

Exhibit 5: Response to Community Development, Items 1-4

NON-HOUSING COMMUNITY DEVELOPMENT

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| Strategy 1: Assist Existing And Developing Micro-Enterprises | | Priority: 2 |
| Corresponding Community Goals: | | |
| <ul style="list-style-type: none"> • Economic and employment opportunities which achieve and sustain full independence • Education and training programs designed to gain access to quality jobs • Community appreciation and support of diversity • Efficient use of community resources • Strong vital neighborhoods with a sense of community | | |
| Obstacles: Lack of access to capital, lack of technical assistance for business planning | | |
| Resources: | | |
| <i>Federal</i> | | |
| <ul style="list-style-type: none"> • Grant Funds • Program Income | CDBG, Economic Development Initiative (EDI/BEDI), Section 108 | |
| <ul style="list-style-type: none"> • Direct Loans | CDBG | |
| <i>Other Resources</i> | | |
| <ul style="list-style-type: none"> • Private | SBA | |
| <ul style="list-style-type: none"> • Non-Federal Public | Local lenders, Service Corps of Retired Executives (SCORE), Community Economic Development Fund, GE Capital Corporation | |
| | Connecticut Department of Economic and Community Development | |
| Activities Or Projects | Micro-business development | |
| Number And Type Of Businesses To Benefit | 10 micro-businesses | |
| Proposed Objective | Establish and stabilize 30 micro-businesses | |
| Target Date For Completion Of Objective | 2010 | |
| Geographic Distribution | Targeted areas | |

NON-HOUSING COMMUNITY DEVELOPMENT PLAN PRIORITY, continued

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| Strategy 2: Develop A Skilled Labor Force For Local Businesses | | Priority: | 1 |
| Corresponding Community Goals: | | | |
| <ul style="list-style-type: none"> • Economic and employment opportunities which achieve and sustain full independence • Education and training programs designed to gain access to quality jobs • Efficient use of community resources | | | |
| Obstacles: Lack of training for unemployed individuals; lack of coordination between business employment needs, training programs, and outreach | | | |
| Resources: | | | |
| <i>Federal</i> | | | |
| • Grant Funds | CDBG, EDI/BEDI, Job Training Partnership Act program, Section 108, Department of Education and Department of Labor School To Work Transition Program, Department of Education National Workplace Literacy Program | | |
| • Program Income | CDBG | | |
| • Direct Loans | SBA | | |
| <i>Other Resources</i> | | | |
| • Private | Local lenders, SCORE, Community Economic Development Fund | | |
| • Non-Federal Public | Connecticut Department of Economic and Community Development | | |
| Activities Or Projects | Job training for unemployed or underemployed individuals | | |
| Number And Type Of Benefit | 80 unemployed or underemployed extremely low and low income individuals | | |
| Proposed Objective | Training/placement of 100 r unemployed or underemployed extremely and low income individuals | | |
| Target Date For Completion Of Objective | 2010 | | |
| Geographic Distribution | Targeted areas, including State enterprise zone (South End and Waterside) | | |

NON-HOUSING COMMUNITY DEVELOPMENT, continued

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| Strategy 3: Create Additional Employment Opportunities In Stamford | | Priority: 2 |
| Corresponding Community Goals: | | |
| <ul style="list-style-type: none"> • Economic and employment opportunities to achieve and sustain full independence • Education and training programs designed to gain access to quality jobs • Efficient use of community resources | | |
| Obstacles: Competition with other jurisdictions inside and outside Connecticut, high housing costs, corporate taxes, lack of skilled labor force for potential manufacturing firms, cost of properties | | |
| Resources: | | |
| <i>Federal</i> | | |
| • Grant Funds | CDBG, Economic Development Initiative, Department of Labor programs, Department of Commerce programs | |
| • Program Income | CDBG | |
| • Direct Loans | SBA, Section 108, | |
| <i>Other Resources</i> | | |
| • Private | Local lenders, SCORE, CEDF | |
| • Non-Federal Public | Connecticut Department of Economic and Community Development | |
| Activities Or Projects | New jobs | |
| Number And Type Of Benefit | 200 State Enterprise Zone residents who are unemployed or underemployed extremely low and low income to be hired by as many as 20 businesses | |
| Proposed Objective | 200 jobs | |
| Target Date For Completion Of Objective | 2010 | |
| Geographic Distribution | Targeted areas, including State enterprise zone (South End and Waterside) | |

NON-HOUSING COMMUNITY DEVELOPMENT, continued

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| Strategy 4: Improve public infrastructure located in targeted areas, Coordinated with Affordable Housing Creation | | Priority: 1 |
| Corresponding Community Goals: <ul style="list-style-type: none"> • Strong vital neighborhoods with a sense of community • An aesthetically pleasing and well-maintained urban environment that enhances the region's natural resources • Efficient use of community resources • Access to quality health and recreational opportunities to maintain personal well-being • Community support that enables children and youth to achieve their potential | | |
| Obstacles: Funding | | |
| Resources: <i>Federal</i> <ul style="list-style-type: none"> • Grant Funds • Program Income <i>Other Resources</i> <ul style="list-style-type: none"> • Private • Non-Federal Public | CDBG, U.S. Environment Protection Agency Urban Parks and Recreation Recovery Act Program, Department of Justice Midnight Basketball Training and Partnership Grant Program CDBG Groundworks Trust Department of Environmental Protection grants for tree maintenance | |
| Activities Or Projects | Neighborhood parks | |
| Number And Type Of Residents To Benefit | Population of targeted area | |
| Proposed Objective | Improved infrastructure, beautified parks, and effective programs | |
| Target Date For Completion Of Objective | 2010 | |
| Geographic Distribution | Targeted areas | |

NON-HOUSING COMMUNITY DEVELOPMENT PLAN PRIORITY, continued

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| Strategy 5: Improve Community Facilities | | Priority: | 2 |
| Corresponding Community Goals: | | | |
| <ul style="list-style-type: none"> • Strong vital neighborhoods with a sense of community • An aesthetically pleasing and well-maintained urban environment that enhances the region's natural resources • Efficient use of community resources • Access to quality health and recreational opportunities that maintain personal well-being • Community support that enables children and youth to achieve their potential | | | |
| Obstacles: Funding | | | |
| Resources: | | | |
| <i>Federal</i> | | | |
| • Grant Funds | CDBG | | |
| • Program Income | CDBG | | |
| • Direct Grants | HUD, Neighborhood Development Program | | |
| <i>Other Resources</i> | | | |
| • Private | Foundations, United Way of Stamford | | |
| • Non-Federal Public | State of Connecticut Department of Social Services | | |
| Activities Or Projects | Improved child care centers, community centers, and facilities that house public service programs | | |
| Number And Type Of Residents To Benefit | Population of targeted area | | |
| Proposed Objective | Well-maintained community facilities | | |
| Target Date For Completion Of Objective | 2010 | | |
| Geographic Distribution | Target Area | | |

NON-HOUSING COMMUNITY DEVELOPMENT PLAN PRIORITY, continued

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| Strategy 6: Promote Health, Medical, Educational, Nutrition, And Human Service Programs | | Priority: 1 |
| Corresponding Community Goal: <ul style="list-style-type: none"> • Equal access to high quality education for all age groups • Accessible quality services which sustain independence, including child care, social services, transportation, education, health, and senior services • Strong vital neighborhoods with a sense of community • An aesthetically pleasing and well-maintained urban environment that enhances the region's natural resources • Efficient use of community resources • Access to quality health and recreational opportunities to maintain personal well-being • Community support that enables children and youth to achieve their potential | | |
| Obstacles: Funding | | |
| Resources: | | |
| <i>Federal</i> | | |
| • Grant Funds | | CDBG, Department of Health and Human Services |
| • Program Income | | CDBG |
| <i>Other Resources</i> | | |
| • Private | | Foundations |
| • Non-Federal Public | | Connecticut Department of Social Services |
| Activities Or Projects | Health, medical, educational, nutrition, and human service programs | |
| Number And Type Of Residents To Benefit | Extremely low and low income households or persons | |
| Proposed Objective | Effective services to combat poverty, lack of opportunities, and disabilities | |
| Target Date For Completion Of Objective | 2010 | |
| Geographic Distribution | Targeted areas/populations | |