

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

* a. Applicant

* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="2,000,000.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="2,000,000.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

Application for Federal Assistance SF-424

Version 02

*** Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C.1352

Approved by OMB
0348-0046

1. * Type of Federal Action: <input type="checkbox"/> a. contract <input checked="" type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	2. * Status of Federal Action: <input type="checkbox"/> a. bid/offer/application <input checked="" type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	3. * Report Type: <input checked="" type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change
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4. Name and Address of Reporting Entity:
 Prime SubAwardee

* Name: Bridgeport Neighborhood Trust, Inc.
* Street 1: 177 State Street Street 2: _____
* City: Bridgeport State: CT: Connecticut Zip: 06604
Congressional District, if known: 4

5. If Reporting Entity in No.4 is Subawardee, Enter Name and Address of Prime:

6. * Federal Department/Agency: HUD	7. * Federal Program Name/Description: Operation Lead Elimination Action Program CFDA Number, if applicable: 14.903
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8. Federal Action Number, if known: _____

9. Award Amount, if known: \$ _____

10. a. Name and Address of Lobbying Registrant:

Prefix _____ * First Name n/a _____ Middle Name _____
* Last Name n/a _____ Suffix _____
* Street 1 _____ Street 2 _____
* City _____ State _____ Zip _____

b. Individual Performing Services (including address if different from No. 10a)

Prefix _____ * First Name n/a _____ Middle Name _____
* Last Name n/a _____ Suffix _____
* Street 1 _____ Street 2 _____
* City _____ State _____ Zip _____

11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress semi-annually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

* Signature: Emilia Diaz
* Name: Prefix _____ * First Name Ann _____ Middle Name _____
* Last Name Robinson _____ Suffix _____
Title: Executive Director Telephone No.: 203-332-7977 Date: 07/10/2008

Rating Factor 1: Capacity of the Applicant and Relevant Organizational Experience – 20 points.

Bridgeport Neighborhood Trust (BNT) was incorporated in 1986 as a 501 (c)(3) corporation and is affiliated with Community Capital Fund, a community development bank. BNT has been designated a Community Housing Development Organization (CHDO) by the City of Bridgeport and the State of Connecticut. A CHDO is a private nonprofit community based organization that develops affordable housing with 1/3 of the board representing the low -income community it serves.

BNT's mission is to strengthen neighborhoods by embracing a holistic revitalization approach through advocacy, education, investment, and technical support. BNT is committed to improving the quality of life for families that live in Bridgeport by providing affordable housing opportunities and services to ensure long term stability.

Since 1993, BNT has been developing affordable homeownership opportunities for first time homebuyers who are low and moderate income. To date, BNT has developed sixteen affordable homeownership units leveraging over \$2M of financing.

Over the past two years BNT has focused much of its efforts on expanding its development work and creating new programs in Bridgeport to assist low income families by with improving the housing stock in Bridgeport by using resources from CHFA, HUD, State of Connecticut and the City of Bridgeport.

Recent Accomplishments:

- BNT has been successful in securing over \$3M in funding to assist with the new construction of 11 rental units which will be located in the Southend of Bridgeport.
- BNT recently completed the construction of a new single family located at 35 Alex Street which will be sold to a first time homebuyer whose income does not exceed 80% of AMI.
- BNT completed the moderate rehabilitation of 12 units for low income families scattered throughout Bridgeport.

We currently have 15 units under construction, 11 rental and 2 homeownership duplexes and another 39 affordable housing units in our pipeline.

In addition to development, BNT provides a number of other services including;

- ❑ **City of Bridgeport Lead Free Families Program.** In 2004 BNT was designated by the City of Bridgeport as the construction manager for the Lead Free Families Program. The City received \$3M of funding from HUD to remediate 275 lead contaminated units. BNT was responsible for procuring contractors, contract negotiations and execution, and management of remediation process. BNT worked with City to close out the 2004 grant. BNT was successful in awarding \$1,789,000 of lead abatement contracts, of which

\$764,850 were awarded to local minority contractors. BNT also assisted property owners to obtain loans from the Community Capital Fund in the amount of \$140,000. Because of our success HUD awarded the City another \$3M in 2007. This program just began and already 6 contracts have been awarded and another 15 is in the pipeline. Over the next three years BNT will also be responsible for remediating 110 units of full abatements and provide 100 rebates to owners who do the remediation work themselves.

- ❑ **Homeownership counseling.** Counseling services are provided to individuals referred to BNT by local banks, realtors and city officials. BNT's homeownership training takes two forms. BNT's housing counselor meets individually with potential buyers to review credit issues, savings, budgeting, etc. Additionally, BNT conducts workshops for non-profit organizations to familiarize participants with the issues involved in buying a home.

BNT became a HUD approved homeownership counseling in 2000. Since then we have provided Pre Purchase Homeownership Counseling services to 435 residents. Of the 435 families 179 families achieved the American Dream of owning their first homes. We provide Pre Purchase Homeownership Counseling in a variety of ways. BNT sponsors an 8 Hour Pre Purchase Homeownership Class every month. Prior to participation in the class the client must meet one on one with the homeownership counselor to determine if the client is ready to purchase a home in the next 12 months; BNT provides one on one 3 Hour Pre Purchase Homeownership Counseling in English and Spanish to accommodate clients schedules and needs; and BNT facilitates 3 Hour Pre Purchase Homeownership Seminars to provide education to families who have an interest in homeownership.

- ❑ **Relocation Services.** In 2005 BNT was selected the City of Bridgeport to provide relocation services to the displaced Pequonnock families. BNT has experience working with residents, resident organizations, and housing authorities to develop relocation plans that accommodate residents' housing preferences throughout the process of physical revitalization.

BNT currently employs the following staff.

[REDACTED] has been with BNT for 14 years. [REDACTED] oversees the operations of BNT and is specifically responsible for the Lead Free Families Program and Brownfield Remediation Initiative. [REDACTED] holds a Juris Doctor from Boston University School of Law. She is also a member of the board of directors for Mutual Housing Association of Southwestern Connecticut. [REDACTED] is a part-time employee and will spend 5% of her time on the LEAP Program.

[REDACTED] was hired in July 2005 and has been in affordable housing development for the past twelve years. [REDACTED] is responsible for expanding BNT's development operations and counseling services. [REDACTED] duties include identifying grant opportunities, pursuing service contracts offered by the City, identification of property, working with the Board of Directors to evaluate new opportunities, coordinating all development activities including site control, zoning, budgeting, planning and design, financing, and construction. Before coming to work at BNT, [REDACTED] managed the

financing and development of affordable housing for a national non-profit development corporation working with local cdc and municipal agencies. She provided financial analysis on site acquisition and debt financing issues; [REDACTED] performed regulatory due diligence for state and federal housing finance programs; managed outside counsel on development issues; negotiated with local and state officials and community leaders; and drafted and negotiated construction, architect and environmental contracts. [REDACTED] successfully closed on over \$15,000,000 of financing through Connecticut Housing Finance Authority, Department of Housing and Urban Development, State of Connecticut, Federal Home Loan Bank and City of New Haven HOME. [REDACTED] is a full time employee and will spend 10% of her time on the LEAP Program.

[REDACTED] Program Manager, was hired in February 2007 and was tasked with the responsibility of being the construction manager for the Bridgeport Lead Free Families Program, screenings for qualified contractors, management of the construction schedules, coordination of team meetings and strategic planning. Management of the Pequonnock Relocation Program for displaced families and identifying permanent housing. Interviewing residents, inspect units assist with transition to new housing and moving expenses. Maintain documentation of all transactions and activities. Complete property management for low income housing units within Bridgeport. Supervise maintenance staff and rehab construction of units. Work with all city and housing programs and is a full time employee.

LEAP Program Manager, To Be Determined Under the general direction of the Assistant Director of Bridgeport Neighborhood Trust, Inc., the Program Manager will provide the leadership, management and day-to-day administration of the Bridgeport's LEAP Program to implement successfully the federal grant work plan and meet performance objectives; develops and manages contracts with grant partners, subcontractors and private property owners. The Program manager will have demonstrated project management experience and have at least Five years experience managing intergovernmental programs with private sector involvement related to housing rehabilitation, housing and health regulatory enforcement and compliance, and/or lead hazard control programs. The program manager will be full-time and spend 100% of his/her time on the LEAP Program.

[REDACTED] Senior Housing Counselor, was hired by BNT in March 2007. She is responsible for expanding BNT's homeownership counseling program by designing, marketing and facilitating the delivery of training modules to potential 1st Time Homebuyers; She works collaboratively with the other Housing Counselor, to train and counsel prospective buyers on how to finance, purchase, rehab, maintain and own a home. The training curriculum she is responsible for designing provides training in pre and post homeownership counseling, finance fitness/budgeting, fair housing laws, foreclosure prevention & predatory lending and landlord/tenant rights. She also facilitates the 8-hour Pre-Purchase 1st time homebuyer certificate workshop that BNT offers on a monthly basis, free of charge. [REDACTED] brings 30 years of corporate experience in banking, finance, training, leadership development, consumer, mortgage and small business lending, sales and marketing, community development and community advocacy to the table. Before coming to BNT, [REDACTED] worked for 25 years at the largest state chartered bank in Connecticut which included 20 years in various supervisory and

management positions and subsequently as a mortgage originator for 4 years. She has an in-depth knowledge of state and federal banking, mortgage and consumer lending regulations. The certifications she currently holds include Neighborworks America Homeownership Counseling Certification: Principals, Practices & Techniques; Homebuyer Education methods: Train-The-Trainer and Beginning to Intermediate Foreclosure Prevention; Consumer Credit Counseling Services-Certified Money Management Volunteer, Citi Financial Education Curriculum "Train-The-Trainer and FDIC MoneySmart – Adult Education Program "Train-The-Trainer.

██████████ Homeownership Counselor has been working for BNT for 11 years. ██████████ is a HUD Certified Housing Counselor. Last year alone, ██████████ provided counseling to 55 people of which 40 purchased homes. ██████████ provides the counseling in Spanish when needed. ██████████ is a full time employee. ██████████ has also completed the following trainings within the past two years, Combating Predatory Lending, Foreclosure basics, Understanding credit scoring, Credit counseling for maximum results, FDIC Money smart training, Citi Financial Education curriculum training and Real Estate practices and principals.

██████████, Office Manager is currently an Office Manager at Community Capital Fund and Bridgeport Neighborhood Trust, Inc. As a vital component of her position ██████████ assists both agencies with the overall management and coordination of office operations and procedures to ensure organizational effectiveness and efficiency.

Previously, ██████████, had been in the banking profession for 21 years. Her expertise in the areas of banking bookkeeping, banking real estate services and banking data processing have prepared her to be the reliable, organized and effective office manager today. ██████████ skills and experience require her to perform duties that ensure high levels of protection and security of files and records, control correspondence and liaise with state and city officials, community organizations, and board members.

BNT will also supplement its staff by partnering with ABCD, ACORN, City of Bridgeport, Fairfield University, Greater Bridgeport Community Enterprises, and Matrix.

ABCD was incorporated in 1964 and provides an array of social services for low income families including weatherization, early learning centers, and training and employment services. ABCD employs 258 employees. ABCD will use information gathered during unit inspections through the Weatherization Program to determine which housing units may qualify for LEAP funding. ABCD will refer income eligible applicants to BNT by submitting a LEAP Submission Form, along with the required supporting documents regarding eligibility. ABCD will provide an energy audit and perform various types of weatherization measures including insulation, air sealing, heating system: efficiency testing, carbon monoxide testing, tuning, burner-retrofit and replacement, energy – related health and safety measures, vents, smoke alarm, carbon monoxide detector, repairs of broken glass, primary an storm window replacement, replace traditional bulbs with florescent energy saving bulbs, replace exterior doors and provide client education re: energy saving.

GREATER BRIDGEPORT COMMUNITY ENTERPRISES, INC. has been in existence for

three years. GBCE's mission statement is to assist low income families in disadvantaged neighborhoods to achieve self-sufficiency through targeted economic activity in the creation of jobs and the expansion of business opportunities. BGCE provides training and licensing programs, technical assistance to small disadvantaged minority owned business. Through BNT's LEAP Program GBCE will provide 3 Lead Abatement Certified Worker Trainings in conjunction with life skill classes, and employment readiness classes. At minimum 30 clients will graduate from the training program.

ACORN, is a national non-profit housing agency with a location in Bridgeport, CT. ACORN has been providing free housing counseling to low income and moderate homebuyers since 1987. ACORN Housing provides one-on-one mortgage loan counseling, first-time homebuyer classes, helps clients obtain affordable mortgages through lending partnerships and assist current delinquent homeowners bring their loan current through the Home Equity Loss Prevention Program (HELP).

ACORN will use information gathered during homebuyer education courses and one-on-one counseling sessions to determine which applicants are both income-eligible for the Program and mortgage ready as per CHFA's UR HOME Program. CHFA's UR HOME Program provides mortgages to families who want to occupy and repair their home in the City where they work. The loans can be used for rehabilitation up to \$20,000 for a single family home and \$25,000 for multifamily homes (2-4 units). CHFA's UR HOME Program is only available in Bridgeport, Hartford, New Haven, New London, Waterbury and Willamantic.

ACORN will refer UR HOME mortgage ready and income eligible applicants to BNT by submitting a LEAP Submission Form along with the required supporting documents.

ACORN will assist the UR HOME applicants in securing a first mortgage from CHFA's UR HOME Program.

Fairfield University School of Nursing Health Promotion Center (HPC) is an outreach program of Fairfield University School of Nursing, providing health screening, education and referral services to at-risk residents of Bridgeport since 1993. Fairfield University School of Nursing students, faculty and staff provide programs through the HPC. The goal of the HPC is to provide services to Bridgeport residents who otherwise might not receive them and to provide a service learning environment where nursing students work with vulnerable populations. Environmental health became a focus in 1996 with a funded project to screen and educate the Bridgeport community about lead poisoning. More than 1,000 children and families were screened and followed during the four years of this initiative. These efforts continued beyond the funding period, primarily through the use of student nurses. In October, 2003, Fairfield University School of Nursing was awarded a contract from the Connecticut Dept. of Public Health to develop and implement a neighborhood-based lead poisoning prevention program, *Lead Free Families*, targeting children with elevated blood lead levels of 10-19 µg/dl. More than 700 children and 150 adults attended educational programs focused on preventing lead poisoning and more than 100 children ages 6 and under were screened for lead poisoning. In 2005, Fairfield University School of Nursing was asked to be a subcontractor for the newly formed *Bridgeport Lead Free Families* (BLFF). For the past three years, HPC staff provided screening, case

management, and in-home lead education to children age 6 and under and their families. During this time, [REDACTED], DNSc, RN, Director of the HPC, served on the state-wide Connecticut Childhood Lead Poisoning Elimination Task Force convened by the Connecticut Department of Public Health. He is currently Associate Dean for Public Health & Entrepreneurial Initiatives, School of Nursing, Fairfield University. Fairfield University is a Jesuit, Master's I comprehensive university located in Fairfield, CT, adjacent to the City of Bridgeport, and qualifies as a faith-based university. The University will employ a part-time case worker and full-time outreach worker to implement the education and outreach for the LEAP Program. These positions will collaborate with community partners in the development of a target outreach plan to identify parents/caregivers of young, and at-risk children in identified areas. They will solidify relations with the community to create a coalition necessary to meet program milestones.

Matrix Public Health Consultants, Inc. will be the Evaluation Team for LEAP. MATRIX Public Health Consultants, Inc. is a small woman-owned firm with expertise in diverse areas of health, including strategic planning, promotion & training on evidence-based practices, evaluation, assessment, project management, health policy, design & implementation of public health programs, training & technical assistance, and public health emergency preparedness. The staff is highly skilled in the planning, development, facilitation and implementation of complex projects and programs as well as sophisticated statistical analyses. BNT will **contract** with MATRIX to perform these services.

Environmental Consultant, To Be Determined although will have at least 10 years experience in the completion of environmental assessment reports and lead abatement specifications and testing. Staff will have certifications that include engineers, industrial hygiene, asbestos and lead inspector and design and hazardous waste safety.

Lead Abatement Contractors, To Be Determined although will have be a lead abatement contractor license certified by the State of Connecticut. Lead Abatement Contractors will have at least 3 years experience working on similar projects.

BNT will continue the current partnership relationship with the **City of Bridgeport's Lead Free Families Program (BLFF)**, out of the Office of Housing and Community Development. BLFF, currently in the second round of HUD-funded services, has made 287 units of housing lead safe since its inception in 2004.

Within 120 days of grant award all LEAP staffing will be retained and in place. Please see Appendix 1 for resumes and job descriptions for the above positions and an organizational chart for the LEAP Program.

Rating Factor 2: Need for intervention – 10 points

Target Areas

Based on Census and Health Department data, the City has targeted five neighborhoods (17 census tracts) with the highest poverty rate, oldest housing stock, and highest rate of documented elevated lead cases. Using HUD resources, the LEAP program will focus on screening, education, and remediation in these at risk neighborhoods. Based upon success in the first three

years of the project, the City may expand the program to second tier targets. The target area includes the following neighborhoods and census tracts: **East Side – 735,736,737,738,739,740, East End – 743,744, South End – 705, West End/Lower North End – 711,712,718,719,720, and Hollow – 713,714,716.** All target areas are within the **HUD designated Bridgeport Enterprise Community zone.**

Please see the Rating Factor 2 worksheet in the appendix for data related to the need in both the jurisdiction and the targeted census tracts.

Jurisdiction

Bridgeport, Connecticut is located in Northeast Fairfield County along the Long Island Sound. It is on the shoreline partway between New York City and Boston, comprised of 16 square miles of land mass and has 139,529 residents. (Census 2000) Bridgeport is the largest City in Connecticut and the fourth largest City in New England. With 8,720 people per square mile, Bridgeport is the most densely populated City in the State.

Bridgeport is the poorest city in the state and one of the 10 poorest cities in the nation. Ironically, it is located within Fairfield County, one of the wealthiest counties in the state (1999 per capita income in Fairfield County is \$38,350, in contrast to Bridgeport, where the per capita income is \$16,306).

An estimated 33,042 families reside in Bridgeport and 54% or 17,877 of those families live at 80% of AMI. Nearly 40% of families in the City live at or below 50% of AMI. Thirty-six percent of families are lead by female-head-of-households, which is in sharp contrast to the proportions observed in Fairfield County in general (16%) and the state (17%). The 2000 census shows a decrease in available housing stock of 5% making affordable housing a serious issue in the Bridgeport community.

The population in Bridgeport is more than half minority at 62.7% (31.9% and 30.8% or residents Hispanic and African American origin respectively). The City has 21.1% of residents age 60 and older and conversely 18.8% of residents under the age of 18. The citywide poverty rate is almost 25% with certain census tracts demonstrating poverty rates of 80% (2000 Census). The unemployment rate citywide is 9%--almost twice that of neighboring communities—one of the worst in the country for a City of its size. Unemployment rates soar to 25% in many of the targeted area census tracts (CT DOL, September 2003). During one of the state's most prosperous periods, 1995-1998, Bridgeport jobs grew by only .2% (CT DECD Profiles).

Families and particularly children living in poverty are more likely to suffer from poor health, drop out of school, experience hunger, homelessness, and violence. In Bridgeport, 5.61% of residents receive Temporary Assistance to Needy Families (TANF) as compared to 2.02% Statewide. Forty percent of children live in single parent homes compared to 20% Statewide and 32% nationally. The teenage pregnancy rate is 18.9% compared to 8.3% for Connecticut. The 2000 census shows 38%, or approximately 52,820 adult residents had no High School diploma.

The Pembroke Redevelopment Study prepared for the City of Bridgeport by Harrall-Michalowski Associates, Inc. identifies the City's East Side as the most physically and socially troubled area in the City. It goes on to note that the population on the East Side is

the youngest in City, with the highest number of residents under the age of 18. The study recommends investments in environmental cleanup and increased health and human service resources as critical elements of the neighborhood's redevelopment efforts.

Bridgeport is crossed by Interstate 95, a main vehicular corridor from New York to Boston that is cited as the main source of air toxins and greenhouse gases in the City. In addition, the Industrial Revolution of the 1930's left Bridgeport with numerous Brownfield sites, and only 6 have been assessed. Many of the industries produced and/or utilized lead-based paint as part of their production. A 1997 survey identified a list of over 120 such sites throughout the City – a majority of which are in the target neighborhoods. Recently, the City was awarded \$400,000 to clean two of the identified Brownfield sites in the City's East End. This cleanup in addition to the rehabilitation proposed in this neighborhood will allow for a truly healthy living environment for its residents.

Rating Factor 3- Soundness of Approach – 40 points

Implementing a Lead Hazard Control Program

The LEAP Program builds upon collaboration between Bridgeport Neighborhood Trust, City agencies and community organizations experienced in lead outreach and construction management. Through a partnership with ABCD, ACORN, the City of Bridgeport, Fairfield University Student Nursing HPC, Greater Community Enterprises, and Matrix, and the cooperation of many neighborhood and faith based organizations, the initiative will create a comprehensive program to address the critical need of lead prevention, education, and lead hazard control (lead hazard and abatement) in Bridgeport's most at-risk neighborhoods.

ABCD was incorporated in 1964 and provides an array of social services for low income families including weatherization, early learning centers, and training and employment services. ABCD employs 258 employees. ABCD will use information gathered during unit inspections through the Weatherization Program to determine which housing units may qualify for LEAP funding. ABCD will refer income eligible applicants to BNT by submitting a LEAP Submission Form, along with the required supporting documents regarding eligibility. ABCD will provide an energy audit and perform various types of weatherization measures including insulation, air sealing, heating system: efficiency testing, carbon monoxide testing, tuning, burner-retrofit and replacement, energy – related health and safety measures, vents, smoke alarm, carbon monoxide detector, repairs of broken glass, primary an storm window replacement, replace traditional bulbs with flourscent energy saving bulbs, replace exterior doors and provide client education re: energy saving.

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ACORN will use information gathered during homebuyer education courses and one-on-one counseling sessions to determine which applicants are both income-eligible for the Program and mortgage ready as per CHFA's UR HOME Program. CHFA's UR HOME Program provides

mortgages to families who want to occupy and repair their home in the City where they work. The loans can be used for rehabilitation up to \$20,000 for a single family home and \$25,000 for multifamily homes (2-4 units). CHFA's UR HOME Program is only available in Bridgeport, Hartford, New Haven, New London, Waterbury and Willamantic.

ACORN will refer UR HOME mortgage ready and income eligible applicants to BNT by submitting a LEAP Submission Form along with the required supporting documents.

ACORN will assist the UR HOME applicants in securing a first mortgage from CHFA's UR HOME Program.

BNT will be responsible for managing the day to day tasks of the LEAP Program including

1. Introduce the landlord to the Program;
2. Providing assistance in the eligibility and application process;
3. Work as a liaison between landlord, environmental, contractor and the family for the duration of the rehabilitation process.
4. Manage the environmental consultant through the risk assessment and preparation of the scope of work;
5. Manage the pre-qualification process for sub-contractors, the specifications, and the rehabilitation work. They will go to contract with the landlords for each project and are responsible for overseeing the work in progress. At the completion of the work, the Lead Inspection Team will re-assess and give clearance.

Weekly Project meetings will be scheduled to coordinate staff and subcontractor activities, raise issues, submit weekly activity logs to the program manager, and suggest actions to improve progress. Individual case issues and coordination can be resolved among the program manager, Program Manager, the HPC Manager, and BNT to ensure that hazard reduction projects reach completion within the set timeframe. Summary meeting notes will be distributed to partner agencies. Use of a centralized database will facilitate monitoring activities by tracking services to families, risk assessments and inspections, and lead hazard control progress and clearance testing.

The Project's target population is low income children under six years old who have elevated blood lead levels 10 µg/dl and above or are at risk of elevated blood lead. The key index for selecting units for lead hazard control work will be units referred by ABCD and ACORN. These units will be occupied with a low to very low-income family. All eligible units in the building will be offered lead hazard control work. Eligible units will be defined as vacant units and those with low or very low-income occupants where the rental costs are at or below the HUD FMV for the area. Eligible units must have been constructed prior to 1978, but given the target areas, the vast majority of units will have pre-1950 construction. A wide variety of building characteristics will be encountered with most anticipated to be multi-family, holding three or four units. HUD funding will pay for a projected 80 units under the Program.

This selection process focuses direct lead hazard control activities on the actual housing that serves the most at-risk population. Early intervention with the index unit protects the child from continued exposure. Preventative action is taken by including other housing units in the same building. These other units are likely to serve families with low income at the time of the intervention or in the near future. Landlords will have demonstrated a willingness to rent to very low-income families with children. The selection process will also concentrate interventions into census tracts within the target area that have high numbers of low-income families.

BNT will work with the building owner through the Program Manager regarding the advantages of participating in the program, the level of financial assistance available, and program requirements and procedures. The majority of the units will be owner units. If, upon inspection, a unit is found to be in violation of additional housing codes and requires rehabilitation beyond lead hazard control, the Program Manager will refer the landlord to the Homeowner Rehabilitation Program at Community Capital Fund or Energy Conservation Loan available through the Connecticut Housing Investment Fund.

Owner disclosure responsibilities under federal regulations will be covered. Owners will submit an application including necessary eligibility information such as occupant incomes, rental rates, deed, mortgage status, etc. Contract provisions for financial assistance are discussed below.

Units selected for the LEAP funding must also be suitable for either interim controls or lead hazard abatement. Units that require more extensive work will be referred to other sources outlined above for financial assistance for the additional work. A work plan and flow chart are included in appendix 3.

The following procedures will be used to meet objectives of the LEAP Program project:

- Fairfield University HPC staff will meet with community groups to do an initial assessment of community awareness and knowledge, using a standardized assessment tool (i.e., a pre-test). Street corner surveys of residents will also be used in an effort to make sure the assessment of awareness and knowledge accurately represents the community. Working with the Program Manager, a targeted outreach plan will be developed and implemented. Regular evaluation of the outreach efforts will permit modifications to activities that are less successful. A critical component of the outreach plan will be the In addition, the Program will offer educational presentations to adults and children at schools, community groups and houses of worship. The standardized assessment tool (i.e., pre-test/post-test) will be used at educational events and screenings to evaluate effectiveness of the proposed strategies.
- The HPC will work closely with the Program Manager to facilitate home visits with families referred to LEAP from community partners. A standard protocol will used during home visits in an effort to identify potential lead hazards (e.g., deteriorated paint, contaminated soil, nutritional status of the child, hand-to-mouth behavior of the child). Using a validated pre-test/post-test tool as a teaching strategy, the community outreach workers will educate parents about control of hazards. A bucket of cleaning supplies will be given to the parent, along with instructions about appropriate cleaning methods. Educational material includes: "Protect Your Family From Lead In Your Home" brochure developed by the EPA, the US

Consumer Product Safety Commission, and the HUD, a comprehensive summary of the dangers of lead poisoning, what resources exist, and tips on how to reduce lead hazards in the home; a colorful cookbook called "Prevent Lead Poisoning with Good Food" developed by the Office of Maternal and Child Health and the Philadelphia Childhood Lead Poisoning Prevention Program of the Philadelphia Department of Health. This cookbook emphasizes the nutrition aspect of lead poisoning prevention and presents some fun, kid-friendly healthy recipes. Local resources, such as a list of WIC clinics will also be provided. All families will be invited to refer others to the program, recognizing the impact of "word of mouth".

- Connecticut has an ongoing training program for lead-safe work practices HUD funded lead hazard control projects. Training complies with the HUD Lead-Safe Housing Rule under Sections 1012 and 1013. Workers completing the training and their employers are listed on a database maintained by the University of Connecticut Extension Service and posted to a website maintained by the Connecticut Lead Hazard Awareness Coalition. The Extension Service provides train the trainer courses that have created a core of approved trainer for the state. The CT Department of Public Health maintains the licensure and certification of lead abatement companies and workers. BNT will use these lists for outreach to hazard control contractors in the Bridgeport area. LEAP will collaborate with other HUD funded lead hazard control programs around the state to identify companies that provide high quality services and share recruitment and referrals for contractors.
- Contractor recruitment – BNT will recruit and pre-qualify contractors to do lead hazard control work through mailings to companies with workers completing the lead-safe work practices training and to all licensed abatement companies in the Fairfield County area.
- The selected certified Environmental Consultant will provide risk assessments, inspections, and clearance testing for all identified units. Investigators will perform the following tasks:
 1. Conduct and complete an initial inspection based on referrals from ABCD, ACORN, and Fairfield University School of Nursing HPC.
 2. Take dust, water, soil and XRF samples. 2a. Mail water, dust and soil samples to the state laboratory to be analyzed. 2b. Download XRF samples to generate report.
 3. Notify property owner and Program Manager within 2 days via certified mail return receipt per State mandate if hazards are found. 3a. Per state mandate a management plan form will be placed on file within 60 days for properties that do not have defective lead paint but the paint is lead based and over the safe acceptable range.
 4. Compliance Recheck – Dust samples must be taken 24 hours after work is complete.
 5. Take Clearance samples - Acceptable dust wipe results for testing laboratory, contact family to return home. 5a *If dust wipe results not acceptable then contact property owner/contractor to clean again.*

6. Issue Compliance Letter. All steps must be written by the inspector and then passed on to data entry for conversion into the program's main database.

- Work Specifications – BNT will use a Request for Proposal process to select contractors for scope of work for hazard control, paint maintenance plans, lead abatement, and management plans. For units needing more intensive interventions, Epidemiological Investigators will complete abatement and management plans.
- Hazard Control Strategy – LEAP will use a risk assessment approach that uses dust wipes and assumes all paint to be lead based. All potential sources of lead hazards will be identified including deteriorated paint, impact and friction surfaces, protruding surfaces, and bare soil near the building and in child play areas. Interim control and standard treatments will be specified using lead-safe work practices. Examples are paint stabilization, window repair or replacement, grass seeding, and specialized cleaning. A paint maintenance plan will be provided to the owner. All units will receive clearance testing and conform to HUD clearance standards.
- Bidding Procedures – Pre-qualified contractors will be invited to bid on hazard control activities. The invitation will be sent by mail, email, or fax. A site walk-through will occur one week prior to the bid date with BNT staff on hand to answer questions. The lowest qualified bid will be the basis of working with the property owner on financial assistance, with the owner making the final decision regarding contractor selection.
- Contract Conditions for Hazard Control – BNT will enter into a contract with the owner for financial aid that is forgiven over three years. The contract will require that the owner maintain fair market rents, rent only to income-eligible occupants, provide disclosure of potential lead-based paint, and affirmatively market the units to families with children under six throughout the term of the contract. The owner must maintain possession of the property throughout the term of the contract unless waived by BNT (e.g. for sale to a low-income owner/occupant). Notice of the contract will be filed on the land records. The owner will enter into a BNT approved contract with a pre-qualified contractor to complete the hazard control interventions. Payments will be made in a two party check to both owner and contractor. The owner must turn over the check to the contractor within 3 days.

Contracts for lead hazard control will require compliance with HUD's Lead Safe Housing Regulation (24 CFR part 35), the Pre-Renovation Education Rules, the OSHA Lead in Construction Regulation (29 CFR 1926.62), and the EPA Regulations on Hazardous Waste Disposal (owners will be encouraged to take advantage of the household hazardous waste disposal exemption), applicable state regulations, and the Bridgeport building, housing, and health codes. If the building has historical significance, approval of intervention plans by the State Historic Preservation Officer will be obtained. A memorandum of understanding will be developed with the SHPO to facilitate the process.

- Financial Limits – LEAP anticipates an average cost of \$21,000 per unit for abatement and interim controls. The average is high due to the poor conditions of the housing in the target areas. Maximum HUD funded assistance is \$18,000 per unit. Estimates were obtained through discussion of feasibility with other HUD funded Lead Hazard Control Projects, specifically the Lead Action for Medicaid Primary Prevention (LAMPP) Program of the State of Connecticut Department of Public Health and the City of Bridgeport’s Lead Free Families Program. Breach of contract by owner will require repayment of a pro rated portion of financial aid.
- Relocation during Hazard Control– LEAP will use a variety of methods for relocation. To the extent possible, the Program Manager will work with the homeowner to assume responsibility for the occupant’s relocation. Families will have the opportunity to self-relocate and receive a stipend to stay with family or friends during the lead hazard control work period. If hazard control activity can be contained, the project does not exceed 5 days, and the clean-up meets the requirements of Subsection R of the HUD Lead-Safe Housing Rule, families may be out of the property during the day, but return at night. Owners will be encouraged to provide alternate housing during the work activities if feasible. The Bridgeport Lead-Safe House will contract to provide relocation housing where necessary. The Program Manager will work with the family and owner to develop relocation plans for each family.

Participation in Energy Star

BNT, through its development of homeownership opportunities for low income families, will take advantage of the Energy Star Rebate Program. Last year alone, BNT received almost \$4,000 in rebates for 13 units conforming to Energy Star Standards. Recently, BNT met with the Energy Star Representative in CT to review the application and program requirements. Upon initial review, it was determined that BNT may be eligible for \$1000 per unit rebate for our 101 – 103 Barnum Ave. homes.

Through the LEAP Program, BNT will continue to partner with Energy Star and create a link between the program and our clients so that our clients can take advantage of the rebate program and learn more about energy efficiency and other green cost saving methods.

In addition to participating in the Energy Star program, the City of Bridgeport charged Bridgeport Neighborhood Trust (BNT) with helping to improve the City’s housing quality through healthy home initiatives, and green design and construction. To maximize this challenge, BNT sponsored an Affordable Green Housing Workshop in order to identify and develop green design options for affordable housing, applicable to new construction, in-fill, and rehab units. The workshop was facilitated as a design charrette, and engaged architects, builders, housing officials and stakeholders in developing cost-effective solutions to improve the life quality, *health and energy efficiency of affordable housing for Bridgeport.*

The City’s goal is to build market competitive “green affordable” homes that demonstrate cost-effective and replicable healthy home construction practices that can serve as a model for other organizations and communities. These homes will include:

1. Features that reduce home ownership costs through energy savings within a defined period, such as “five-seven year payback.”
2. Additional features that qualify for USGBC LEED-H® Certification.

To obtain this goal, specific criteria and recommended features are indicated, including:

- Added quality to the home at no additional cost (i.e., oriented for passive solar, house ventilation for indoor quality, energy efficient lighting and water conserving plumbing, etc.)
- Quality features at low cost and short-term payback (i.e., optimized insulation to reduce heating requirement and equipment size, healthy home materials and specifications, Energy Star appliances, etc.)
- Added cost features to reduce operation and maintenance (i.e., improved windows with High-R value, cement fiber exterior siding, factory finish, etc.)
- Innovative design and construction for cost and quality (i.e., insulated concrete foundation - provides insulated basement, SIPS (Structural Insulated Panel system, etc.)
- Home Health Advisor Checklist. This follows the guiding principles of design and construction of a healthy home, developed by EPA, Green Seal, American Lung Association, and National Center for Healthy Housing (NCHH)
- LEED-H® rating and certification. The Holly Street homes will be built to standards included in the USGBC LEED-H pilot program for housing, with potential to qualify for “gold” rating.

Participation in Statewide Lead Elimination Plan

The City of Bridgeport has been an active participant in Connecticut Childhood Lead Poisoning Elimination Task Force to formulate a Plan To Eliminate Childhood Lead Poisoning in Connecticut by 2010. This plan will be submitted to the Centers for Disease Control in accordance with the Healthy People 2010 requirements. A draft plan is awaiting approval. Among the recommendations are: to amend current regulations (statute (CGS §19a-111c) to lower the threshold for mandatory epidemiological and lead inspection to 15 mcg/dl; and to legislatively mandate blood lead screening for all one and two year olds in CT. Through the work of the LEAP Program and the existing BLFF Program, Bridgeport would meet these recommendations far in advance of a statewide or federal mandate.

Consolidated Plan

The issue of lead poisoning prevention and eradication is addressed and enforced (directly or indirectly) as part of five out of ten strategies included in the Consolidated Plan for the City of Bridgeport. The LEAP Program addresses, in part, each of the following strategies:

1. Develop rental housing for very low income rental households
2. Reduce homelessness and the threat of homelessness
3. Reduce housing burdens for existing homeowners
4. Provide housing assistance for non-homeless persons with special needs
5. Promote a program that assists homeowners who owe more than their homes are worth, and live in targeted neighborhoods

Single-family houses and structures with two to four units constitute the majority of the city’s housing stock. Even with removal of many dilapidated structures, blight and deterioration of

structures prevail in the Enterprise Community census tracts – each of which are targeted in this initiative.

Technical Approach and Performance

LEAP will provide a risk assessment of the housing unit and common areas for each child referred to the Inspection Team. Each Epidemiological Investigator is licensed and certified and will provide the risk assessment that is based upon dust wipes and an assumption that all paint is lead-based. All potential lead hazards are identified including deteriorated paint, impact and friction surfaces, and bare soil. A scope of services is developed that would reduce potential lead hazards. The scope of services uses interim controls and standard treatments in accordance with the HUD Lead-Safe Housing Rule (Sections 1012 and 1013). All work must be done by persons trained in lead-safe work practices in a program approved by HUD or by persons certified for lead abatement.

For housing units where hazard control work exceeds the \$18,000 limit, the property owner will be referred to Community Capital Fund for Housing Rehabilitation Funding or Connecticut Housing Investment Fund for Energy Conservation Funding. The Program Manager will refer the homeowner to qualified lead abatement contractors to perform the work, however the LEAP program will not provide financial assistance above the \$18,000 per unit limit in these cases.

The estimated number of units using interim controls is 40 and abatement is 40. In the latter cases, the Epidemiological Investigator will produce a specification for hazard abatement and a maintenance plan. Assessment results will be provided to both the family and unit owner.

If the owner applies for financial assistance from LEAP, all eligible units in the building will receive an inspection and risk assessment. The assessments and inspections will be scheduled as children are referred to the program and in coordination with the health education for the family. The HPC outreach worker will help schedule the inspection and assessment upon the home visit with the family. It is estimated that roughly 45% of the units completed will be on a preventative basis – no current children under six, a child not yet with elevated blood lead, or a vacant unit—in buildings where a low-income child resides and the owner participates in the LEAP Project.

Clearance samples will be taken by the Epidemiological Inspectors that do the risk assessments and inspections. Lead hazard control contractors will schedule the clearance sampling. Samples will be shipped overnight to a certified laboratory for 24 hour processing. The Program Manager and BNT will help to minimize the length of time before the family can reoccupy the unit. HUD/EPA thresholds will be used for all lead testing.

Schedule and Timeframes

LEAP has dedicated the first 6 months to a start-up phase of the program. This time period will be used to hire new personnel (within 120 days), execute subcontracts, formalize procedures/protocols, and begin outreach, training, and community education. In addition, requests for qualifications for lead hazard control contractors will be issued and qualifications reviewed so at six months LEAP will be ready to begin work on units identified. The majority of the project's delivery of services to families and lead hazard control activities will be completed

within 39 months. Time is allowed in the final quarter for contingency. The final months will be used for evaluation, preparing the final report, and project conclusion.

Economic Opportunity

The housing rehabilitation component to LEAP is well suited to small businesses and minority firms just starting business. The projects are small scale, use lower technology and have limited requirements for technical training. BNT is subcontracting with other community based non-profits to redistribute resources back into the community. Through these partnerships, the LEAP Program is increasing the capacity of these organizations by strengthening their ability to provide much needed services to Bridgeport residents.

Free training in lead-safe work practices and lead abatement will be provided through Greater Bridgeport Community Enterprise Inc. This training will create a certified, licensed workforce to assist with the interim controls and abatements funded through LEAP and other HUD funded Bridgeport projects. The HPC Outreach Workers will invite parents of children in the LEAP Program to training sessions if they work in related trades or are interested in the trades.

The HUD funded LAMPP project in Connecticut also offers free lead-safe work practices training to Bridgeport residents. The Housing Coordinator and BNT will encourage owners of the housing units to attend training so they can safely conduct on-going maintenance. Contractors bidding on LEAP lead hazard control work will be encouraged to consider these trained individuals whenever employment vacancies occur.

Outreach and Community Involvement

An essential component of the LEAP Program is the community –wide involvement in the program. This multi-faceted and innovative approach to combat childhood lead poisoning involves parents and neighborhood advocates concerned about the pervasiveness of lead in their community. The Community Organizer will be charged with presenting educational seminars to community groups, parents, and children using a lead awareness curriculum developed by the HPC. The Community Organizer will build upon existing relationships with community and neighborhood organizations to train a cadre of neighborhood volunteers to spread the message about the effects of lead poisoning and the importance of bringing their children to free lead screenings in the area.

In addition to education and awareness, the HPC in coordination with the Community Organizer and neighborhood volunteers, will systematically foster an overall positive change and awareness to hazards in the environment that could be health threatening. Dispersing knowledge of hazards and how to remedy them before they become a serious health concern is preventative mobilization. The effectiveness of outreach will be measurable, as a correlation between lead awareness activities and a decrease in the incidents of lead poisoned children is recorded.

The effectiveness of the community outreach and collaboration will be assessed by the number of children screened in each target area, the number of families receiving health education through the HPC, and the number of owners connected to the housing rehabilitation program.

The participation of faith based and community-based organizations is demonstrated by the letters of support and collaboration located in appendix 4.

Data Collection

The LEAP Project will document on-going progress to be evaluated by Matrix Public Health Consultants. Key measures will include:

- Number of children screened in target neighborhoods as compared to screenings in previous year
- Number of children in the program whose blood lead levels decrease or do not increase
- Milestones for units with risk assessments and inspections
- Milestones for number of housing unites cleared after lead hazards are reduced

A full evaluation plan is discussed under rating factor five and in the Logic Model. A number of process measures will be used to monitor progress toward outcomes. These include:

- The development of contracts with partners
- The number of contractors pre-qualified to participate
- The number of families and landlords receiving health education
- The number of contracts completed with owners
- Participation in lead-safe work practices training

LEAP staff will be responsible for documenting activities, maintaining data, and monitoring progress. Data from partner organizations will be submitted to LEAP and the evaluation team. The Program Manager, with input from LEAP staff and partners will consider problems and barriers to progress and provide guidance on how to improve performance.

Rating Factor 4 – Leveraging Resources – 15 points

BNT has secured an additional \$ [REDACTED] in matching and leveraging dollars representing an [REDACTED] community commitment to the program. See the Leveraging Resources table in appendix 4 for details.

Rating Factor 5 – Achieving Results and Program Evaluation – 15 points

In order to determine the efficacy of LEAP both process and outcome evaluation will be utilized through the collection of qualitative and quantitative data. A formative evaluation approach will be taken so that the evaluation findings will be used on an ongoing basis to inform the process. The evaluators will comply with all HUD reporting requirements and requests as well as cooperate with related research and evaluation associated with this grant program.

Process Evaluation: Process evaluation (similar to compliance evaluation) will start as soon as the grant is implemented with the goal of monitoring project activities and providing feedback on design elements early in the process. The purpose of process evaluation will be to work in partnership with the project collaborators in the implementation phase of the grant and ensure that the project begins in a timely, efficient manner. Data will be collected from the HPC, Bridgeport Health Department's tracking systems, the BNT, partnership meeting discussions,

and key informant surveys with project staff. Key informant questionnaires will be distributed every six months for the duration of the project. Questions will include, but not be limited to staff self-description of: 1) responsibilities (to be compared to official job description); 2) challenges in fulfilling responsibilities; 3) quality of cooperation and collaboration on the LEAP; and 4) quantities of assigned products (i.e. screens, home visits, inspections, number of attendees at specific presentations, referrals, relocations). A table indicating the process evaluation and measures is included in Appendix 5.

Process evaluation findings will be shared with the project team and/or with specific partner organizations in meetings as well as in written form as necessary depending on the type of finding and the action needed to correct any specific deficiency or share "lessons learned". All process evaluation findings and solutions will be detailed in reports to HUD.

Outcome Evaluation: The outcome evaluation will measure changes in lead levels as well as knowledge regarding lead poisoning. Given that the amount of time required for 50% reduction in lead depends on initial lead level (9-14 months), we anticipate the follow-up measurement of lead in children to average 12 months following the lead hazard control intervention in their housing unit. At this time, parents will also complete the lead poisoning quiz created by the HPC. Their scores will be compared to their pre-education scores (collected at the start of the home visit by the HPC) and correlated with their child's lead level change. Incentives will be provided to all families participating in follow-up activities (\$10 gift certificate for supermarket). A table indicating the outcome evaluation and measures along with a summary of evaluation activities is included in Appendix 5.

Empowerment Zone, Renewals Zones and Enterprise Community (II) - 2 Bonus Points
HUD forms are attached.