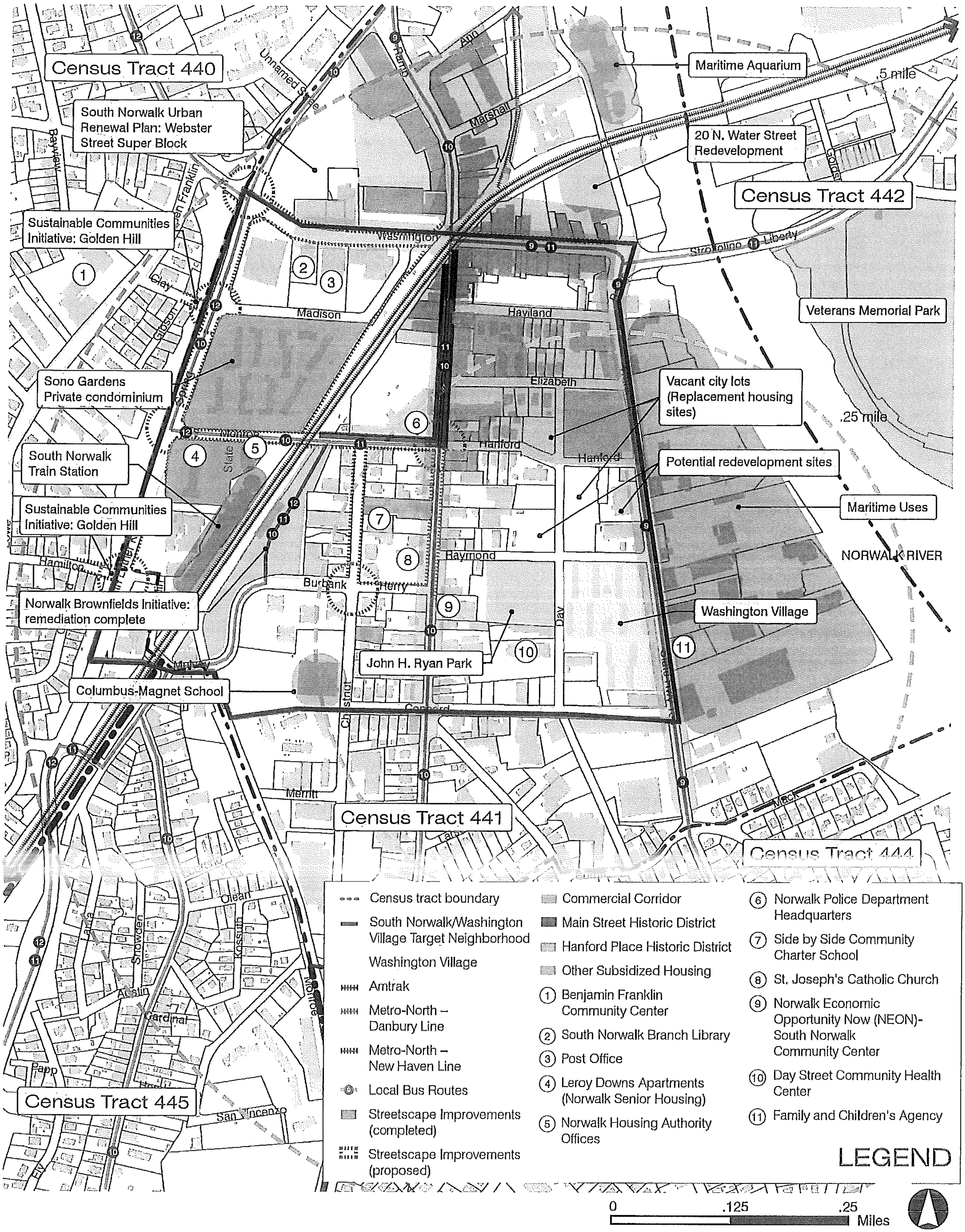
The Agency will continue to undertake other residential rehabilitation programs including the South Norwalk Renovation Program in which small multi-family homes are purchased, rehabilitated, and sold to 80% Area Median Income (AMI) owner-occupants with rental units limited to 50% AMI households. The Agency expects to service seven homes over the next four years. This program is funded by CHFA, Agency equity and a pending grant from State of CT Department of Housing. The Redevelopment will also continue to work with the Connecticut Department of Housing (DOH) to expand its investment of both HOME and CHAMP funds in Norwalk.

ACTION:

Approve the advancement of the requested substantial amendment as outlined above for a 30-day public comment period.

Approve holding a public hearing on the requested amendment on September 4, 2014 at 7:00PM

ATTACHMENT 21: NEIGHBORHOOD MAP



THE PLANNING COMMITTEE
OF THE COMMON COUNCIL

125 East Avenue
P.O. Box 5125
Norwalk, CT 06856

TO:	MEMBERS, PLANNING COMMITTEE OF THE COMMON COUNCIL
FROM:	TAMI STRAUSS, DIRECTOR OF COMMUNITY DEVELOPMENT PLANNING
RE:	EXTENSION OF CONTRACT FOR CDBG PROGRAM ADMINISTRATION
DATE:	JULY 30, 2014

Overview

The existing five year contract between the City and the Redevelopment Agency to manage the CDBG program requires an extension. Upon approval of the extension by the Planning Committee and Common Council, Corporation Counsel will draft an extension agreement consistent with the existing contract that meets these purposes:

- The City will identify the Agency as the administrator of the City's annual CDBG entitlement and community development resources
- In this role, the Agency will remain administratively responsible for the management of the City's entitlement funds, but the funding allocation plan for the entitlement will remain the purview of the Common Council via an annual HUD-approved process
- This process will be conducted in accordance with the provisions of the Citizen Participation Plan in the current (2010-2015) and future (2015-2020) Consolidated Plan for Housing and Community Development
- The Agency will be responsible for reporting the outcomes of the funding distributed to Common Council, Mayor and local stakeholders in accordance with HUD's reporting requirements
- After the five year extension period, the parties may choose to renew the contract for an additional five years. There is no restriction regarding the number of times the parties may renew the contract.

Action Requested

Approve advancing the request to extend the agreement designating the Norwalk Redevelopment Agency as the administrator of the City's annual CDBG entitlement to the Common Council and authorize Mayor Rilling to execute such agreement.