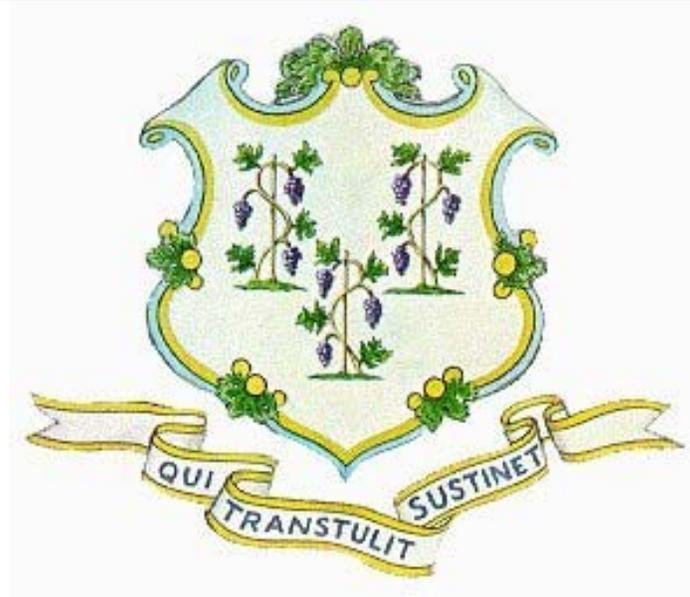




State of Connecticut

2010-15 Consolidated Plan for Housing and Community Development



submitted to the
U.S. Department of Housing and Urban Development
by the
State of Connecticut
July 16, 2010

**STATE OF CONNECTICUT
2010-15 CONSOLIDATED PLAN FOR
HOUSING AND COMMUNITY DEVELOPMENT**

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EXECUTIVE SUMMARY

Section 91.300 General - Executive Summary

(c) The plan shall contain a concise executive summary that includes the objectives and outcomes identified in the plan as well as an evaluation of past performance. The plan shall also contain a concise summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan.

OVERVIEW

Connecticut's Consolidated Plan for Housing and Community Development establishes the framework for the efficient allocation of the federal formula grant funding, for the development of affordable housing and community development activity that assists low- and moderate-income households in the state over the next five years. This plan is the basis for the policies, strategies, goals and objectives which is based on an analysis of the state's housing needs, housing market, and community development needs.

This plan integrates economic, environmental, human, and physical development in a coordinated fashion to respond to the needs of Connecticut's communities. The creation of the plan has followed an inclusive and participatory process. The strategies developed through this planning process represent an approach to attaining community goals articulated by HUD such as providing decent housing to the state's population, and establishing and maintaining a suitable living environment for all citizens.

The state's long-term vision is that Connecticut's communities will be vibrant, safe, clean, and diverse places for people to live, work, and raise a family, that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Connecticut's cities and towns will embrace regional solutions that promote Responsible Growth and Sustainable Communities principals.

Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need.

Housing development is linked to Connecticut's other public policy areas which include, education, transportation, energy cost and availability, health and safety, workforce development, environmental quality, and economic development. Historically governments have viewed and addressed each of these areas independent of each other. In the real world these areas are not independent. They are interconnected and interdependent. Just as transportation is not just a network of roads and bridges, housing is not just shelter. It is an integral part of the state's socio-economic fabric. Public policy and investment decisions made in one area directly and indirectly impact

Executive Summary

the other areas. As such the state must comprehensively consider these relationships and take a multifaceted and balanced approach to addressing Connecticut's housing and community development needs.

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. The principles are in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), Economic Strategic Plan, and State Long-Range Housing Plan. Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, travel time and other societal resources over the long-term they are incorporated into the state's Consolidated Plan. The state will use its federal formula grant funding to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles and by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

I. Description of the Plan: Purpose and Process of Development

This document was developed in accordance with Title 24: Housing and Urban Development (HUD), Part 91: Consolidated Submissions for Community Planning and Development (CPD) of the Code of Federal Regulations (CFR), which requires, states to prepare a Consolidated Plan for Housing and Community Development (Consolidated Plan) in order to be eligible to apply for and administer federal funding for affordable housing and community development activities under the four CPD formula grant programs listed below:

- Small Cities Community Development Block Grant (SC/CDBG)
The SC/CDBG Program assists smaller cities/towns across the state to address their affordable housing, community development and economic development needs, refer to 24 CFR part 570, subparts D and I;
- HOME Investment Partnerships (HOME)
The HOME Program funds the acquisition, construction and rehabilitation of affordable housing around the state, refer to 24 CFR part 92;
- Emergency Shelter Grants (ESG)
The ESG Program provides funds to emergency shelters, transitional housing for the homeless, and essential social services both to assist the homeless and to prevent homelessness, refer to 24 CFR 576; and
- Housing Opportunities for Persons with AIDS (HOPWA)
The HOPWA Program aids not for profit organizations in meeting the housing and social service needs of persons with AIDS and HIV related illnesses and their families, refer to 24 CFR 574.

Consolidated Plans must be prepared every three to five years and are to contain information related to the state's current and future affordable housing and community development needs. This information is used to establish priorities, strategies and actions the state will take to address the needs using the federal formula grant funding. The State of Connecticut Consolidated Plan is for the five-year

period of 2010-2015 and is estimated to include approximately \$145 million in federal formula grant funds.

The strategies developed through this planning process represent an approach to attaining community goals articulated by HUD such as providing decent housing to the state's population, and establishing and maintaining a suitable living environment for all citizens. This plan includes an overview of the state's economic and demographic characteristics, assesses housing needs of extremely low income, low income, and moderate-income residents, analyzes the current housing market, outlines strategies to meet the needs and lists all resources available to implement those strategies. The Consolidated Plan addresses issues such as affordable housing, homelessness, special needs, and community development by setting a unified vision, long-term strategies and short-term action steps to meet priority needs.

In accordance with federal regulations, this plan provides the policy framework for the development of affordable housing in the state for the next five years.

Pursuant to section 91.1(b), the purpose/functions of the Consolidated Plan are to:

- Act as a planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- Assess the State's affordable housing and community development needs;
- Analyze the State's housing markets;
- Articulate the state's strategy for carrying out HUD programs;
- Articulate the State's priorities, goals, and strategies to address identified needs;
- Describe the actions the State will take to implement strategies for affordable housing and community development;
- Act as a management tool for assessing performance and tracking results; and
- Act as the state's submission for federal funds under HUD's formula grant programs.

To maintain eligibility to receive funding under the four formula grant programs, the state must annually prepare and submit two additional documents to HUD. These documents include one-year Action Plans and Consolidated Annual Performance Evaluation Reports (CAPER). Descriptions for each of these documents follow.

For each succeeding year of the five-year Consolidated Plan, the state is required to prepare a one-year Action Plan to notify citizens and HUD of the state's intended actions during that particular program year. The Action Plan is the yearly implementation plan for the five-year Consolidated Plan that describes how the state will administer the federal funds for the four formula grant programs for a given program year. The annual Action Plan also outlines the state's proposed accomplishments for the program year based on a performance measurement system of (strategies), goals, objectives and outcomes(outputs) as outlined in the state's five-year Consolidated Plan. The Action Plan serves as the application for receiving the formula grant funding on an annual basis. The first Action Plan for this

five-year Consolidated Plan is the 2010-11 Action Plan which is attached as part of this document.

At the end of each program year, the state must also prepare a CAPER to provide information to HUD and citizens about that year's accomplishments. The CAPER is the annual report that summarizes activities undertaken and details the progress the state has made in carrying out the Consolidated Plan and the annual Action Plan. Performance Measures are also reported based on actual outcomes for proposed accomplishments that appeared in the corresponding program year Action Plan. This information allows for evaluation of the state's performance to determine whether the activities undertaken during the program year addressed the needs identified in the Consolidated Plan. The CAPER is due to HUD within 90 days after the end of the state's program year.

A. Lead Agency Designation

In accordance with Section 91.300(b), the Connecticut Department of Economic and Community Development (DECD) has been designated as the lead agency responsible for the preparation of the five-year Consolidated Plans, annual Action Plans and Consolidated Annual Performance Evaluation Reports. The DECD administers the HOME and SC/CDBG programs for the state of CT. The Department of Social Services (DSS) administers the ESG and HOPWA programs. Multiple state agencies and other partners (for profit/non profit organizations) also participate in providing affordable housing, and community development activity and services through out the state. Those entities and sources of funding are identified in the Institutional Structure section of this Plan.

B. Consolidated Program Year:

In accordance with Section 91.10(a) the state of Connecticut designates as its Consolidated Plan program year, the same time period as the state's fiscal year, the 12 month period beginning on July 1st of each year and ending on June 30th of the following year. More specifically this Consolidated Plan runs from July 1, 2010 through June 30, 2015.

In support of the federal funds received from the four CPD formula grant programs, DECD/DSS also provides matching funds. Sources of matching funds include: state General Funds and General Obligation Bonds. In addition, considerable local funds are leveraged to support these initiatives.

C. Preparation of the Plan

The Department of Economic and Community Development prepares two five-year strategic plans related to housing in Connecticut: The Connecticut State Long-Range Housing Plan and the Connecticut Consolidated Plan for Housing and Community Development. The latter plan, required by the US Department of Housing and Urban Development, governs the state's administration of four federal block grant programs – HOME Investment Partnerships Program, Small Cities Community Development Block Grant Program, Emergency Shelter Grant Program, Housing for Persons With AIDS Program – while the State Long-Range Housing Plan governs the administration of state funded housing programs.

Initially the 2010-2015 State Long-Range Housing Plan was developed in tandem with Connecticut's 2010-2015 Consolidated Plan for Housing and Community

Development (Consolidated Plan). The process for the development of the two 5-year Strategic Plans began with the Department of Economic and Community Development (DECD) and the Connecticut Housing Finance Authority (CHFA) preparing a Housing Needs Assessment and Housing Market Analysis for Connecticut and a review of the Institutional Structure or resources available to address the housing needs identified. Once drafted, these three sections; Housing Needs Assessment, Housing Market Analysis and Institutional Structure formed the basis for both the Consolidated Plan and the State Long-Range Housing Plan.

1. Planning Process/Consultation (Section 91.110)

As part of the development of the two 5-year Strategic Plans, DECD held two Community Partner's Meetings with public and private housing (and related) agencies to: 1). solicit input into the development of the two plans; and 2). solicit feedback and comments on the drafted sections of the plans.

As the list of public and private housing (and related) agencies/organizations in Connecticut is long, it was determined that the best course of action was to invite only those organizations that represent a broad base of housing, community development and human services organizations, in other words "umbrella" organizations. This was done for three reasons, (1) recognition that an attempt to invite everyone would ultimately lead to leaving some organizations out by accident, (2) recognition that a meeting with every advocate and funding organization would be too large to be effective and (3) meetings of the size necessary to accommodate all advocacy groups and funding organizations would be difficult logistically, near impossible and expensive.

The first Community Partner's meeting was held on October 14, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to answer questions regarding the draft Housing Needs Assessment and Market Analysis (HNA&MA) and Institutional Structure (IS) sections of the two plans and to obtain input into the development of the two plan's goals, objectives and priorities. Approximately one week prior to this meeting the invited organizations and agencies received, via email, the draft HNA&MA and IS for their review and reference. Those that could not attend the meeting were encouraged to submit written comments.

The second Community Partner's meeting was held on October 28, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to obtain feedback and comments regarding a draft Strategic Plan to be used for the two plans. Approximately one week prior to this meeting the invited organizations and agencies received, via email, the draft Strategic Plan for their review and reference. Those that could not attend the meeting were encouraged to submit written comments. For more detail regarding this process, refer to Appendix A of this document.

2. Public Input/Citizen Participation (Section 91.115)

DECD held two public hearings to solicit housing and community development needs throughout the state and to receive public input into the development of the two 5-year strategic plans and Citizen Participation Plan. The public hearings were held on October 5, 2009 in Rocky Hill and on October 8, 2009 in Hamden. A legal notice for the public hearings was published in seven newspapers across

the state including one in Spanish. The legal notice was also posted on DECD's website and forwarded to all 169 municipal chief elected officials. Regional planning organizations were also sent a copy of the legal notice and asked to post it on their websites. The former 5-year strategic plans are also available on DECD's website as reference.

The draft version of the 2010-2015 Consolidated Plan and amended Citizen Participation Plan were released for a 30 day public comment period starting April 30, 2010 through June 1, 2010. Three public hearings, to receive oral comments on the documents were held on: May 13, 2010 in Hartford and May 14, 2010 in Bridgeport and May 18, 2010 in Coventry. A legal notice announcing the comment period and public hearings was published in seven newspapers across the state including one in Spanish. The legal notice, draft 2010-2015 Consolidated Plan and amended Citizen Participation Plan were posted on DECD's website. The legal notice was also forwarded to all 169 municipal chief elected officials. The regional planning organizations were also sent a copy of the legal notice and asked to post it on their websites. The Community Partners were also forwarded a copy of the legal notice.

A copy of the legal notice, draft 2010-2015 Consolidated Plan and amended Citizen Participation Plan were also submitted, via Email to the members of the State Legislature's Appropriations Committee, Commerce Committee, Planning and Development Committee and the Chairs of the Housing Sub-Committee. The Small Cities Community Development Block Grant Allocation Plan was approved with modifications, on June 30, 2010, in accordance with Connecticut General Statutes Section 4-28b by the Joint Standing Committees of Connecticut's General Assembly having cognizance over such matters. For more detail regarding this process, refer to Appendix A of this document.

D. Certifications of Consistency

Many HUD programs require that either the jurisdiction receiving funds directly from HUD have a consolidated plan that is approved by HUD or the application for HUD funds contain a certification that the application is consistent with a HUD-approved consolidated plan. Also, Public Housing Agency Plan (PHA Plan) submissions (see 24 CFR part 903) require a certification, by the appropriate state or local official, that the PHA Plan is consistent with the applicable consolidated plan for the jurisdiction in which the public housing agency is located and must describe the manner in which the applicable contents of the PHA Plan are consistent with the consolidated plan.

The DECD issues such Certifications of Consistency.

II. Plan Overview

Housing needs in the state are great; however the resources available to address these needs are finite. This plan attempts to establish the framework for which the efficient allocation of state financial and administrative resources, in the areas of affordable housing development and preservation and the delivery of housing related services, can occur.

The Strategic Plan section of this document identifies a number of strategies for addressing Connecticut's housing and community development needs. It also includes the state's affordable housing and non-housing community development

policies, goals, objectives, priorities and outcomes, incorporating/using the outcome performance measurement system prescribed by HUD.

The DECD and the Connecticut Housing Finance Authority prepared the Housing Needs Assessment and Housing Market Analysis (HNA&MA) that formed the basis for both the Consolidated Plan and the State Long-Range Housing Plan. Data was collected from many sources including the CT Housing Supply and Demand Model, Census' American Community Survey, various Connecticut state agencies and community partners. The HNA&MA investigates the baseline, trends, and future housing supply and demand at the state and county level. Special needs housing populations are also included, for example elderly, homeless, incarcerated, persons with HIV/AIDS, domestic violence victims, persons with disabilities and persons with drug and/or alcohol addiction.

The HNA&MA section of this plan presents a variety of statistical and demographic information about the state, its economy, and population. It includes an assessment of Connecticut's housing needs over the next five years, data on the Connecticut Housing Market, (including data concerning supply, demand, cost, affordability and the condition of Connecticut's housing stock), information on housing construction in the state and tenant demographic information regarding the residents of state funded housing. The Institutional Structure section of this plan identifies state, federal and private sector resources for affordable housing programs. This section also assesses the strengths and weaknesses within the delivery system and makes suggestions for overcoming deficiencies while addressing housing needs.

A. Connecticut's Affordable Housing Challenges

The availability of quality affordable housing is an important issue in Connecticut. The state recognizes that a realistic and comprehensive housing strategy is vital to the future economic prosperity of Connecticut and that serious housing challenges continue to be present that must be addressed.

Over the next five years, Connecticut faces several challenges in meeting the housing needs of state residents. These challenges include the following needs to:

- Make housing investments that support responsible growth and development in the state and the efficient use of existing infrastructure investments in transportation, water, sewer and utility systems.
 - Growth Management Principles of Connecticut Conservation and Development Policies Plan (C&D Plan) calls for revitalizing regional centers, expanding housing opportunity and choice, as well as concentrating investments that support both development and transportation.
 - C&D Plan also calls for promoting "housing mobility and choice across income levels utilizing current infrastructure and the preservation of existing residential neighborhoods and housing stock".
- Preserve and increase the supply of quality affordable housing in order to support economic growth and the development of stable and healthy communities and neighborhoods.

- According to the Connecticut State Data Center, the total state population is projected to grow to 3,564,130 in 2015 from its current level of 3,534,086 and the Connecticut Department of Labor projects annual employment growth of 13,457 jobs over the same period of time.
 - At fifteen percent of the state's economy, it is clear that housing is an important economic driver. However, equally important is the role housing plays as a facilitator of economic growth.
 - The state will need approximately 67,888 to 75,893 additional housing units (owner-occupied and rental) during the 2006-2015 time period to meet the growing needs. This translates to the production of an average of approximately 7,543 to 8,433 units per year.
 - Many communities have shown a heightened interest in, and taken steps to enable, the development of more affordable housing
- Preserve and increase the supply of affordable housing that expands housing choice and opportunity.
 - The annual area median income (AMI) in Connecticut for 2009 was \$87,678. In comparison the AMIs¹ for Connecticut's largest urban centers were: \$59,360 for Bridgeport; \$85,610 for Stamford/Norwalk; \$59,570 for Hartford/West & East Hartford; \$56,140 for New Haven/Meriden; \$46,830 for Waterbury; and \$56,350 for Norwich/New London.
 - Over 36% of homeowners and 48% of renters in Connecticut are cost burdened, where 30% or more of the household income is spent on housing costs. The *Out of Reach* study estimates that more than half of Connecticut renters are unable to afford the fair market rate for a two-bedroom unit.
 - Of the 1.3 million occupied housing units, 117,000 units are considered affordable housing through federal or state financing or deed restrictions.
 - Over the next 10 years mortgages and assistance contracts on more than 19,000 affordable assisted housing units will expire. Many of these units will require capital reinvestment in order to preserve them as quality housing affordable to low-income residents over the long term.
 - Prevent and end chronic homelessness.
 - In the final report *Connecticut Counts 2009*, volunteers counted 3,320 homeless households in Connecticut on the night of January 28, 2009.
 - It is estimated that in a 12 month period, approximately 33,000 individuals (including 13,000 children) in Connecticut experience homelessness to varying degrees.
 - During the *CT Counts 2009* survey, "rent problems" was the number one reason cited as the cause of homelessness.

¹ 2009 HUD Area Median Incomes

B. Affordable Housing and Community Development Goals

The overall goal of the community planning and development programs covered by this plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low-and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

1. Work To Ensure Decent Housing Is Available To All.
Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.
2. Work to Ensure That All of the State's Residents Live in a Suitable Living Environment.
A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.
3. Work to Ensure That All of the State's Residents Have Access to Economic Opportunities.
Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

C. Connecticut's Affordable Housing and Community Development Strategy

The state's long-term vision is that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing is a key component of attaining and sustaining economic growth.

In order to address all the citizens needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need. Finally, it is important that all efforts, state and local, be undertaken consistent with responsible growth principles that will make the most efficient uses of energy, land, public infrastructure and other societal resources over the long-term.

The state will marshal its resources to address Connecticut's housing development, housing support, and community development needs through the application of Responsible Development and Sustainable Communities' Livability principles to promote responsible development by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

Responsible development as an overarching principle includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. As per the responsible development policy, DECD will give priority to projects that reuse or capitalize areas within built-up lands, existing commercial properties, and brownfields.

Sustainable Communities as an overarching principle emphasizes Connecticut's commitment to building and sustaining safe, livable, healthy communities and will encourage investment and development that strengthens and revitalizes communities by providing more choices for affordable housing near employment opportunities; more transportation options that lower transportation costs and shorten travel times; and improve and protect the environment. This activity is consistent with the recommended State Plan of Conservation and Development.

The state will endeavor to "bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions". To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state's fair housing strategy in order to promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development and livability principles and strategies.

The state will work to preserve and increase the supply of quality affordable rental housing available to low-and-moderate-income households and improve

the ability of low-and-moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership.

The state will emphasize programs targeted at homelessness prevention and rapid re-housing and supportive housing as the primary means to prevent and end homelessness in Connecticut. The state will work to expand permanent supportive housing in Connecticut to break the cycle of long-term, chronic homelessness.

The state will work to revitalize communities by providing communities in need with:

- Assistance to undertake housing, community and economic development initiatives; and
- Assistance to help undertake community infrastructure, facility, and service projects affecting public health, safety and welfare.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current State Plan of Conservation and Development.

D. Evaluation of Past Performance

The DECD/DSS tracks its progress towards meeting goals set in the Consolidated Plan by identifying proposed accomplishments in the annual Action Plans followed by reporting actual accomplishments in its annual Consolidated Annual Performance and Evaluation Report (CAPER). DECD/DSS has reported on four of the five years of the 2005-10 Consolidated Plan in the submission of its annual CAPER. The 2009-10 CAPER will be the final report on actual accomplishments toward meeting the goals set in the 2005-10 ConPlan. The 2009-10 CAPER is due to HUD no later than September 28, 2010.

During the five years of the 2005-10 ConPlan, DECD/DSS has received approximately \$139 million from HUD under the four formula grant programs. DECD/DSS has made progress towards accomplishing the established priorities, strategies and actions to address affordable housing and community development needs identified in the 2005-10 ConPlan. To date the following cumulative counts for specific types of activities should be noted;

- 20 projects representing 356 new construction rental housing units funded by the HOME program;
- 9 projects representing 202 rehabilitated rental housing units funded by the HOME program;
- 36 projects representing 1452 rehabilitated public housing rental units funded by the SC/CDBG program;

- 5 projects representing 146 rehabilitated homeowner housing units funded by the HOME program;
- 37 projects representing 447 rehabilitated homeowner housing units funded by the SC/CDBG program;
- 8 projects representing 267 homeowner housing units assisted thru Down Payment activity funded by the HOME/ADDI program;
- 36 Public Facility projects representing 78,520 persons funded by the SC/CDBG program;
- 18 Infrastructure projects representing 30,375 persons funded by the SC/CDBG program;
- 4,442 clients received housing assistance and support services under the ESG program; and
- 153 persons living with HIV/AIDS received housing assistance under the HOPWA program.

HOUSING NEEDS ASSESSMENT & MARKET ANALYSIS

Sec. 91.305 Housing and homeless needs assessment.

- (a) *General. The consolidated plan must provide a concise summary of the state's estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the state clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with Sec. 91.110 and the citizen participation process conducted in accordance with Sec. 91.115. For a state seeking funding under the HOPWA program, the needs described for housing and supportive services must address the unmet needs of low-income persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas.*
- (b) *Categories of persons affected.*
- (1) *The plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a concise summary of the cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compared to the state as a whole. (The state must define in its consolidated plan the terms "standard condition" and "substandard condition but suitable for rehabilitation.")*
- (2) *For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.*
- (c) *Homeless needs. The plan must provide a concise summary of the nature and extent of homelessness (including rural homelessness and chronically homeless persons) within the state, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a*

brief narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available.

(d) *Other special needs.*

(1) *The State shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the State may specify, and describe their supportive housing needs.*

(2) *With respect to a State seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve.*

(e) *Lead-based paint hazards. The plan must estimate the number of housing units within the State that are occupied by low-income families or moderate-income families that contain lead-based paint hazards, as defined in this part.*

Section 91.310 - Housing market analysis.

(a) *General characteristics. Based on data available to the State, the plan must describe the significant characteristics of the State's housing markets (including such aspects as the supply, demand, and condition and cost of housing).*

(b) *Homeless facilities. The plan must include a brief inventory of facilities and services that meet the emergency shelter, transitional housing, permanent supportive housing, and permanent housing needs of homeless persons within the state. The inventory should also include (to the extent the information is available to the state) an estimate of the percentage or number of beds and supportive services programs that are serving people that are chronically homeless.*

(c) *Special need facilities and services. The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*

(d) *Barriers to affordable housing. The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

Demographics of Connecticut

Population Growth and Distribution

Table 1 presents historical population estimates and growth rates for Connecticut's eight counties. We report estimates for the year 1990 from Census and for 2000 and 2007 from the Connecticut Department of Public Health. The data shows that Hartford County grew at the slowest rate, while Tolland County grew at the fastest rate. Middlesex and Windham Counties had relatively high growth rates as well. Windham County's relatively high population growth rate may be related to the growth of Native American Tribal operations in New London County that itself grew relatively slowly.

County	1990	2000	2007	Period-to-Period Avg. Growth Rate	Overall Growth Rate 1990-2007
Fairfield	827,645	884,109	895,015	4.03%	8.14%
Hartford	851,783	858,026	876,824	1.46%	2.94%
Litchfield	174,092	182,388	188,273	4.00%	8.15%
Middlesex	143,196	155,224	164,150	7.08%	14.63%
New Haven	804,219	824,714	845,494	2.53%	5.13%
New London	254,957	259,326	267,376	2.41%	4.87%
Tolland	128,699	136,552	148,139	7.29%	15.11%
Windham	102,525	109,210	117,038	6.84%	14.16%

Source: 1990 US Census, 2000 and 2007 Connecticut Department of Public Health.

Table 2 displays historical population estimates for Connecticut's 169 towns. One observes that several municipalities have gained population while others both large and small have lost population (for example, Hartford, Bridgeport, and Norfolk). This is likely a continuing consequence of the urban populations' flight to suburbia as well as the aging and out-migration of young people. Retired persons who remain in the state may move to retirement communities as they downsize and economize on operational costs. Other retirees leave for warmer climes. Young people between the ages of 25 and 44 leave for many reasons but anecdotal evidence points to Connecticut's cost of living (housing, energy, and taxes) and the availability of abundant job opportunities elsewhere as important reasons.

Table 2: Connecticut Population Estimates by Town for 1990, 2000, and 2007

Town	1990	2000	2007	Town	1990	2000	2007
Andover	2,540	3,036	3,181	Franklin	1,810	1,835	1,891
Ansonia	18,403	18,554	18,550	Glastonbury	27,901	31,876	33,169
Ashford	3,765	4,098	4,453	Goshen	2,329	2,697	3,168
Avon	13,937	15,832	17,333	Granby	9,369	10,347	11,215
Barkhamsted	3,369	3,494	3,665	Greenwich	58,441	61,101	61,871
Beacon Falls	5,083	5,246	5,770	Griswold	10,384	10,807	11,390
Berlin	16,787	18,215	20,254	Groton	45,144	39,907	42,324
Bethany	4,608	5,040	5,566	Guilford	19,848	21,398	22,373
Bethel	17,541	18,067	18,514	Haddam	6,769	7,157	7,800
Bethlehem	3,071	3,422	3,549	Hamden	52,434	56,913	57,698
Bloomfield	19,483	19,587	20,693	Hampton	1,578	1,758	2,118
Bolton	4,575	5,017	5,116	Hartford	139,739	121,578	124,563
Bozrah	2,297	2,357	2,444	Hartland	1,866	2,012	2,077
Branford	27,603	28,683	28,984	Harwinton	5,228	5,283	5,564
Bridgeport	141,686	139,529	136,695	Hebron	7,079	8,610	9,232
Bridgewater	1,654	1,824	1,884	Kent	2,918	2,858	2,952
Bristol	60,640	60,062	60,911	Killingly	15,889	16,472	17,710
Brookfield	14,113	15,664	16,413	Killingworth	4,814	6,018	6,443
Brooklyn	6,681	7,173	7,886	Lebanon	6,041	6,907	7,354
Burlington	7,026	8,190	9,143	Ledyard	14,913	14,687	15,097
Canaan	1,057	1,081	1,094	Lisbon	3,790	4,069	4,205
Canterbury	4,467	4,692	5,100	Litchfield	8,365	8,316	8,671
Canton	8,268	8,840	10,086	Lyme	1,949	2,016	2,076
Chaplin	2,048	2,250	2,528	Madison	15,485	17,858	18,793
Cheshire	25,684	28,543	28,833	Manchester	51,618	54,740	55,857
Chester	3,417	3,743	3,834	Mansfield	21,103	20,720	24,884
Clinton	12,767	13,094	13,578	Marlborough	5,535	5,709	6,351
Colchester	10,980	14,551	15,495	Meriden	59,479	58,244	59,225
Colebrook	1,365	1,471	1,529	Middlebury	6,145	6,451	7,252
Columbia	4,510	4,971	5,331	Middlefield	3,925	4,203	4,248
Cornwall	1,414	1,434	1,480	Middletown	42,762	43,167	47,778
Coventry	10,063	11,504	12,192	Milford	49,938	52,305	55,445
Cromwell	12,286	12,871	13,552	Monroe	16,896	19,247	19,402
Danbury	65,585	74,848	79,226	Montville	16,673	18,546	19,744
Darien	18,196	19,607	20,246	Morris	2,039	2,301	2,345
Deep River	4,332	4,610	4,673	Naugatuck	30,625	30,989	31,931
Derby	12,199	12,391	12,434	New Britain	75,491	71,538	70,664
Durham	5,732	6,627	7,397	New Canaan	17,864	19,395	19,890
East Granby	4,302	4,745	5,122	New Fairfield	12,911	13,953	14,100
East Haddam	6,676	8,333	8,852	New Hartford	5,769	6,088	6,736
East Hampton	10,428	13,352	12,548	New Haven	130,474	123,626	123,932
East Hartford	50,452	49,575	48,697	New London	28,540	25,671	25,923
East Haven	26,144	28,189	28,632	New Milford	23,629	27,121	28,439
East Lyme	15,340	18,118	18,690	Newington	29,208	29,306	29,619
East Windsor	10,081	9,818	10,617	Newtown	20,779	25,031	26,790
Eastford	1,314	1,618	1,789	Norfolk	2,060	1,660	1,652
Easton	6,303	7,272	7,366	North Branford	12,996	13,906	14,406
Ellington	11,197	12,921	14,426	North Canaan	3,284	3,350	3,352
Enfield	45,532	45,212	45,011	North Haven	22,247	23,035	24,002
Essex	5,904	6,505	6,753	North Stonington	4,884	4,991	5,212
Fairfield	53,418	57,340	57,548	Norwalk	78,331	82,951	83,456
Farmington	20,608	23,641	25,084	Norwich	37,391	36,117	36,432

Connecticut Population Estimates by town for 1990, 2000, and 2007							
Town	1990	2000	2007	Town	1990	2000	2007
Old Lyme	6,535	7,406	7,384	Stratford	49,389	49,976	49,015
Old Saybrook	9,552	10,367	10,539	Suffield	11,427	13,552	15,104
Orange	12,830	13,233	13,813	Thomaston	6,947	7,503	7,818
Oxford	8,685	9,821	12,527	Thompson	8,668	8,878	9,231
Plainfield	14,363	14,619	15,450	Tolland	11,001	13,146	14,631
Plainville	17,392	17,328	17,193	Torrington	33,687	35,202	35,451
Plymouth	11,822	11,634	12,011	Trumbull	32,016	34,243	34,752
Pomfret	3,102	3,798	4,165	Union	612	693	751
Portland	8,418	8,732	9,537	Vernon	29,841	28,063	29,620
Preston	5,006	4,688	4,902	Voluntown	2,113	2,528	2,612
Prospect	7,775	8,707	9,273	Wallingford	40,822	43,026	44,679
Putnam	9,031	9,002	9,292	Warren	1,226	1,254	1,384
Redding	7,927	8,270	8,840	Washington	3,905	3,596	3,671
Ridgefield	20,919	23,643	23,872	Waterbury	108,961	107,271	107,174
Rocky Hill	16,554	17,966	18,808	Waterford	17,930	19,152	18,775
Roxbury	1,825	2,136	2,319	Watertown	20,456	21,661	22,128
Salem	3,310	3,858	4,102	West Hartford	60,110	63,589	60,486
Salisbury	4,090	3,977	3,987	West Haven	54,021	52,360	52,676
Scotland	1,215	1,556	1,725	Westbrook	5,414	6,292	6,618
Seymour	14,288	15,454	16,240	Weston	8,648	10,037	10,200
Sharon	2,928	2,968	3,022	Westport	24,410	25,749	26,508
Shelton	35,418	38,101	40,011	Wethersfield	25,651	26,271	25,781
Sherman	2,809	3,827	4,110	Willington	5,979	5,959	6,139
Simsbury	22,023	23,234	23,659	Wilton	15,989	17,633	17,715
Somers	9,108	10,417	10,850	Winchester	11,524	10,664	10,748
South Windsor	22,090	24,412	25,940	Windham	22,039	22,857	23,678
Southbury	15,818	18,567	19,678	Windsor	27,817	28,237	28,754
Southington	38,518	39,728	42,142	Windsor Locks	12,358	12,043	12,491
Sprague	3,008	2,971	2,981	Wolcott	13,700	15,215	16,407
Stafford	11,091	11,307	11,786	Woodbridge	7,924	8,983	9,201
Stamford	108,056	117,083	118,475	Woodbury	8,131	9,198	9,654
Sterling	2,357	3,099	3,725	Woodstock	6,008	7,221	8,188
Stonington	16,919	17,906	18,343				

Source: 1990 and 2000 US Census, 2007 Connecticut Department of Public Health

Ethnic Composition

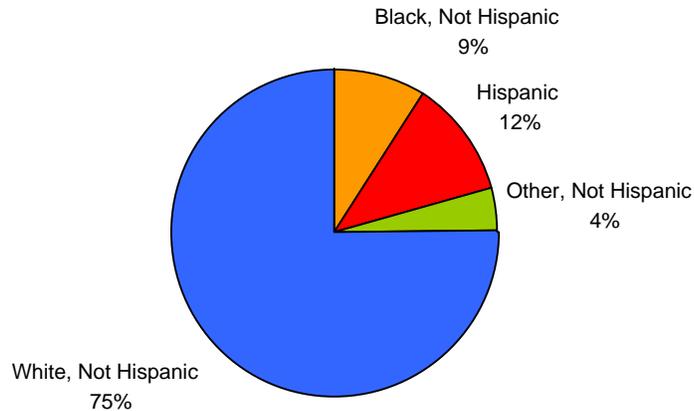
Table 3 shows the ethnic composition of each Connecticut county. Urban counties such as Fairfield, Hartford, and New Haven contain a larger share of Connecticut's non-white population.

Table 3: Connecticut Population by County and Race/Ethnicity for 1990, 2000, and 2008				
		1990	2000	2008
Fairfield	Black, Not Hispanic	75,056	86,410	88,438
	Hispanic	69,465	100,154	137,562
	Other, Not Hispanic	18,693	38,924	42,020
	White, Not Hispanic	648,672	639,103	618,876
Hartford	Black, Not Hispanic	79,106	94,693	102,828
	Hispanic	69,613	93,156	121,964
	Other, Not Hispanic	14,947	28,809	36,170
	White, Not Hispanic	343,330	614,044	604,747
Litchfield	Black, Not Hispanic	1,486	1,565	2,186
	Hispanic	1,820	2,672	6,988
	Other, Not Hispanic	1,675	4,287	16,754
	White, Not Hispanic	166,663	171,167	172,847
Middlesex	Black, Not Hispanic	5,170	6,109	6,899
	Hispanic	2,598	3,232	6,846
	Other, Not Hispanic	1,612	3,822	4,620
	White, Not Hispanic	127,777	135,681	143,559
New Haven	Black, Not Hispanic	75,148	88,675	98,409
	Hispanic	49,161	77,067	112,838
	Other, Not Hispanic	11,497	26,228	32,691
	White, Not Hispanic	642,688	604,364	590,183
New London	Black, Not Hispanic	10,123	12,215	11,581
	Hispanic	7,633	10,328	17,847
	Other, Not Hispanic	4,424	10,152	10,981
	White, Not Hispanic	219,184	214,531	214,056
Tolland	Black, Not Hispanic	1,442	1,663	4,132
	Hispanic	1,688	1,931	5,605
	Other, Not Hispanic	2,138	4,007	4,756
	White, Not Hispanic	112,651	117,710	131,540
Windham	Black, Not Hispanic	826	1,282	1,990
	Hispanic	4,039	3,575	9,741
	Other, Not Hispanic	1,102	2,835	2,344
	White, Not Hispanic	93,631	94,606	101,269
Connecticut	Total	2,865,058	3,294,997	3,448,711
	Black, Not Hispanic	248,357	292,612	315,883
	Hispanic	206,017	292,115	419,391
	Other, Not Hispanic	56,088	119,064	136,360
	White, Not Hispanic	2,354,596	2,591,206	2,577,077

Source: 1990 and 2000 CT State Data Center, 2008 ACS

Chart 1 shows that in 2008, 75% of Connecticut's population was white, while 25% consisted of other races and ethnicities. The racial and ethnic categories in Table 3 are not exhaustive and therefore the county totals in Table 3 are smaller than those in Table 1.

Chart 1: 2008 Ethnic Composition of Connecticut



Source: 2008 ACS

Age Distribution

Tables 4, 5, and 6 show Connecticut's age distribution for 1990, 2000, and 2008 respectively. The baby boomers (people born between 1946 and 1964) account for a significant part of the population in these years, while 20-29 year olds are leaving the state, ostensibly to avoid the high cost of living and find jobs elsewhere. Part of the explanation of the increasing share of the population occupied by older people is that they are aging in place and are not being replaced by sufficient numbers of young people. This is because the fertility rate of white females is about 1.8 and that of African-Americans is about 2.0 (still less than replacement, which is 2.1 births per woman), while the fertility rate for Hispanics is 2.2 (source Connecticut State Data Center).

Table 4: 1990 Connecticut Age Distribution by County

	Fairfield County	Hartford County	Litchfield County	Middlesex County	New Haven County	New London County	Tolland County	Windham County
Total Population	827,646	851,782	174,092	143,197	804,223	254,956	128,703	102,522
Age 0 - 4	6.9%	6.8%	6.9%	6.7%	7.0%	7.4%	6.8%	7.4%
Age 5 - 9	6.1%	6.3%	6.7%	6.1%	6.3%	6.7%	6.4%	7.5%
Age 10 - 14	5.9%	5.9%	6.1%	5.6%	5.9%	6.0%	5.8%	6.9%
Age 15 - 19	6.2%	6.4%	6.1%	6.5%	6.4%	6.6%	8.2%	7.0%
Age 20 - 24	7.0%	7.6%	6.2%	7.3%	7.8%	8.8%	11.6%	7.8%
Age 25 - 34	17.1%	17.9%	16.8%	18.3%	18.0%	19.3%	17.7%	17.6%
Age 35 - 44	15.7%	15.3%	17.1%	16.9%	15.1%	14.9%	16.6%	15.2%
Age 45 - 54	12.0%	10.6%	11.4%	11.1%	10.1%	9.9%	10.7%	10.2%
Age 55 - 64	9.8%	9.2%	8.7%	8.5%	8.7%	8.4%	7.3%	7.8%
Age 65 - 74	7.7%	8.1%	7.9%	7.3%	8.4%	7.0%	5.4%	7.0%
Age 75 - 84	4.2%	4.5%	4.7%	4.3%	4.8%	3.7%	2.8%	4.1%
Age 85+	1.4%	1.5%	1.5%	1.5%	1.6%	1.2%	0.8%	1.5%
Median Age	35.5	34.5	35.7	34.8	34.2	32.4	31.6	32.6

Source: CERC Datafinder 1990 Census

Table 5: 2000 Connecticut Age Distribution by County

	Fairfield County	Hartford County	Litchfield County	Middlesex County	New Haven County	New London County	Tolland County	Windham County
Total Population	882,567	857,183	182,193	155,071	824,008	259,088	136,364	109,091
Age 0 - 4	7.3%	6.4%	5.9%	6.2%	6.4%	6.3%	5.9%	6.1%
Age 5 - 9	7.6%	7.1%	7.1%	6.7%	7.0%	7.1%	6.5%	7.1%
Age 10 - 14	7.1%	7.1%	7.6%	6.5%	7.1%	7.1%	6.9%	7.5%
Age 15 - 19	5.8%	6.4%	6.0%	6.0%	6.6%	6.5%	8.3%	7.6%
Age 20 - 24	4.9%	5.4%	3.8%	5.0%	6.0%	6.0%	8.3%	6.4%
Age 25 - 34	13.4%	13.1%	11.6%	13.2%	13.6%	13.6%	12.9%	13.1%
Age 35 - 44	17.5%	16.6%	18.1%	17.9%	16.3%	17.6%	17.8%	17.2%
Age 45 - 54	14.0%	14.1%	15.8%	15.3%	13.7%	13.9%	14.5%	14.1%
Age 55 - 64	9.2%	9.1%	9.9%	9.5%	8.7%	8.9%	8.7%	8.6%
Age 65 - 74	6.8%	7.1%	7.0%	6.7%	6.8%	6.7%	5.4%	6.1%
Age 75 - 84	4.7%	5.5%	5.3%	4.9%	5.6%	4.7%	3.6%	4.5%
Age 85+	1.8%	2.0%	2.0%	2.0%	2.1%	1.6%	1.2%	1.8%
Median Age	37.3	37.7	39.6	38.5	37	37	35.7	36.3

Source: CERC Datafinder 2000 Census

Table 6: 2008 Connecticut Age Distribution by County

	Fairfield County	Hartford County	Litchfield County	Middlesex County	New Haven County	New London County	Tolland County	Windham County
Total Population	903,586	881,904	192,380	162,398	857,312	269,732	154,406	119,053
Age 0 - 4	6.3%	6.0%	5.0%	6.3%	5.9%	5.3%	5.4%	5.8%
Age 5 - 9	6.7%	5.9%	5.5%	5.5%	6.2%	6.0%	5.1%	5.4%
Age 10 - 14	7.2%	6.6%	6.3%	6.2%	6.5%	6.5%	5.7%	6.2%
Age 15 - 19	7.0%	6.9%	6.6%	6.5%	6.9%	6.8%	8.1%	7.5%
Age 20 - 24	6.1%	6.5%	5.8%	6.0%	6.9%	6.2%	10.5%	7.1%
Age 25 - 34	10.2%	11.7%	10.8%	11.2%	12.6%	12.6%	12.9%	14.3%
Age 35 - 44	14.9%	14.3%	14.1%	14.9%	14.3%	15.1%	13.6%	14.4%
Age 45 - 54	16.2%	15.6%	17.6%	16.7%	15.2%	16.6%	15.9%	15.7%
Age 55 - 64	12.0%	12.1%	13.6%	12.3%	11.6%	11.3%	11.5%	11.1%
Age 65 - 74	6.9%	6.9%	7.7%	7.6%	6.8%	6.8%	6.3%	6.6%
Age 75 - 84	4.4%	5.0%	4.3%	4.8%	4.8%	4.7%	3.6%	4.1%
Age 85+	2.2%	2.5%	2.7%	2.2%	2.5%	2.1%	1.5%	1.8%
Median Age	39.82	39.76	42.61	41.07	38.77	39.79	36.99	37.9

Source: CERC Datafinder 2008

Income Distribution

Table 7 shows the income distribution of Connecticut for 2008 for its eight counties. Fairfield County residents have the highest average household income and Windham County residents have the lowest average household income.¹

Table 7: 2008 Connecticut Income Distribution by County

	Fairfield County	Hartford County	Litchfield County	Middlesex County	New Haven County	New London County	Tolland County	Windham County
Total Households	326,398	338,086	76,049	66,941	321,391	104,906	54,567	44,712
Household Income								
\$ 0 - \$9,999	5.2%	6.5%	3.9%	3.4%	6.9%	5.1%	3.9%	6.3%
\$ 10,000 - \$19,999	6.0%	7.8%	6.8%	6.2%	8.5%	7.0%	5.8%	9.2%
\$ 20,000 - \$29,999	6.4%	8.2%	7.7%	7.0%	8.8%	8.6%	6.3%	10.0%
\$ 30,000 - \$39,999	6.8%	8.8%	7.9%	7.4%	8.6%	9.2%	7.4%	9.8%
\$ 40,000 - \$49,999	7.1%	8.7%	8.3%	8.1%	8.8%	9.4%	8.3%	9.5%
\$ 50,000 - \$59,999	6.5%	7.7%	7.6%	7.6%	7.9%	8.8%	8.1%	9.4%
\$ 60,000 - \$74,999	8.8%	10.2%	11.3%	11.0%	10.4%	11.6%	11.4%	12.1%
\$ 75,000 - \$99,999	12.1%	14.0%	15.8%	15.7%	13.8%	15.4%	16.1%	14.7%
\$100,000 - \$124,999	9.6%	10.0%	11.2%	12.1%	9.8%	9.9%	12.4%	8.9%
\$125,000 - \$149,999	7.1%	6.2%	7.2%	8.1%	6.0%	5.8%	8.1%	4.4%
\$150,000 +	24.5%	11.9%	12.3%	13.4%	10.6%	9.2%	12.2%	5.7%
Average Household Income	\$130,074	\$81,768	\$89,157	\$85,890	\$76,041	\$78,540	\$87,686	\$67,561
Median Household Income	\$81,058	\$63,239	\$70,291	\$74,132	\$60,718	\$62,230	\$73,510	\$54,859
Per Capita Income	\$48,024	\$32,340	\$35,904	\$36,468	\$29,467	\$32,209	\$32,578	\$26,380

Source: CERC Datafinder 2008

According to Hero (2009),² Connecticut has an income equality problem. In addition to having the second most unequal household income distribution in the country, Connecticut has had the greatest *growth* in household income inequality over the past several decades. Connecticut's highest-income households — the top 5% — received a quarter (24.9%) of all the income in the state. The poorest 20% of Connecticut's households received 3.3% of all income in the state.

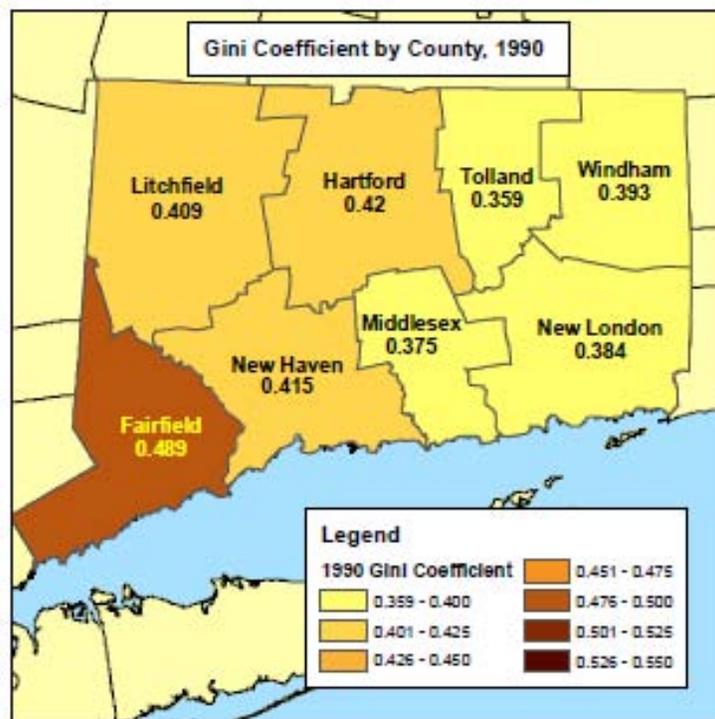
One measure of inequality is the Gini Coefficient. The Gini Coefficient ranges from 0 to 1, where 0 indicates perfect equality (a proportional distribution of income), and 1 indicates perfect inequality (where one person has all the income and no one else has

¹ Connecticut Voices for Children, <http://www.ctkidslink.org>

² Hero, Joachim (2009). "Connecticut Leads the Nation in Multiple Measure of Income Inequality: 2007" Connecticut Voices for Children, February.

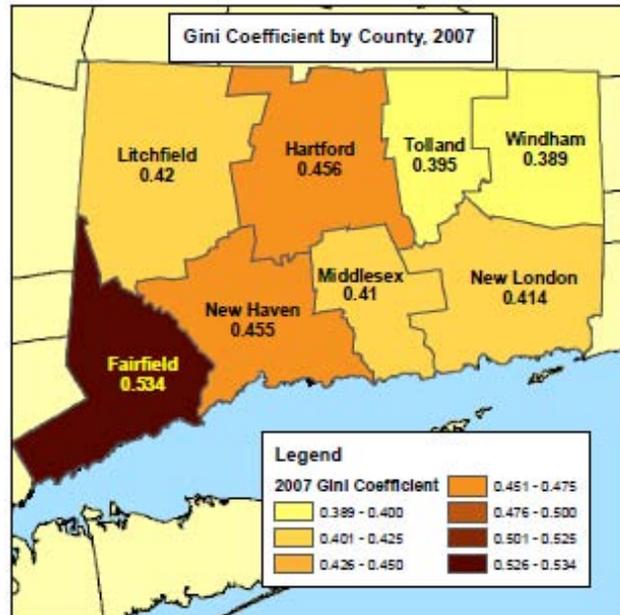
any). The Connecticut Gini Coefficient is 0.481, the only state with a higher Gini Coefficient is New York and the national Gini Coefficient is 0.464. The following maps show the Gini Coefficients for each Connecticut county in 1990 and 2000 (footnote 2). Unfortunately, the Gini Coefficients have been growing in seven of the eight counties. This is a problem, as research shows that income inequality negatively impacts health, economic opportunities, and quality of life. Children who grow up in poverty have poorer health, higher rates of learning disabilities and developmental delays, and poorer school achievement. They also are far more likely to be unemployed as adults than children who were not poor. This extends the income gap between Connecticut's high and low earners into future generations (footnote 2).

Figure 1: Connecticut's Gini Coefficient by County, 1990



Source: Connecticut Voices for Children

Figure 2: Connecticut's Gini Coefficient by County, 2007



Source: Connecticut Voices for Children

Poverty

Connecticut has one of the lowest poverty rates in the nation. In 2007, the U.S. Census Current Population Survey ranked Connecticut 7th for states with the lowest poverty rates, with 8.9% of its population being poor defined by Census poverty thresholds. Table 8 shows the number of Connecticut families below the poverty threshold and accounts for the number of children under 18 in the family.

Table 8: Connecticut Families Living in Poverty										
Families in poverty	Number of related children under 18 years									
	None	One	Two	Three	Four	Five	Six	Seven	Eight or more	
Below poverty level										
One person	10,189	10,189	-	-	-	-	-	-	-	-
Under 65	7,971	7,971	-	-	-	-	-	-	-	-
65+	2,218	2,218	-	-	-	-	-	-	-	-
Two people	2,796	1,487	1,310	-	-	-	-	-	-	-
Householder under 65	2,267	1,005	1,263	-	-	-	-	-	-	-
Householder 65+	529	482	47	-	-	-	-	-	-	-
Three people	1,699	224	527	947	-	-	-	-	-	-
Four people	1,464	67	160	614	624	-	-	-	-	-
Five people	946	12	66	146	466	256	-	-	-	-
Six people	398	2	10	21	72	217	77	-	-	-
Seven people	187	1	4	5	30	44	74	28	-	-
Eight people	67	-	-	-	3	17	17	21	8	-
Nine or more people	65	-	-	-	2	7	12	15	19	10

Source: 2007 U.S. Census Current Population Survey (CPS)

Homelessness

HUD defines a “homeless” person is an individual who lacks a fixed, regular, and adequate nighttime residence; an individual who has a primary nighttime residence that is supervised by a publicly- or privately-operated shelter designed to provide temporary living accommodations; an institution that provides a temporary residence for individuals intended to be institutionalized; or, a public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings. This definition of homelessness does not include individuals imprisoned or detained pursuant to an act of Congress or state law.

In accordance with HUD guidelines, Connecticut conducted its first ever “point-in-time” count of the sheltered and unsheltered homeless populations on the night of January 28, 2009. (Due to hazardous weather conditions on January 28, 2009, some CT Communities chose to conduct the Count on January 29, 2009. Those communities were: BOS-Hartford North, BOS-Litchfield County, BOS-Manchester, BOS-Tolland, BOS-Windham, Bridgeport/Stratford/Fairfield, Bristol, Greater Danbury, and Waterbury.)

In the final report *Connecticut Counts 2009*,³ volunteers counted 3,320 homeless households. In accounting for the homeless sheltered population, *Connecticut Counts 2009* does not incorporate into the results residents of transitional housing programs that are not specifically designated for homeless people. For example, residents of mental health, substance abuse, and child welfare programs counted only if the program specifically serves homeless people.

Sponsors of the report, Connecticut Coalition to End Homelessness, Reaching Home Campaign – Partnership for Strong Communities and Corporation for Supportive Housing, have stated this 3rd Connecticut Count will paint a fuller picture of levels of homelessness, including but not limited to trends and characteristics of those who are homeless. Count years 2007 and 2008 established baseline measure which now affords advocates the opportunity to offer effective comparison over a period of years. In fact, the sponsors prefer to give the public a more holistic perspective. They estimate that in a given 12-month period, approximately 33,000 individuals (including 13,000 children) in Connecticut experience homelessness to varying degrees. This figure encompasses those who are struggling on the brink of losing their homes in addition to those that experience homelessness.

The results indicate that just under two-thirds of sheltered adults in families were between ages 22 and 39, compared to the majority of sheltered single adults (59%) who were between 40 and 59 years old. Interestingly, 70% of sheltered single adults are male, whereas 90% of sheltered adults in families are female. This suggests that most homeless women belong to families as single mothers. Similar trends prevail in the unsheltered population, where 80% of single adults are male and 74% of adults in families are female.

To better trace the roots of homelessness, surveyors interviewed the homeless about the primary reason for leaving their last permanent residence. The results appear in Table 9.

The Department of Social Services has historically reported the leading causes of homelessness as alcohol/drug abuse, unemployment, and insufficient income. Across all groups in the *CT Counts 2009* survey, “rent problems” was the number one reason cited as the cause of homelessness. Although rather vague, the reason “rent problems” refers to a household’s failure to make periodic housing payments. This failure could be attributed to a number of financial or housing problems such as a lack of affordable housing supply in Connecticut. In addition to forces in the housing market, rent problems could be caused by personal issues such as substance abuse or unemployment. Another popular choice for respondents was the “other” category, which could also be interpreted in a number of ways, not the least of which could be a problem

³ See http://www.cceh.org/pdf/count/connecticut_counts_2009_abridged.pdf

with alcohol or other drug abuse. At the same time, chemical dependency may trigger several of the above scenarios—especially family/friend conflict, eviction, or hospitalization. Among single adults, a striking 13% of sheltered and 14% of unsheltered persons left their place of permanent residence to go to jail, and once released were forced into poverty and homelessness. It is common for de-incarcerated persons to have difficulty finding a job and an affordable housing unit after they are released; many eventually return to jail.

Table 9: Reason Left Last Residence								
	Sheltered				Unsheltered			
	Single Adults	%	Adults in Families	%	Single Adults	%	Adults in Families	%
Rent Problems	636	26	135	32	151	31	1	17
Evicted for a reason other than rent problems	167	7	31	7	47	10	0	0
Conflict with family or friends	416	17	78	18	101	21	2	33
Overcrowding	36	1	35	8	0	0	0	0
Domestic Violence	103	4	89	21	17	4	0	0
Went to prison or jail	237	10	8	2	43	9	1	17
Went into the hospital	93	4	2	0	26	5	0	0
Housing condemned	11	0	5	1	3	1	0	0
Fire	11	0	2	0	2	0	0	0
Other	551	23	77	18	94	19	0	0
Unknown	377	16	30	7	120	24	2	33

Source: CT Counts 2009

The survey volunteers inquired where the homeless have slept in the last 30 days. Respondents were given the opportunity to list more than one location. Their responses appear in Table 10.

It should not be surprising that the sheltered population displayed a strong preference for either an emergency shelter or some type of transitional housing in the 30 days prior to

the survey. Those unsheltered remained in the same condition or opted to stay with relatives or friends rather than enter into an emergency or transitional shelter. Difficulty arises when one attempts to analyze the precise fraction of households that resided in each of the above locations as seemingly over 100% of the sample population responded because each household could identify more than one location.

Table 10: Where Slept in Last 30 Days								
	Sheltered				Unsheltered			
	Single Adults	%	Adults in Families	%	Single Adults	%	Adults in Families	%
Non-housing*	2	1	0	0	208	85	2	100
Emergency Shelter	224	71	42	71	0	0	0	0
Transitional Housing for Homeless Persons	51	16	7	12	0	0	0	0
Psychiatric Facility	0	0	0	0	0	0	0	0
Substance Abuse Treatment Facility	1	0	0	0	0	0	0	0
Hospital	0	0	0	0	0	0	0	0
Jail/prison	0	0	0	0	0	0	0	0
Domestic Violence Situation	0	0	1	2	0	0	0	0
Living with Relative or Friend	6	2	2	4	0	0	0	0
Rental Housing, Own Apartment or House	1	0	0	0	0	0	0	0
Hotel or motel	0	0	0	0	0	0	0	0
Other	6	2	2	4	7	3	0	0
Unknown	25	8	5	8	29	12	0	0

*Non-housing includes street, park, car, bus, station, parking garage, campground, woods, abandoned building, etc.
Source: CT Counts 2009

A regularly reported measure of homelessness in Connecticut comes from the Department of Social Services' *Annual Homeless Shelter Demographic Report*. The latest report states that from October 2007 to September 2008, 13,642 people used available emergency shelters in the state. However, in the same period, these shelters had to turn away people 33,850 times. The three cities with the highest "turned away" rates among reporting shelters were New Haven, Vernon, and Hartford; all turn-aways number in the thousands annually.

Of the total number of homeless clients served by homeless shelters from 2007-2008, 10,029 (73.6%) were single. There were 3,613 (26.4%) families that stayed in homeless shelters, and those families included 2,209 (61.2%) homeless children.

An accurate record of the chronically homeless is difficult to realize even with the best survey methodologies. *CT Counts 2009* surveyed those persons who have been without a permanent residence for various lengths of time. If respondents indicated that this period was greater than three years, researchers categorized them as "chronically homeless."

The results convey that an alarming 55% of unsheltered single adults were chronically homeless. The second highest rate (34%) occurred with sheltered single adults. It is important to note that single homeless adults also reported a high incidence of disability—be it mental, physical, or developmental. A high percentage, 40% of sheltered and 45% of unsheltered single adults, cited that they had some type of health condition that limits their ability to work, get around, care for themselves, or otherwise care for their needs. Further, 41% of sheltered and 26% of unsheltered adults were in need of mental health services at the time of the count. If disabled persons are systematically prone to long periods of homelessness, it suggests that current services may be insufficient and that the public and private sectors should expand the supply of supportive services and living accommodations for them. Table 11 displays the distribution of sheltered and unsheltered subpopulations. The largest group of sheltered people is chronic substance abusers, while the second largest group is severely mentally ill.

Table 11: Homeless Populations and Subpopulations in Connecticut				
Household Type	Sheltered		Unsheltered	Total
	Emergency Shelter	Traditional Housing		
Persons in Individual Households	1,503	682	588	2,773
Persons in Family Households with Children	906	929	19	1,854
Total Homeless Persons in Households	2,409	1,611	607	4,627
Subpopulation Type	Sheltered		Unsheltered*	Total
Chronically Homeless	578		297	1875
Severely Mentally Ill	864		197	1,061
Chronic Substance Abuse	1,327		358	1,685
Veterans	401		123	524
Persons with HIV or AIDS	164		39	203
Victims of Domestic Violence	260		34	294
Unaccompanied Youth less than 18 Years	11		0	11

*Provision of information on unsheltered homeless subpopulations was optional in the 2008 CoC application.
Source: Continuum of Care 2008

The Continuum of Care, a HUD-sponsored program, is a community-based, long-range plan that addresses the needs of homeless persons in order to help them reach maximum self-sufficiency. The plan, developed through collaboration with a broad cross section of the community, is based on a thorough assessment of homeless needs and resources. HUD recommends the Continuum of Care as a comprehensive and strategic approach to addressing homelessness. The application process for Continuum of Care funding includes an estimate of homeless populations and subpopulations for each state. One aspect of the Continuum of Care program is that it funds housing-related projects designed to serve the homeless population. Table 12 shows the funding awards received by Connecticut homeless housing programs in 2008.

Table 12: Continuum of Care Funding Awards by Program Component

Program Component	# of Projects	New Projects	Renewal Projects	Total	% of State Award
Permanent Supportive Housing	88	\$1,097,904	\$18,548,275	\$19,646,179	74%
Transitional Housing	23	\$0	\$5,361,633	\$5,361,633	20%
Supportive Services Only	4	\$0	\$737,078	\$737,078	3%
Homeless Management Information Systems (HMIS)	7	\$30,902	\$373,153	\$404,055	1.5%
Safe Haven	2	\$0	\$405,625	\$405,625	1.5%
Grand Total	124	\$1,128,806	\$25,425,764	\$26,554,570	100%

Source: Continuum of Care 2008

From October 2007 to September 2008, the DSS reports that about 36.5% of the clients served in Connecticut shelters were white. Black or African American and Hispanic individuals were the second and third highest concentrations with 35.1% and 25.6% shares respectively. As a percentage of the total population within each race, African-Americans and Hispanics displayed disproportionately greater need. Whereas CERC estimated the white population to be nearly 3 million in 2006, the black and Hispanic populations each fall under 450,000 persons. Relative to population size, 1.49% of African-Americans and 0.91% of Hispanics were homeless, while a much smaller percentage was whites. In sum, eight times as many African-Americans and five times as many Hispanics than whites experienced homelessness. Similar trends were uncovered in the point-in-time figures we display in Table 13.

Table 13: Homelessness by Race

Race/Ethnicity of Head of Household	Sheltered		Unsheltered	
	Single Adults	Adults in Families	Single Adults	Adults in Families
Black or African American	46	22	12	0
White	59	3	9	0
Hispanic/Latino	26	12	9	2
Other or Unknown	37	25	24	0

Source: CT Counts 2009

As in other parts of the survey, respondents were able to check off any category in which they fit.

The *Connecticut Counts 2009* final report as well as the DSS annual report reveals that the state mimics certain national demographic trends with regard to the homeless population: most are single adults, half of whom have a behavioral health disability and

half of whom have been homeless for longer than one year. Singles are mostly male, and aging. Families are younger, have much lower levels of disability, and are homeless for shorter periods. Of those not yet homeless, at risk populations are families living below the federal poverty levels, individuals released from correctional institutions, women and children leaving domestic abuse shelters, people suffering from severe mental health or substance abuse problems, and young people no longer age-eligible for foster care or those leaving the juvenile justice system.

While shelters do not provide a solution to homelessness, they are crucial to a well-functioning society. Many of the homeless are in need of mental health services, substance abuse services, self-care assistance, HIV/AIDS treatment, and range of other types of counseling. Increasing the number of facilities that cater to these needs while at the same time providing temporary, dependable residence, is one major avenue to address the problem of homelessness.

Incarceration

The Connecticut Department of Correction's 2008 Annual Report states that there were 19,413 people incarcerated in the 18 Connecticut facilities. The number of admissions for the 2007/2008 fiscal year was 34,541 and the number of releases for the same period was 34,016. The average age for males is 33 and the average age for females is 34. Ten inmates are on death row, with the last execution being in 2005. Table 14 displays the demographic composition of the incarcerated population by gender, race/ethnicity, and age in Connecticut for 2002, 2003, and 2004. The data show that the largest subpopulation is African-American and overwhelmingly male. Most inmates are between the ages of 19 and 45, usually the most productive years of one's life.

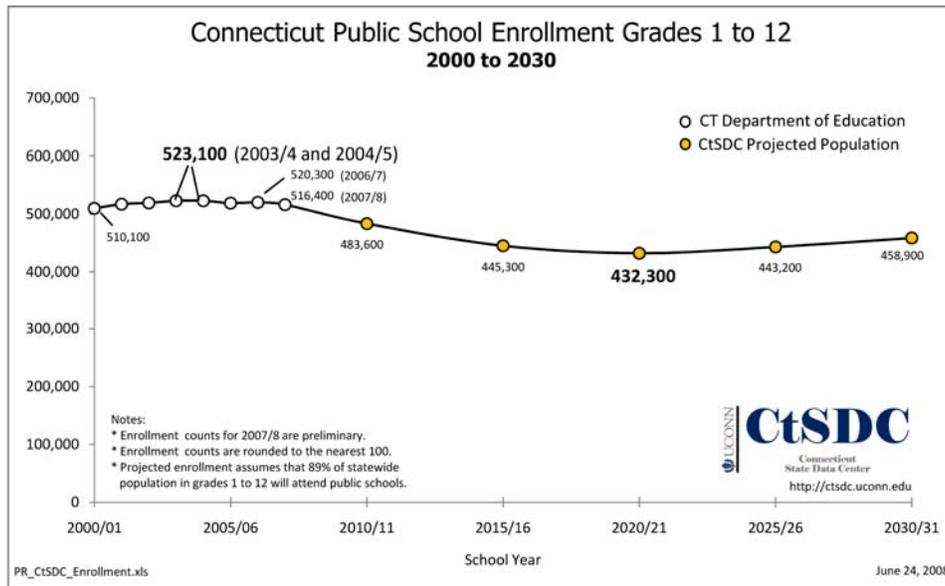
Table 14: Connecticut's Incarcerated Population				
		2007	2008	2009
Total		18,892	19,413	18,891
Gender	Male	17,484	18,074	17,652
	Female	1,408	1,339	1,239
Race/Ethnicity	Black	8,102	8,358	8,106
	White	5,581	5,715	5,683
	Hispanic	5,091	5,224	4,988
	Other	118	116	114
Age	Below 16	27	22	25
	16-18	887	814	680
	19-20	1,008	1,038	1,071
	21	629	614	623
	22-24	2,127	2,089	2,003
	25-27	2,202	2,265	2,103
	28-30	1,968	2,086	2,053
	31-35	2,665	2,712	2,758
	36-45	4,778	4,872	4,591
	46-60	2,383	2,637	2,698
	Above 60	218	264	286

Source: CT Department of Corrections 2009

Student Population

The Connecticut State Data Center (CtSDC) created Chart 2 to show the past, present, and future of Connecticut's public school enrollment rate for grades 1 to 12. Chart 2 suggests a 17% decrease in the enrollment rate from the 2007/08 school year through 2020/21. From October 2006 through October 2007, 131 school districts (67%) experienced reduced enrollment or it was unchanged. For the same period, enrollment for the state as a whole dropped by 4,000 (0.7%). The CtSDC projects that enrollment will decline by 100,000 in grades 1 through 12 by 2020; however, it projects a net gain of 6% in K-12 population in the urban core and urban periphery from 2000 through 2030.

Chart 2: Connecticut School Enrollment Past, Present and Projected



Educational Attainment

In addition to the age distribution of a region’s population, educational attainment measures the quality of training of the underlying population, and speaks to the overall quality of the labor force and the likelihood that high value-added and technology-focused job opportunities will be attracted to the area. Table 15 displays educational attainment levels by county, grouped into three major categories: less than high school (grades K-12), high school or more (high school graduate and any form of college schooling), and bachelor’s degree or higher.

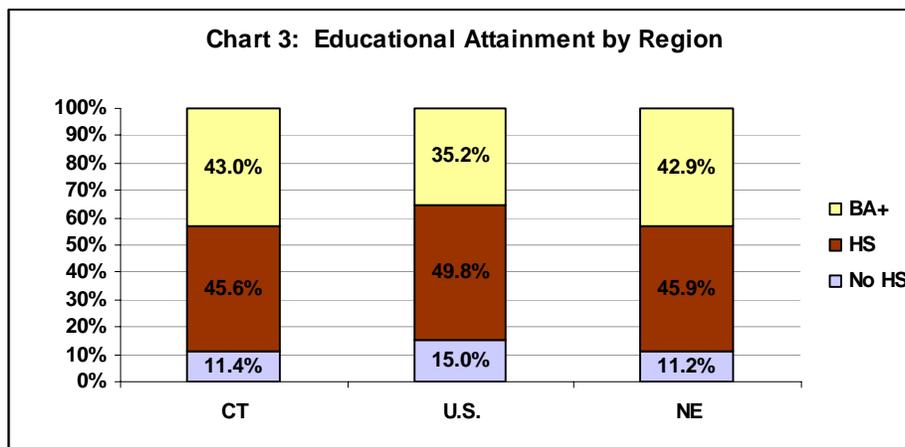
Table 15: Connecticut Educational Attainment

	Connecticut	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Population Age 25 Years and Over	2,364,317	597,212	595,865	132,160	115,187	568,429	180,901	94,628	79,935
Less than 9 th Grade	4.7%	5.9	5.6	2.4	2.6	4.6	2.5	1.9	6.1
Grades 9-12	6.6%	6.0	7.2	5.9	5.3	7.1	5.5	6.5	9.6
High School or more	88.7%	88.1	87.2	91.7	87.0	88.3	92.0	91.6	84.3
High School Graduate	28.0%	23.2	28.0	34.1	26.0	29.4	32.7	27.9	34.9
Some College, No Degree	17.6%	14.5	17.9	19.5	19.1	18.3	19.8	20.4	19.5

Associate Degree	7.5%	6.5	7.3	8.6	7.8	8.0	8.1	8.0	7.4
Bachelor's Degree or more	35.6%	43.8	33.9	25.9	34.1	32.7	31.4	35.3	22.5
Bachelor's Degree	20.4%	24.6	19.8	18.3	22.8	18.2	17.5	21.4	14.2
Graduate or Prof. Degree	15.2%	19.3	14.2	11.2	11.2	14.4	13.9	13.9	8.3

Source: U.S. Census Bureau, 2008 American Community Survey

While the range of attainment for high school education is relatively uniform—all counties are within 4.5 percentage points of the 89% mark—the population share for attainment of college degrees varies more widely with Fairfield County’s populace who attain postsecondary degrees at two times the rate of residents in Windham County.



Source: 2008 American Community Survey

Chart 3 compares 2008 educational attainment levels on a regional scale, evaluating Connecticut (CT), New England (NE), and the United States. The level of educational attainment in Connecticut and New England exceeds the national average. Relative to the United States, Connecticut and New England have larger shares of their populations holding bachelor level or higher degrees.

HIV/AIDS

HIV/AIDS continues to be a major concern in Connecticut. The disease first appeared in the state during the early 1980s, and the number of HIV/AIDS cases continues to rise despite a slowing rate of growth. As of 2008, the Connecticut Department of Public Health reported there were 10,860 persons living with HIV/AIDS (PLWHA). However, this number is almost certainly an underestimate of actual HIV/AIDS cases in the state because HIV reporting was not required prior to 2002 and some PLWHA are not aware of their infection. Table 16 provides a sense of the trend in HIV/AIDS cases in Connecticut over the last year.

Table 16: Trends in HIV/AIDS Cases				
Year	Reported AIDS	Reported HIV	Deaths	Prevalent HIV AIDS
1998	642	4	309	5,977
1999	580	3	315	6,378
2000	580	4	303	6,791
2001	553	3	288	7,164
2002	592	253	284	7,880
2003	688	253	270	8,497
2004	671	266	295	9,025
2005	569	732	253	9,478
2006	508	767	223	9,957
2007	418	772	219	10,426
2008	358	387	16	10,860

Source: CT Dept. Public Health 2008

The PLWHA population in Connecticut is concentrated in the three largest urban areas in the state: Hartford, New Haven, and Bridgeport. These three cities contain 4,998 PLHWA, which is 46% of the total PLWHA population in Connecticut. Table 17 provides specific numbers of PLWHA in selected Connecticut cities.

Table 17: PLWHA in Selected Cities	
Town of Residence	People Living with HIV/AIDS
Bloomfield	77
Bridgeport	1,343
Bristol	89
Danbury	225
East Hartford	205
East Haven	69
Greenwich	69
Hamden	125
Hartford	2,075
Manchester	93
Meriden	218
Middletown	153
Milford	64
New Britain	404
New Haven	1,580
New London	192
Norwalk	352
Norwich	145
Stamford	543
Stratford	98
Torrington	64
Wallingford	64
Waterbury	701
West Hartford	79
West Haven	197
Windham	120
Other Towns	1,516
Total (Statewide)	10,860

Source: CT Dept. of Public Health 2008

Trends and Projections

Aging Population

As the state's population ages in place, young talent is not replenishing those retiring—the birth rate is below replacement and young adults continue to leave the state. Within twenty-two years (from 2000-2030), 374,534 more people (totaling 817,719) will be 65 years of age and older.⁴ This is an increase of 75% from 2000. The troubling part is that this group will balloon from 14% of the overall state population in 2000, to 22% in 2030. There will be a larger number of people in the over 65 category, as well as a higher percentage of our population. In this same period—as the current 30 to 64 year olds move into the next age range—the 20-29 year olds are not staying in Connecticut to keep the relative shares constant.

The problem is two-fold: 85% of businesses surveyed in 2007 said that they have no strategy in place to offset the impending retirement of the baby-boomer generation,⁵ and there is a talent shortage already. With the loss of this generation of employees goes a deep-rooted institutional knowledge that will take years for new workers to replace. Some ways firms have tackled this problem is to offer flextime to retirement age workers in order to keep them until they find replacements, or keep them on a short-term basis to teach the new wave of workers.⁶

There are only two ways to reverse this trend: rely solely on immigrants coming into the state or focus on keeping recent high school and college graduates in Connecticut. The future of the state hinges on whether thousands of young people will launch their educations, their graduate studies, and their careers in New England.⁷ Moreover, it is crucial to find entry-level jobs that offer sufficient pay and upward mobility to entice young Connecticut students to stay. Without a steady wage and the ability to earn higher pay, graduates and other young adults are leaving the state due to the high cost of living that includes housing, energy and taxes among others.⁸ Policies to stimulate more entry-level, non-service jobs are imperative to stem the tide of the graying Connecticut workforce.

⁴ Connecticut State Data Center. *CtSDC: 2010 to 2030 Population Projections – State-Wide Stand-Alone*. <<http://ctsdc.uconn.edu/Projections.html>>

⁵ Boston.com – HR Center. *Aging workforce a challenge for most firms in the regions, NEHRA survey says*. Boston.com, HR Center. <<http://www.boston.com/jobs/nehra/072307.shtml>>

⁶ Business Wire, *The New England Council releases studies on Connecticut's aging workforce*. 29 March 2007. <http://www.businesswire.com/portal/site/google/?ndmViewId=news_view&newsId=20070329005770&newsLang=en>

⁷ Coelen, Stephen and Joseph Berger. *New England 2020: A forecast of educational attainment and its implications for the workforce of New England state*. http://www.nmefdn.org/uploads/NE_2020_FR.pdf.

⁸ The Connecticut Business and Industry Association surveys have documented this phenomenon.

Migration

As the demographics of Connecticut change, minorities will assume a larger role in the future workforce. By 2012, 40% of young workers in Connecticut will be minorities; while by 2020, 50% of young workers in Connecticut will be minorities (footnote 6). The growing role for minorities should allow more opportunity for jobs and prosperity in the near future. However, high school graduation rates among working age (25-64) Hispanics in Connecticut is 70.1%, compared to 85.6% for blacks and 94.6% of whites.⁹

This trend continues in post-secondary education as well. There is an 18% gap between whites and minorities in the percentage of 25- to 64-year-olds with a bachelor's degree or higher in Connecticut, which is one of the largest gaps in the United States. Among the same population, 13% of Hispanics, and 16% of blacks, the largest minority populations in Connecticut, have a bachelor's degree or higher, compared with 41% of whites.¹⁰ Moreover, 40% of the Hispanic population that began college completed it with a four-year degree compared to 56% of the white population (footnote 6).

This is a disturbing trend considering Connecticut's workforce will rely increasingly on minority groups to fill its ranks in the future. Educational policies need to reflect diversity in the workforce and embrace the changing demographics of our state. It is important to allow access to all citizens looking for a proper education. Although Connecticut's most available jobs over the next ten years require just on-the-job training, high-paying, stable jobs are available to those with some post-high school education.

Over a third (34%) of Connecticut's job openings in the next ten years require post-secondary education, while 38% require short-term on-the-job training.¹¹ However, the difference in average wage for those occupations requiring only short-term on-the-job training (most notably cashiers, retail salespersons and wait-staff) and those occupations requiring post-secondary education (such as registered nurses, accountants and lawyers) is close to \$20 per hour (footnote 11). The incentive to pursue higher education is clear, yet there is still a gap in Connecticut minority achievement.

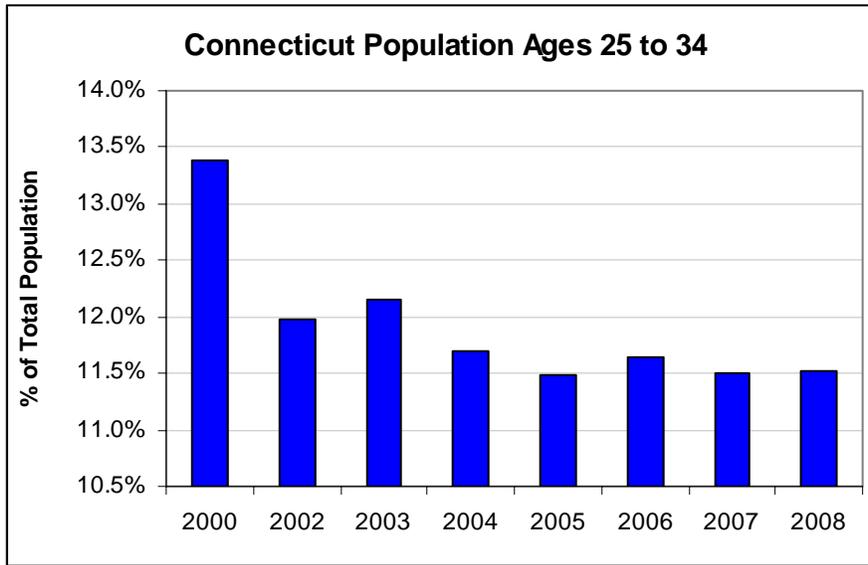
Since 2000, Connecticut has lost a higher percentage of its 25- to 34-year-old population than any other state in the nation. The state's population for that age cohort declined by 14% from 2000 to 2008 (Chart 4). The U.S. Census Bureau projects this lower percentage of working-age residents to continue through 2030.

⁹ US Census Bureau. *American Community Survey Public Use Microdata Sample*, http://factfinder.census.gov/home/en/acs_pums_2007_3yr.html.

¹⁰ The National Center for Public Policy and Higher Education. *Measuring Up 2008*. http://measuringup2008.highereducation.org/print/state_reports/long/CT.pdf.

¹¹ Connecticut Department of Labor – Labor Market Information. *Connecticut Job Outlook by Training Level 2006-2016*. http://www.ctdol.state.ct.us/lmi/pubs/soaring_2006-16.pdf.

Chart 4: The Brain Drain



Maintaining a healthy proportion of working-age residents is critical to any state. Members of that group make an important contribution to the regional tax base, which helps support older and younger members of the population and the social and educational services they require.

A possible factor contributing to the loss of young workers includes Connecticut's relatively high housing prices. From 2000 to 2008, the median home sales price in Connecticut rose by 83.3%, and the median gross rent in the state increased by 42.4%. Many of Connecticut's younger working residents may have been drawn to other states with lower costs of living.¹²

SUMMARY

The State of Connecticut's population is growing slowly, but the workforce that Connecticut needs is moving away. Since the 1990 census, the urban population has moved into suburbia, baby boomers are retiring and moving to warmer climates, minority immigrant rates are rising, and young people (ages 25-44) are leaving in record numbers because the cost of living is too expensive. The largest generation in 1990 (ages 25-34) is still the largest generation in 2007 (ages 45-54); businesses will be struggling for workers once this generation moves on. Connecticut is on pace with New England educational attainment percentages and ahead of the nation's averages, but a focus on increasing these shares is paramount for the future of the state.

¹² Presentation by Peter Francese, February 15, 2008 at the CBIA Outlook Conference.

Factors of Economic Growth

Housing Market and Housing Affordability

Housing and the Economy

Overview

The role of housing or rather the role of housing construction and maintenance as an economic driver is well understood and recognized. Construction activity is economic activity—goods and materials are produced, sold, and purchased and jobs are created—and the largest portion of most people’s personal consumption is related to housing.

The National Association of Home Builders (NAHB) estimates that for every 100 single family homes built in a “typical U.S. metropolitan area,” \$16 million in local income and \$1.8 million in taxes and other revenue for local governments are generated, and 284 local jobs are created.¹³ These are “one-year impacts that include both the direct and indirect impact of the construction activity itself and the impact of local residents who earn money from the construction activity spending part of it within the local area” (footnote 1). These same 100 units will also generate \$3.2 million in local income, \$648,000 in taxes and other revenue for local governments, and 63 local jobs annually.

NAHB also estimates that “the one-year local impacts” of building 100 multifamily units in the “typical U.S. metropolitan area include, \$7 million in local income, \$710,000 in taxes and other revenue for local governments, and 133 local jobs” (one year impacts) (footnote 1). These same 100 units will also generate “\$3.2 million in local income, \$461,000 in taxes and other revenue for local governments, and 52 local jobs” (footnote 1).

As illustrated above, housing contributes to economic output in two ways: 1) new construction, remodeling, and real estate transaction fees; and 2) personal consumption of housing related goods and services (e.g. furniture, appliances, house cleaning, lawn care, etc.).

Home building and housing services account for approximately 15.24% of Connecticut’s gross domestic product¹⁴ – about \$31 billion annually.

At fifteen percent of the state’s economy, it is clear that housing is an important economic driver, however, equally important is the role housing plays as a facilitator of economic growth.

¹³ “The Local Impact of Home Building in a Typical Metropolitan Area Income, Jobs, and Taxes Generated,” National Association of Home Builders, October 2005.

¹⁴ Housing’s Contribution to Gross State Product: In-Depth Analysis, National Association of Home Builders September 6, 2005, Natalia Siniavskaia, Ph.D.

Above all else, to operate, businesses need people. Even the most automated factories have workers, and workers need a place to live. This simple, but often overlooked relationship was not lost on Samuel Colt. Colt, who understood that affordable, quality housing was an absolute necessity in attracting skilled workers “built a community surrounding the [Colt] factory that included housing, gardens, and a social hall and library.”¹⁵

Times have, of course, changed. In Colt’s day it was in the best interest of businesses to safeguard their large fixed investments (factories) and maintain their skilled workforce by investing in workforce housing. In today’s global economy however, businesses are highly mobile and fixed investments are not as fixed as they once were; instead of investing in housing for their workers, companies locate where workforce housing is readily available. Mobility is not just true for businesses. Today’s workforce is equally mobile. Advances in communications technology (the internet, email, cell phones, etc.) and the availability, diversity, and relatively low cost of transportation have made it possible for long-distance relationships to be maintained in a highly personal and near “real-time” way.

This new mobility does not change the fact that available and affordable housing are an absolute necessity for economic growth. What changes is “who” needs to make the investment. The reality is that neither businesses nor workers have to make the investment because they can relocate to where the housing is both available and affordable.

Housing as a Facilitator of Economic Growth

The relationship between the availability and affordability of housing and economic growth is fairly simple. In order for businesses to grow, they need skilled workers. As more workers move into a region, demand for housing increases.

Basic economic theory tells us that the quantity demanded rises as prices fall and that the quantity supplied rises as prices rise. When the quantity supplied exceeds the quantity demanded prices tend to fall and, conversely, when the quantity demanded exceeds the quantity supplied prices tend to rise.

Further, the willingness of a producer to produce a good diminishes as the price the market is willing to pay for that good approaches the cost of producing and selling that good.

¹⁵ Coltsville Special Resource Study, U.S. Department of the Interior, National Park Service, www.coltsvillestudy.org, September 20, 2005

Affordability and Employment Growth

Section 8-39a of the Connecticut General Statutes (CGS) defines “Affordable Housing” as housing for which persons and families pay 30% or less of their annual income, where such income is less than or equal to the area median income for the municipality in which such housing is located, as determined by the United States Department of Housing and Urban Development (HUD).

In practical terms this means that for renters, rent plus utilities and any common charges paid by the tenant should not exceed 30% of their gross income and for homeowners, mortgage payments (principal and interest), plus property taxes due, private mortgage insurance (PMI), homeowners insurance, and utilities should not exceed 30% of their gross income.

The federal government, through HUD, the U.S. Census Bureau, and the Rural Housing Service (RHS), also considers annual housing costs (including utility payments) to be “affordable” if they do not exceed 30% of a family’s annual income.

Affordability is also relative, relative not only to what a household can afford, but to what it can get for its money – “value” – and, generally speaking, households seek to maximize “value” and obtain the most housing they can afford. Therefore, according to the aforementioned definitions, housing can be affordable or unaffordable at any level of income.

The term “affordable housing” has most often been associated with “public” or “subsidized” housing for persons with incomes at or below 80% (low-income), 50% (very low-income), or 30% (extremely low-income) of a given area’s median income (AMI)/median family income (MFI)—housing the private sector (aka the “market”) is unable or unwilling to produce without some form of subsidy.

Increasingly, housing that the market is unable or unwilling to produce, without some form of subsidy, includes housing that is traditionally for those with incomes between 80% and 120% (and up to 140-150% in high cost areas) of AMI/MFI.

If housing that is affordable to households with incomes between 80% and 120% of AMI/FMI is not being produced, then the availability of existing housing in that price range diminishes. In keeping with the economic laws of supply and demand, scarcity increases prices.

This brings us to the situation facing Connecticut today. Housing prices and rents have increased faster than wages, and the overall supply of housing units has not increased sufficiently to meet the need—especially for those households with income at or below 120% of AMI/MFI.

These trends have great economic consequences for the state's economy and its prospects for future economic growth.

In their paper entitled "Sustaining the Mass Economy: Housing Costs, Population Dynamics, and Employment,"¹⁶ Bluestone, et al., show that there is a clear and significant statistical link between housing costs and net migration and employment growth. Based on this finding they conclude that "...to support employment growth and reduce out-migration, particularly of young workers, we need to find ways to increase the supply of housing so as to reduce the rate of price and rent appreciation" (footnote 4).

Another effect of high housing costs is that workers are forced to seek housing in lower cost areas, causing them to live farther from their places of employment. This leads to longer commute times. Rising fuel costs and limited mass transit options may make commuting difficult or even impossible and/or erode any costs savings that accrue from relocating.

In their paper entitled "The Effects of Housing Prices, Wages and Commuting Time on Joint Residential and Job Location Choices," So, Orazem, and Otto (2001) show that "housing choices of where to live and work involve trade-offs between wages, commuting time and living costs" (footnote 4) and that the probability of choosing the commuting option is negatively related to the commuting distance [and commuting time], with the probability going to zero when the one-way commute approaches one hour " (footnote 4). Factors such as the childcare needs and the level of education of an individual serve to shorten the one-hour tolerance. Child care needs can make commuting more costly and onerous because "coordinating childcare and job responsibilities is complicated when they are located 30 minutes apart" (footnote 4) and the level of one's education is both correlated to the value one puts on the time spent commuting and is "positively related to the ease of obtaining information on job openings across labor markets" (footnote 4). This strongly suggests that the young, skilled workers which Connecticut is desperate to attract are highly discouraged from coming to Connecticut by long commutes.

Another aspect of workers relocating from higher cost to lower cost areas is that, as noted by the Washington State Housing Partnership, "the spillover of housing demand from high income, job-rich areas to more affordable areas," causes a ripple effect, "because those affordable areas are tied to their own job base, [and] the rising prices caused by spillover demand push workers in a previously affordable area out, and they, in turn spill over to the next most affordable area."¹⁷

¹⁶ Sustaining the Mass Economy: Housing Costs, Population Dynamics, and Employment, Barry Bluestone, et al, Northeastern University, prepared for the Boston Federal Reserve/Rappaport Institute for Greater Boston Conference on *Housing and the Economy in Greater Boston: Trends, Impacts and Potential Responses*, May 22, 2006.

¹⁷ Jobs and Housing: "Can't Have One Without the . . . Other", The Housing Partnership in association with the Washington Association of Realtors, December, 2005

Housing costs in Connecticut are high and have increased sharply over the past several years in great part because the supply of existing housing is constrained. As noted above, scarcity increases prices. High housing costs encourage out-migration and discourage in-migration. High housing costs lengthen commutation distances and commutation time, which in turn puts upward pressure on wages and further encourages out-migration. As Bluestone states "...if we are to support employment growth and reduce out-migration, particularly of young workers, we need to find ways to increase the supply of housing so as to reduce the rate of price and rent appreciation."¹⁸ Increasing the supply of housing clearly appears to be a major part of the solving both Connecticut's housing cost and employment growth problems.

If the answer is simply building more housing units why aren't they being built? If the demand for more housing truly exists, wouldn't the market be reacting to fill the need? As stated earlier, the willingness of a producer to produce a good diminishes as the price the market is willing to pay for that good approaches the cost of producing and selling that good. The cost of producing a unit of housing in Connecticut is high. The largest fixed cost for a housing producer is the cost of land, which in Connecticut is very expensive. The same size building lot can accommodate numerous types and sizes of housing. Producers will naturally put their resources toward those endeavors that provide the greatest return. Therefore, after making a sizable investment in a plot of land, a market driven producer of housing will seek to maximize their return by producing the size and type of housing that a) will have the highest profit margin and b) can be produced the fastest (because time is money). The Washington State Housing Partnership notes that homebuilders "still operate from the rule of thumb that the final price of a house should be between three and four times the price of the finished building lot."¹⁹

Affordable Housing and Wages

An issue often raised when discussing the affordability of housing in Connecticut is the concept of a "living wage." The fact that Connecticut is, relative to many other states, an expensive state in which to live is indisputable. Connecticut is at the end of the energy pipeline and has little indigenous power generation, making energy in Connecticut more expensive than in other states. Demand for housing far exceeds supply that drives up the cost of housing across the board. To address the issue of housing affordability, some have called for the institution of a standard wage equivalent to the level of compensation needed to ensure residents pay no more than 30% of their earnings on housing. Though the goal of this effort is laudable as a solution to the affordability issue, it is not so simple because it does not get to the root of the problem, but merely attempts to address one of the consequences of the actual problem.

¹⁸ Sustaining the Mass Economy: Housing Costs, Population Dynamics, and Employment, Barry Bluestone, et al, Northeastern University, prepared for the Boston Federal Reserve/Rappaport Institute for Greater Boston Conference on *Housing and the Economy in Greater Boston: Trends, Impacts and Potential Responses*, May 22, 2006

¹⁹ Jobs and Housing: "Can't Have One Without the . . . Other", The Housing Partnership in association with the Washington Association of Realtors, December, 2005

Since 1999, the state has published a self-sufficiency standard known as a “living wage.” A self-sufficiency standard varies by household composition and geographic location. Therefore, the amount of money a family needs to be economically self-sufficient depends on family size and composition, the age of family dependents and where the family lives. For example, according to the most recent OPM/OWC report, “The Self-Sufficiency Standard For Connecticut” (written pursuant to C.G.S. Section 4-66e)²⁰, a single adult in Hartford with no children needs to earn \$7.00 per hour to meet basic needs whereas an adult with a pre-school child will need to earn \$15 per hour. With two children, that single adult would need to earn \$21 per hour. In a two-adult household with two children, each adult would need to earn \$11.25 per hour. In Stamford, the hourly wages for the aforementioned households range from \$10.91 per hour to \$29 per hour for a single wage earner and \$15.18 per hour for dual wage earners with two pre-school aged children. The calculation of a living wage does not end with determining what a family’s expenses are. Connecticut and the federal government provide low- and moderate-income families with significant subsidies to lower the wage required to meet the family’s economic needs. The bottom line is that promulgating a single wage standard can be misleading and the application of a policy such as this could exacerbate the problems it seeks to remedy.

Meeting the Challenge of Affordable Housing and Economic Growth in Connecticut

There is no question a critical lack of quality affordable housing exists in Connecticut. Equally, it cannot be disputed that this lack of quality affordable housing has a negative effect on the state’s economy and is constraining job creation. It is our contention, however, that the affordability problem is more one of critical disequilibria between supply and demand than the individual’s economic ability to afford housing. The former directly influences/dictates the latter and as such the approach to remedying the affordability problem should be rooted in expanding the supply of quality affordable housing in Connecticut and not in overt manipulation of wage rates and/or the labor market. This “philosophy” is reflected in the state’s *Consolidated Plan for Housing and Community Development* and *State Long-Range Housing Plan*. As stated above, nurturing economic growth requires a comprehensive and holistic approach. The affordability of housing is but one of several interconnected factors that form the foundation from which economic growth can occur. Other factors include transportation and education systems, healthcare access, energy, and the preservation and support of the state’s culture and arts assets.

General Characteristics of Connecticut’s Housing Market

Housing Supply: Trends and Current Picture

²⁰ <http://www.wowonline.org/ourprograms/fess/state-resources/SSS/The%20Self-Sufficiency%20Standard%20for%20Connecticut%201999.pdf>

Housing supply is defined as the total available supply of housing units; the physical structures including apartments, condominiums, mobile homes, single- and multiple-household detached units.

Housing stock is the inventory of both occupied housing units and available vacant housing units. Housing units are classified as either renter or owner occupied. It is important to analyze the composition of the housing stock, the number of units available, to calculate vacancy rates. These rates are useful for making projections about the availability of housing and identifying how housing supply will meet demand in future years. For example, low vacancy rates may indicate a small number of available units to meet existing demand. Because vacant units are not always available units (e.g. seasonal or migratory homes), it is important to note that in this analysis, vacant units refer only to available housing units.

Current Household Trends

The most basic way to capture the statewide demand for housing is to profile current homeowners in the state. Table 1 provides the total number of households in each Connecticut county, and also gives a clear demographic picture of housing demand by family type.

Table 1: Household Types						
State/ County	Total Households	Family - married couple	Family - male householder, no wife present	Family - female householder, no husband present	Householder living alone	Householder not living alone
Connecticut	1,329,214	668,884	53,631	166,310	363,491	76,898
Fairfield	501,264	227,232	13,389	36,888	82,570	14,185
Hartford	406,109	222,717	15,559	48,139	100,249	19,443
Litchfield	82,655	50,866	1,933	6,597	18,936	4,323
Middlesex	74,575	43,137	1,838	6,049	18,498	5,053
New Haven	380,021	208,827	12,617	44,968	93,935	19,674
New London	115,082	69,039	3,784	12,897	22,147	7,215
Tolland	60,868	37,476	2,021	5,257	11,657	4,457
Windham	5,0674	29,531	2,490	5,515	10,590	2,548

Source: ACS 2008

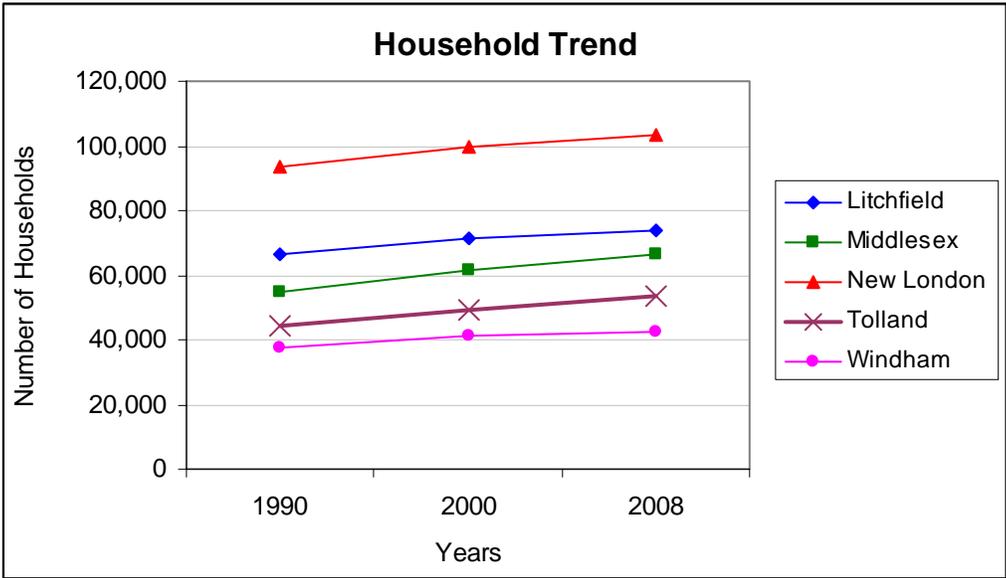
Differentiating between age cohorts is an important part of analyzing housing demand in Connecticut, a state which struggles to retain its young workforce population. Table 2 provides a percentage breakdown by age of householders in Connecticut.

Table 2: Age of Householder			
Age Group	Total	Owner	Renter
Under 35 years	16.7%	9.7%	32.2%
35 to 44 years	20.3%	20.1%	20.9%
45 to 54 years	23.6%	26.2%	18.0%
55 to 64 years	17.4%	20.2%	11.2%
65 to 74 years	10.8%	12.3%	7.3%
75 to 84 years	7.7%	8.4%	6.2%
85 years and over	3.4%	3.1%	4.2%

Source: ACS 2008

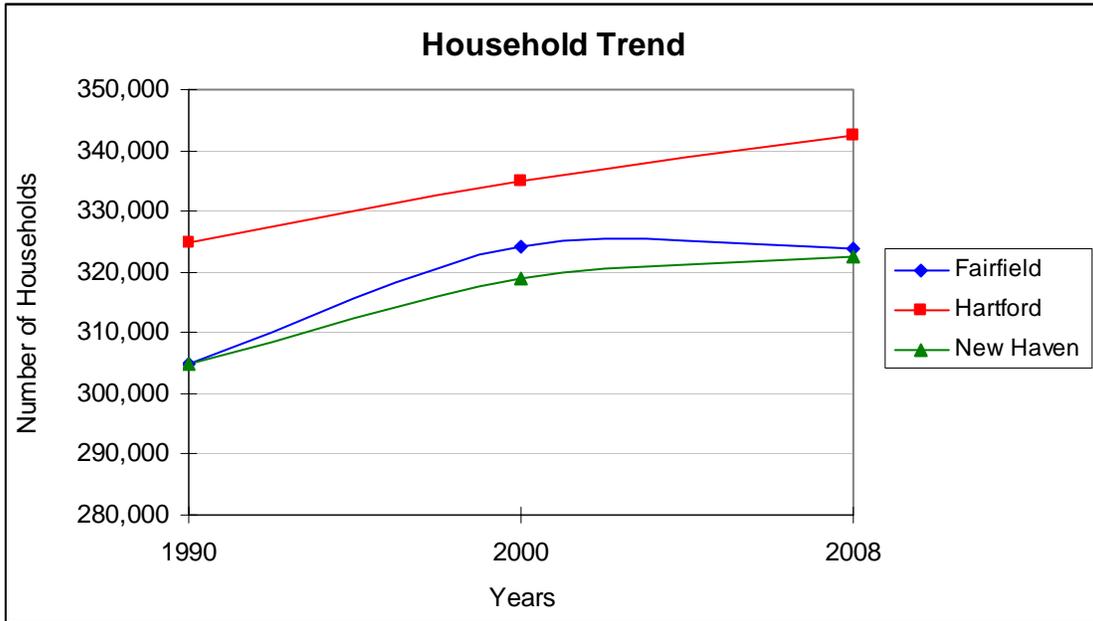
Charts 1 and 2 show household growth for each county from 1990 to 2008. Each county experienced positive growth over this period. The most significant growth occurred in the more urban counties of Connecticut: New Haven, Fairfield, and Hartford. For these three counties, the less drastic growth after 2000 should be noted.

Chart 1: Household Trend by County (a)



Source: Census 1990 and 2000, ACS 2008

Chart 2: Household Trend by County (b)

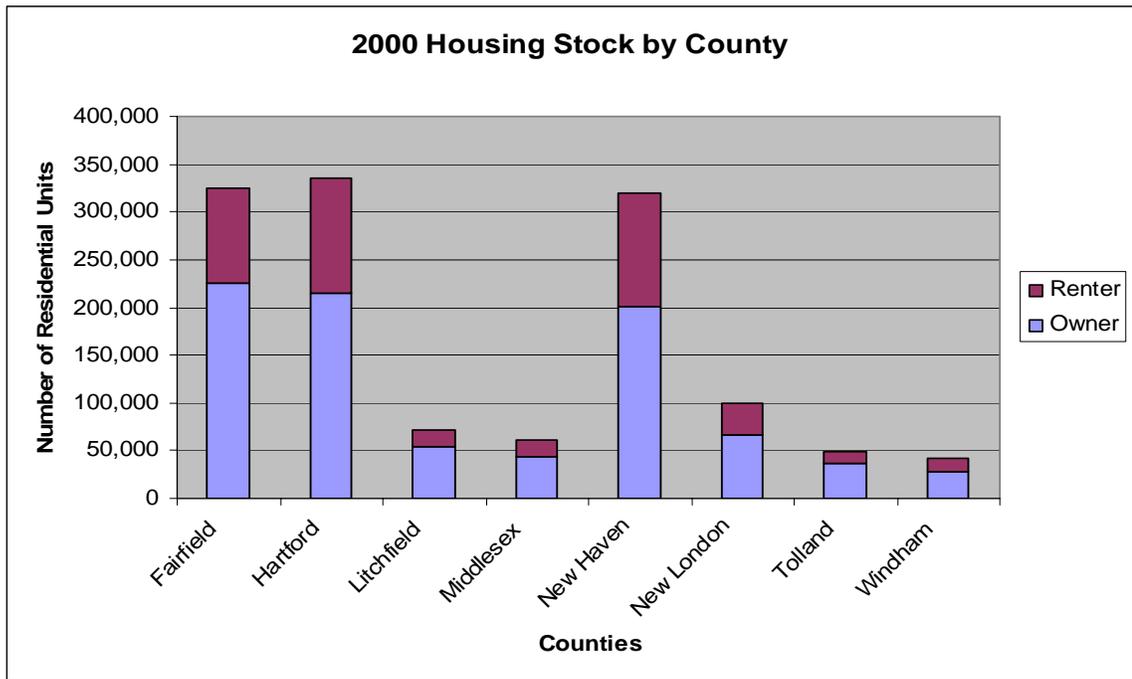


Source: Census 1990 and 2000, ACS 2008

Current Housing Stock

At the county level, there is some differentiation in housing stock trends. Hartford, Fairfield, and New Haven counties show decreasing growth in their overall stock relative to other counties in which growth remained constant. Chart 3 shows the ownership/rental breakdown for the 2000 baseline year. The bottom section of the bar denotes homeownership and the top section of the bar represents rentals.

Chart 3: 2000 County Housing Stock by Ownership and Rental



Source: Census 2000

Table 3 indicates that in 2008, Hartford, New Haven, and Fairfield Counties had the largest number of housing units according to DECD, and had the largest populations according to the U.S. Census.²¹

State/County	Population	Housing Units
Fairfield	895,030	352,042
Hartford	877,312	364,700
Litchfield	187,745	83,415
Middlesex	164,794	75,580
New Haven	846,101	349,835
New London	264,519	117,035
Tolland	148,406	56,434
Windham	117,345	47,151
Connecticut	3,501,252	1,443,192

Source: U.S. Census, DECD

Table 4 shows the communities with the fastest growing housing stock between 2002 and 2007. Oxford showed the largest increase, and four of the ten towns with the fastest growing housing stock are in rural Windham County. Conversely, Table 5 shows the ten

²¹ 2007 is the most recent year of data available from the American Community Survey (ACS) at the time of this writing.
 2010-15 Consolidated Plan for Housing and Community Development
 Connecticut Department of Economic and Community Development

communities with the slowest growing housing stock over this same period. New Britain was the single city to experience a net loss of housing stock during this period.

Table 4: Ten Towns/Cities Fastest Growing Housing Stock 2002-07			
Place/Town	2002	2007	Percent Change
Connecticut	1,401,802	1,445,682	3.1%
Oxford	3,612	4,392	21.6%
Sterling	1,238	1,441	16.4%
Hampton	734	842	14.7%
Goshen	1,560	1,769	13.4%
East Hampton	4,582	5,174	12.9%
Middlebury	2,589	2,880	11.2%
Canton	3,815	4,194	9.9%
Chaplin	927	1,017	9.7%
Brooklyn	2,806	3,066	9.3%
Ellington	5,639	6,158	9.2%

Source: DECD

Table 5: Ten Towns/Cities Fastest Growing Housing Stock 2002-07			
Place/Town	2002	2007	Percent Change
Connecticut	1,401,802	1,445,682	3.1%
Derby	5,603	5,634	0.6%
Hamden	23,675	23,797	0.5%
West Haven	22199	22302	0.5%
Westport	10,074	10,118	0.4%
Wethersfield	11,497	11,547	0.4%
Wilton	6,132	6,155	0.4%
East Hartford	21,265	21,331	0.3%
New Haven	52,849	52,903	0.1%
New Canaan	7,165	7,166	0.0%
New Britain	31,124	31,113	0.0%

Source: DECD

From 1990 to the present, population has grown slowly but continuously. The Connecticut State Data Center projects slow growth to continue in future years. In contrast to historical population data, employment has experienced drastic and cyclical fluctuations in growth.

Connecticut's housing inventory experienced modest growth in recent years. At the end of 2007, Connecticut had an estimated housing inventory of 1,445,682 units compared to 1,399,819 units in 2000, an increase of 3.3%. Among those units, 87% are in urban areas and 13% are in rural areas. The median size of Connecticut housing units is 5.6

rooms. Tables 6 and 7 provide detail on the state's housing inventory. This inventory includes both single and multi-family units.

Table 6: Connecticut Housing Inventory				
	2007	2008	Net Gain	Growth Rate
One Unit	936,376	938,746	2,370	0.3%
Two Units	120,285	120,328	43	0.0%
Three and Four Units	126,931	126,887	-44	0.0%
Five or more Units	249,924	251,319	1,395	0.6%
Other Units	12,166	12,160	-6	0.0%
Demolitions	1,285	1,462	177	13.8%
Total Inventory	1,445,682	1,449,440	3,758	0.3%

Source: DECD

Table 7: Size of Housing Units		
Rooms	# of Units	Percent
1-3 Rooms	202,514	14.0%
4-5 Rooms	469,752	32.5%
6-7 Rooms	444,116	30.8%
8 Rooms or more	326,810	22.6%
Total	1,443,192	100.00%
Median (# rooms)		
	5.7	---

Source: 2008 American Community Survey

The most recent housing permit data from the U.S. Census Bureau reveals a net gain of 3,758 units to the state's housing stock in 2008. Table 8 provides a breakdown of permit activity by county.

Table 8: 2008 Housing Permits by County and by Type							
Permit-issuing State/County	Total Units	1 Unit	2 Unit	3 and 4 Units	5 Units or More	Demolitions	Net Gain
Connecticut	5,220	3,139	170	41	1,870	1,462	3,758
Fairfield	1,814	713	40	10	1,051	640	1,174
Hartford	1,039	686	68	9	276	129	910
Litchfield	261	249	8	4	0	43	218
Middlesex	355	215	4	3	133	44	311
New Haven	920	615	8	12	285	314	606
New London	363	308	28	3	24	216	147
Tolland	297	197	4	0	96	54	243
Windham	171	156	10	0	5	22	149

Source: U.S. Census Bureau

Table 9 presents an analysis of statewide housing trends with specific classifications of availability. Availability of housing is a critical component of the housing stock's ability to satisfy current demand and support future growth in population. On an average annual basis, the number of vacant units declined for both rental and ownership units between 1990 and 2000. Homeownership units are defined as condominiums, mobile, manufactured, single- and multiple-household detached residences.

Table 9: Housing Vacancy					
Connecticut	1990	2000	2008	Change 1990 to 2000	Change 2000 to 2008
Total Vacant Units	46,547	34,880	47,130	-11,667	12,250
Total Stock Occupied or Available	1,277,026	1,336,550	1,376,435	59,524	39,885
Vacancy Rate Total	3.6%	2.6%	3.4%		

Source: Census 1990 and 2000, ACS 2008

Table 10 shows vacant properties as classified by Census.

Table 10: Housing Stock Classifications					
Classification	1990	2000	2008	Avg. Annual Change 1990 to 2000	Avg. Annual Change 2000 to 2008
Vacant for Sale Units	13,927	9,305	14,357	-462	632
Vacant for Rent Units	31,211	25,575	32,773	-564	900
Vacant-Rented/Sold & Awaiting Occupancy	8,620	6,320	8,940	-230	328
Vacant-Occasional Use, Seasonal, Migratory	20,475	23,517	24,993	304	185
Other Vacant Units	14,729	19,588	32,824	486	1,655
Total Vacant/Seasonal/Occasional Use Units	90,371	84,305	113,887	-607	3,698
Total Housing Units	1,320,850	1,385,975	1,443,192	6,513	7,152

Source: Census 1990 and 2000, ACS 2008

Table 11 shows the total housing stock for the state. Between 2000 and 2008, the number of ownership housing units increased and the number of rental housing units declined. During the 1990s, there was a net increase of 59,524 in total available units. Of this total, there was a net increase of 3,307 units in the rental-housing inventory. During 2000-2008, there was a decrease of 51,245 rental units. This loss is partially due to rental units being converted to owner-occupied units. This trend is the result of more credit becoming available after 2001 for renters to purchase units. The decline in the number of rental units has led to a total decline in housing units of 16,185 units.

Table 11: Total Housing Stock Statewide					
Housing Supply Available for Year-Round Occupancy	1990	2000	2008	Change 1990 to 2000	Change 2000 to 2008
Total Ownership Stock Except Sold but Not Occupied	822,817	879,034	914,094	56,217	35,060
Total Rental Units Except Rented but Not Occupied	454,209	457,516	406,271	3,307	-51,245
Total Stock Occupied or Available	1,277,026	1,336,550	1,320,365	59,524	-16,185

Source: Census 1990 and 2000, ACS 2008

Connecticut vacancy rates are low compared to the national level. More than 92% of Connecticut's housing units are occupied (of these by owners 70% and by renters 30%). This implies a vacancy rate of 7.9%, as seen in Table 12; the nationwide vacancy rate is 12.4%.

Table 12: Housing Occupancy 2008		
	Number	Percent
Total Housing Units	1,443,192	
Occupied Units	1,329,305	92.1%
Vacant Units	113,887	7.9%
Housing Tenure	1,329,305	
Owner Occupied	917,062	70.0%
Renter Occupied	412,243	30.0%

Source: ACS 2008

Rental Housing

Table 13 shows the number of vacant units in relation to the total number of rental units available and the Census calculated vacancy rate. Vacancy rates increased from the previous period due to the increase in number of vacant units and the significant decline in the rental stock from 2000 to 2008.

Table 13: Number of Vacant Units in Relation to the Total Number of Rental Units					
	1990	2000	2008	Change 1990 to 2000	Change 2000 to 2008
Statewide Rental Units					
Vacant for Rent Units	31,211	25,575	32,773	-5,636	7,198
Total Rental Units Except Rented but Not Occupied	454,209	457,516	406,271	3,307	-51,245
Vacancy Rate – Rental	6.9%	5.6%	8.1%		

Source: Census 1990 and 2000, ACS 2008

Owned Housing

Table 14 shows vacancy rates of housing stock for ownership units significantly declined from the period 1990 to 2000, but rebounded slightly from 2000 to 2008.

Table 14: Vacancy Rates of Housing Stock for Ownership Units					
	1990	2000	2008	Change 1990 to 2000	Change 2000 to 2008
Connecticut					
Vacant for Sale Units	15,336	9,305	14,357	-6,031	5,052
Total Ownership Stock Except Sold but Not Occupied	822,817	879,034	914,094	56,217	35,060
Vacancy Rate Ownership	1.9%	1.1%	1.6%		

Source: Census 1990 and 2000, ACS 2008

Categories of Persons Affected

Elderly

Table 15 gives information on elderly Connecticut citizens (60 and older) who owned homes in 2008. Table 16 provides the same information for elderly renters in Connecticut.

Table 15: Elderly Homeowners in Connecticut				
State/County	Householder 60 to 64 years	Householder 65 to 74 years	Householder 75 to 84 years	Householder 85 years and over
Connecticut	88,806	113,057	77,015	28,610
Fairfield	21,821	29,141	18,332	8,778
Hartford	20,860	28,483	21,269	7,415
Litchfield	6,106	6,883	4,615	1,642
Middlesex	5,715	6,419	4,279	739
New Haven	20,675	25,816	16,554	6,901
New London	6,879	7,979	7,175	1,385
Tolland	3,813	4,962	2,458	1,002
Windham	2,937	3,374	2,333	748

Source: ACS 2008

Table 16: Elderly Renters in Connecticut				
State/County	Householder 60 to 64 years	Householder 65 to 74 years	Householder 75 to 84 years	Householder 85 years and over
Connecticut	20,401	30,003	25,619	17,185
Fairfield	4,511	6,603	5,092	3,365
Hartford	6,729	9,292	7,993	3,661
Litchfield	1,088	1,619	1,583	653
Middlesex	739	595	1,356	972
New Haven	4,789	8,491	6,426	6,044
New London	1,454	2,308	2,064	1,124
Tolland	323	595	427	665
Windham	768	500	678	701

Source: ACS 2008

The elderly population faces many challenges; the greatest is living independently and on a fixed income after retirement. This demographic is typically income-constrained, yet is forced to absorb increases in taxes, housing prices, and medical care costs. Demographic projections predict an astronomical increase in the elderly population in decades to come. The Connecticut State Data Center predicts a 72% increase in the population age 65 and older, compared to a 3% *decline* in the population ages 20-64 from 2005 to 2030.

Table 17: Connecticut Population by Age, 2000 to 2030							
Age Group	2000	2005	2010	2015	2020	2025	2030
0 to 19 years	925,558	926,612	878,168	834,008	823,779	838,039	852,449
20 to 39 years	925,291	870,281	879,774	935,526	975,026	964,563	922,308
40 to 59 years	954,478	1,052,055	1,058,910	1,005,474	921,528	873,358	886,622
60 to 64 years	132,517	171,042	211,032	227,381	255,203	253,727	223,302
65+ years	470,185	474,935	506,202	571,496	647,238	740,303	817,719
Total	3,408,029	3,494,925	3,534,086	3,573,885	3,622,774	3,669,990	3,702,400

Source: CT State Data Center

Some citizens in the elderly population have more serious housing concerns as a result of long-term health problems. In the Comprehensive Housing Affordability Strategy (CHAS) published by the U.S. Department of Housing and Urban Development (HUD), elderly citizens who have mobility or self-care limitations are separated out from the rest of the elderly population. The CHAS tabulation defines households in this group as meeting one or both of the following criteria:

- One or more persons has a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying
- One or more persons has a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home

CHAS data also distinguishes between elderly households (one or more member is 62 to 74 years old) and extra elderly households (one or more member is 75 years or older). Table 18 provides CHAS data on elderly households with mobility or self-care limitations, separated by income level.

Table 18: Elderly Citizens with Mobility & Self-Care Limitations						
Income Thresholds	Total Renters	Extra Elderly Renters	Elderly Renters	Total Owners	Extra Elderly Owners	Elderly Owners
Household Income <30% MFI	34,565	10,100	6,570	14,040	7,480	2,760
Household Income 30%-50% MFI	16,050	5,025	2,670	17,100	8,680	3,765
Household Income 50%-80% MFI	12,465	2,715	1,550	21,880	7,705	4,325
Household Income >80% MFI	15,270	2,520	1,525	68,465	11,435	10,560

Source: CHAS 2000

Persons with Disabilities

Individuals may be born with or acquire one or more disabilities during their lifetime, which may be permanent or temporary disabilities. An array of affordable and accessible housing options in Connecticut's communities should be available which would meet people's lifestyles and needs.

Tables 19, 20 and 21 present the most recent number of persons with physical disabilities or who have a serious mental illness. These figures do not include persons who are homeless or institutionalized.

Table 19: Population with Any Disability by Age				
Age	Male	Female	Total	Percent of Noninstitutionalized Population
5 to 17 years	18,391	9,172	27,563	0.85%
18 to 34 years	19,475	14,472	33,947	1.05%
35 to 64 years	67,834	77,939	145,773	4.51%
65 to 74 years	21,418	25,310	46,728	1.45%
75 years and older	36,075	65,926	102,001	3.16%
Total	163,193	192,819	356,012	11.02%

Source: ACS 2008

Table 20 displays statewide and county data for citizens with any physical disabilities.

Table 20: Persons with Physical Disabilities, 5 Years and Older				
State/County	Male	Female	Total	Percent of Noninstitutionalized Population
Connecticut	98,041	128,534	226,575	6.58%
Fairfield	19,997	26,671	46,668	1.36%
Hartford	26,619	36,774	63,393	1.84%
Litchfield	6,736	7,194	13,930	0.40%
Middlesex	4,947	5,141	10,088	0.29%
New Haven	23,392	32,064	55,456	1.61%
New London	8,737	9,224	17,961	0.52%
Tolland	2,821	4,687	7,508	0.22%
Windham	4,792	6,779	11,571	0.34%

Source: ACS 2008

Table 21 displays statewide and county data for citizens with any mental disabilities.

Table 21: Persons with Mental Disabilities, 5 Years and Older				
State/County	Male	Female	Total	Percent of Noninstitutionalized Population
Connecticut	65,152	64,285	129,437	3.76%
Fairfield	10,957	13,613	24,570	0.71%
Hartford	19,719	16,837	36,556	1.06%
Litchfield	2,262	2,801	5,063	0.15%
Middlesex	2,050	2,344	4,394	0.13%
New Haven	18,207	17,987	36,194	1.05%
New London	4,788	4,934	9,722	0.28%
Tolland	1,933	2,935	4,868	0.14%
Windham	5,236	2,834	8,070	0.23%

Source: ACS 2008

One indicator of the large housing demand for persons with mental disabilities is the amount of temporary or mixed-use housing options available. The Department of Mental Health and Addiction Services (DMHAS) reports that there are 1,540 units of permanent, scattered site housing for persons with mental disabilities. In addition to permanent housing, DMHAS provides temporary housing and financial assistance to persons with mental disabilities. DMHAS in conjunction with other state agencies have created 679 units of permanent supportive housing throughout the state in the last 15 years with another 183 in the pipeline.

DMHAS, in partnership with other state agencies (DSS, OPM, DECD, and CHFA), has developed more than 400 units of supportive housing over the last two decades.

Supportive housing is permanent, affordable housing linked to health, mental health, employment, and other supportive services. Supportive housing is a proven, cost-effective way to end homelessness for people with low income, as it provides chronically homeless people with a way out of expensive emergency public services and back into their own homes and communities.

Persons with HIV/AIDS and Their Families

HIV/AIDS continues to be a concern in Connecticut. The disease was first reported in the state during the early 1980s, and the number of HIV/AIDS cases continues to rise, though at a slowing rate. As of 2008, the number of persons living with HIV/AIDS (PLWHA) was reported by the Connecticut Department of Public Health to be 10,860 people. However, this number is almost certainly an underestimate of actual HIV/AIDS cases in the state considering the fact that HIV reporting was not required prior to 2002, and that some PLWHA are not aware of their infection. Table 22 gives a sense of the trend in HIV/AIDS cases in Connecticut over the last decade.

Table 22: Trends in HIV/AIDS Cases				
Year	Reported AIDS	Reported HIV	Deaths	Prevalent HIV AIDS
1998	642	4	309	5,977
1999	580	3	315	6,378
2000	580	4	303	6,791
2001	553	3	288	7,164
2002	592	253	284	7,880
2003	688	253	270	8,497
2004	671	266	295	9,025
2005	569	732	253	9,478
2006	508	767	223	9,957
2007	418	772	219	10,426
2008	358	387	16	10,860

Source: CT Dept. Public Health 2008

The PLWHA population in Connecticut is extremely concentrated in the state's three largest urban areas: Hartford, New Haven, and Bridgeport. These three cities contain 4,998 citizens living with HIV/AIDS, which is 46% of the total PLWHA population in Connecticut. Table 23 provides specific numbers of PLWHA in selected Connecticut cities.

Table 23: PLWHA in Selected Cities	
Town of Residence	People Living with HIV/AIDS
Bloomfield	77
Bridgeport	1,343
Bristol	89
Danbury	225
East Hartford	205
East Haven	69
Greenwich	69
Hamden	125
Hartford	2,075
Manchester	93
Meriden	218
Middletown	153
Milford	64
New Britain	404
New Haven	1,580
New London	192
Norwalk	352
Norwich	145
Stamford	543
Stratford	98
Torrington	64
Wallingford	64
Waterbury	701
West Hartford	79
West Haven	197
Windham	120
Other Towns	1,516
Total (Statewide)	10,860

Source: CT Dept. of Public Health 2008

Housing Conditions

Statewide

Table 24 shows that Connecticut has a large inventory of older housing (built prior to 1980). This can be problematic for statewide housing conditions; the oldest housing stock may not have the improvements and amenities expected in today's market. The older units may lack complete plumbing or kitchen facilities for example. In 2008, approximately half of Connecticut's homes (49.7%) were between 29 and 68 years old. Almost one quarter of Connecticut's homes (24.1%) were at least 68 years old. Another 26.3% of Connecticut's homes are relatively new, having been built between 1980 and 2008.

Table 24: Age of Housing Stock		
Year	Number	Percentage
1939 and earlier	347,954	24.1%
1940-1959	322,683	22.4%
1960-1979	394,072	27.3%
1980-1999	294,004	20.4%
2000 or later	84,479	5.9%
State Total	1,443,192	

Source: 2008 ACS

Table 25, which shows the year housing units were built for each county, further reinforces the fact that a disproportionately large share of Connecticut's housing units were built in 1939 or earlier.

Table 25: Year Structure Built									
State/County	2005 or later	2000 - 2004	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 or earlier
Connecticut	25,131	59,348	108,411	185,593	200,770	193,302	218,858	103,825	347,954
Fairfield	5,212	14,629	22,803	42,503	48,022	52,817	58,465	30,615	76,976
Hartford	5,645	12,489	25,955	43,549	48,592	53,755	61,151	29,880	83,684
Litchfield	1,194	3,997	7,761	12,344	10,355	8,740	9,113	5,899	24,012
Middlesex	1,506	3,639	6,401	10,577	11,773	8,190	11,405	2,746	16,343
New Haven	4,663	11,903	27,762	45,441	49,537	42,874	52,343	24,482	90,830
New London	3,555	6,289	7,936	17,487	16,686	13,929	14,604	5,188	31,361
Tolland	1,718	3,905	4,949	7,921	9,704	8,573	7,244	2,650	9,770
Windham	1,638	2,497	4,844	5,771	6,101	4,424	4,533	2,365	14,978

Source: 2008 ACS

Housing Cost

Statewide and County Costs

The American Community Survey (ACS) data shows that in 2008, occupied housing units in Connecticut totaled 1,329,305; one half of them were owner-occupied with mortgages. Nineteen percent of the units carried no mortgages and the remaining units were renter-occupied. Of the homeowners with mortgages, 22.9% carried monthly mortgages between \$1,500 and \$1,999, while 54.4% of owners were burdened with mortgages of \$2,000 or more per month (see Table 26). A household paying \$2,000 per month for principal and interest payments would need an annual income of \$80,000 to not exceed 30% of gross income.

Table 26: Mortgage Status and Selected Monthly Owner Costs		
	# Units	% Share
Housing Units with a Mortgage	665,816	
Less than \$499	4,060	0.6%
\$500 to \$999	37,786	5.7%
\$1,000 to \$1,499	109,597	16.5%
\$1,500 to \$1,999	152,502	22.9%
\$2,000 or more	361,871	54.4%
Median Monthly Mortgage Cost	\$2,108	

Source: 2008 ACS

Table 27 shows that 94.3% of homeowners without a mortgage have housing-related costs of \$400 or more each month.

Table 27: No Mortgage and Selected Monthly Owner Costs		
	# Units	% Share
Housing Units without a Mortgage	251,246	
Less than \$100	369	0.2%
\$100 to \$199	975	0.4%
\$200 to \$299	4284	1.7%
\$300 to \$399	8803	3.5%
\$400 or more	236815	94.3%
Median Monthly Housing Cost without a Mortgage	\$ 769	

Source: 2008 ACS

The median monthly housing cost was \$2,108 for mortgaged owners, \$769 for non-mortgaged owners, and \$970 for renters, according to the 2008 ACS. Table 28 shows that 48.2% of renters in Connecticut spent 30% or more of their household income on housing.

Table 28: Gross Rent as a % of Household Income		
	# of Households	% Share
Less than 15.0 percent	42,852	10.4%
15.0 to 19.9 percent	46,986	11.4%
20.0 to 24.9 percent	52,535	12.7%
25.0 to 29.9 percent	46,938	11.4%
30.0 to 34.9 percent	37,976	9.2%
35.0 percent or more	160,831	39.0%
Not computed	24,125	5.9%
Total Number of Renter-Occupied Households	412,243	

Source: 2008 ACS

Table 29 shows the distribution of existing single-family home sales for Connecticut by the number of bedrooms as well as median and mean sales price for 2007 on a quarterly basis.

Table 29: Existing Single-Family Home Sales by Number of Bedrooms					
Quarter	2 or fewer Bedrooms	3 Bedrooms	4 or more Bedrooms	Median Price	Mean Price
2007.Q1	10.5	50.3	39.2	\$ 318,800	\$ 360,200
2007.Q2	9.7	49.2	41.0	\$ 348,900	\$ 381,700
2007.Q3	10.6	49.0	40.4	\$ 328,200	\$ 365,600
2007.Q4*	11.4	50.2	38.4	\$ 303,400	\$ 350,300
* Preliminary					

Source: Connecticut Association of Realtors

Table 30 indicates total sales of single-family homes, condos, and co-ops¹ for Connecticut and its counties during 2007.

Table 30: Unit Volume Total Sales: Single-Family, Condominium and Co-Ops by County									
Quarter	Connecticut	Fairfield	New Haven	New London	Middlesex	Litchfield	Hartford	Tolland	Windham
2007.Q1	14,200	5,100	1,900	2,000	1,100	200	3,300	500	100
2007.Q2	19,300	6,700	2,300	1,800	1,700	600	4,900	1,300	100
2007.Q3	19,400	7,000	2,600	1,800	1,600	800	4,700	800	100
2007.Q4*	12,900	4,700	1,500	1,400	1,000	400	3,300	500	100

*Preliminary
Source: Connecticut Association of REALTORS

Table 31 shows the median and mean home sales prices of existing single-family homes (not including condos or co-ops) in Connecticut and its counties in 2006 and 2007. The communities with the highest housing sales prices are primarily located in Fairfield County.

Table 31: Price of Existing Single-Family Home Sales by County									
	Connecticut	Fairfield	New Haven	New London	Middlesex	Litchfield	Hartford	Tolland	Windham
Median									
2006	\$315,300	\$498,400	\$281,700	\$264,000	\$341,300	\$247,500	\$253,500	\$264,800	\$200,600
2007	\$331,800	\$515,400	\$277,000	\$267,700	\$342,200	\$244,400	\$259,300	\$270,300	\$216,100
Mean (Average)									
2006	\$356,800	\$464,300	\$313,600	\$297,500	\$369,900	\$290,500	\$288,900	\$287,800	\$210,200
2007	\$368,300	\$468,132	\$308,377	\$301,007	\$369,159	\$288,525	\$297,321	\$292,219	\$234,722

Source: Connecticut Association of REALTORS

²² A co-op is a housing community that is jointly owned and managed by those who live in it. Each member buys shares in this community, attends regular meetings to discuss maintenance, social events, or other community matters, and helps run the co-op. Members can participate in specific committees or be on the board. *Source: about.com: Apartment Living/Rental.*

Table 32 tracks the changes in median home prices for Connecticut broken out by number of bedrooms from 2006 to 2007. Only the four-bedroom class showed an increase, at 4.3%. The three-bedroom class showed the greatest decrease at 1.1%.

Table 32: Existing Single-Family Home Median Sales Prices by Number of Bedrooms			
	2 or Fewer Bedrooms	3 Bedrooms	4 or More Bedrooms
2006	211,900	279,400	455,400
2007	211,300	276,400	475,200
% Change 2006 to 2007	-0.3%	-1.1%	4.3%

Source: Connecticut Association of REALTORS

Median and Mean Home Sales Prices

As used in this section, the median sales price is the midpoint-selling price—half the homes sell for less, and the other half sell for more. The National Association of Realtors (NAR) generally believes that median price is the more accurate of the two, as using it reduces the probability of an outlier heavily skewing the results.

Table 33: Median Home Sales Price		
	CT	U.S.
2000	\$ 178,063	\$ 124,176
2001	\$ 181,563	\$ 128,203
2002	\$ 195,838	\$ 135,480
2003	\$ 221,288	\$ 143,515
2004	\$ 236,559	\$ 151,366
2005	\$ 271,500	\$ 167,500
2006	\$ 298,900	\$ 185,200
2007	\$ 309,200	\$ 194,300
2008	\$ 306,000	\$ 197,600
2000-08 % change	71.9%	59.1%
2007-08 % change	- 1.0%	1.7%

Source: 2008 ACS

In 2008 in Connecticut, housing prices decreased for the first time since 2000. Table 33 shows that in Connecticut, the median sales price of a home decreased to \$306,000 in 2008, a 1.0% decrease from \$309,200 in 2007 but a 71.9% increase from \$178,063 in 2000. In comparison, the U.S. median homes sales price increased 1.7% from 2007 to 2008 and experienced a 59.1% increase from \$124,176 in 2000 to \$197,600 in 2008.

Median gross rents are increasing and vary significantly across regions of the state. Table 34 below compares median gross rents between Connecticut and the United States. From 2000 to 2008, Connecticut rental rates increased 32.2%, outpacing the national gross rent growth rate of 27.0%.

Table 34: Median Gross Rent in CT and U.S.		
	CT	U.S.
2000	\$ 734	\$ 649
2001	\$ 748	\$ 669
2002	\$ 741	\$ 668
2003	\$ 766	\$ 679
2004	\$ 811	\$ 694
2005	\$ 839	\$ 728
2006	\$ 886	\$ 763
2007	\$ 931	\$ 789
2008	\$ 970	\$ 824
2000-08% Change	32.2%	27.0%
2007-08% Change	4.2%	4.4%

Source: 2008 ACS

Table 35 shows percentage distribution of sales broken out by number of bedrooms for Connecticut and its counties at the end of 2007.

Table 35: Unit Volume Existing Single Family Home Sales by Number of Bedrooms for Connecticut and Counties by Percentage Distribution*					
State/County	2 or Fewer Bedrooms	3 Bedrooms	4 or more Bedrooms	Median Price	Mean Price
Fairfield	10.7	40.4	49.0	\$ 498,700	\$ 458,400
Hartford	9.0	54.2	36.8	\$ 252,000	\$ 291,400
Litchfield	10.8	60.0	29.2	\$ 231,800	\$ 279,700
Middlesex	15.7	48.6	35.8	\$ 328,500	\$ 355,000
New Haven	13.6	57.7	28.7	\$ 255,500	\$ 286,700
New London	14.9	57.0	28.0	\$ 252,400	\$ 284,300
Tolland	7.5	53.5	39.0	\$ 264,200	\$ 284,300
Windham	14.0	66.0	20.0	\$ 210,000	\$ 227,300
Connecticut	11.4	50.2	38.4	\$ 303,400	\$ 350,300

*Numbers are preliminary

Source: Connecticut Home Sales Report 2007 Q4

Table 36 shows median home prices for Connecticut and its counties broken out by bedroom size.

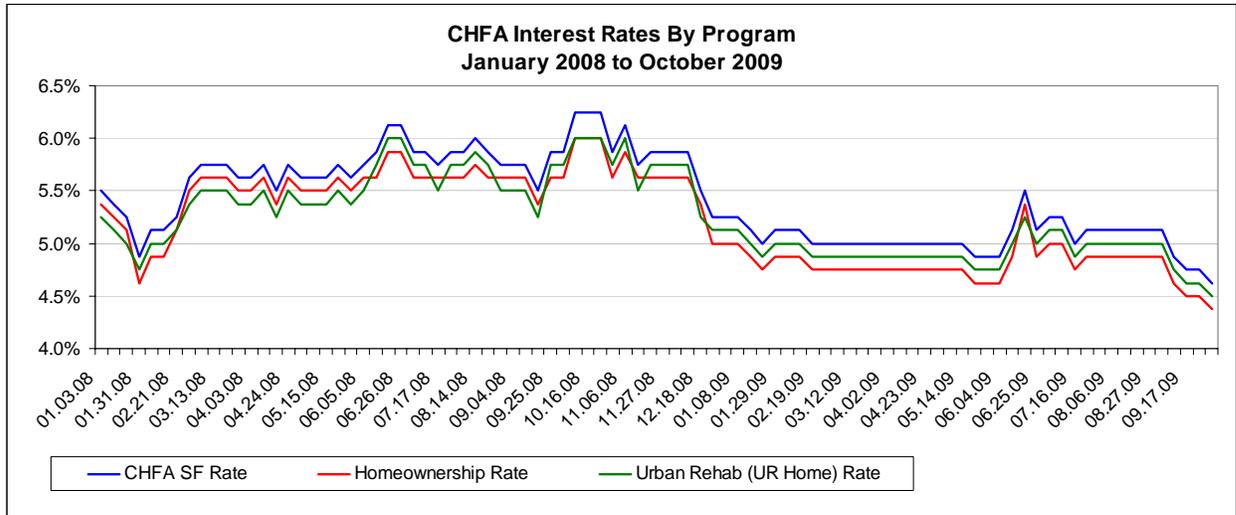
Table 36: Unit Volume Median Sales Price of Existing Single Family Home Sales by Number of Bedrooms for Connecticut and Counties*			
State/County	2 or Fewer Bedrooms	3 Bedrooms	4 or More Bedrooms
Fairfield	281,000	372,400	663,400
Hartford	181,700	232,000	354,500
Litchfield	163,300	225,000	355,600
Middlesex	219,100	312,200	436,800
New Haven	204,400	244,900	348,400
New London	180,000	246,000	330,600
Tolland	150,000	252,700	313,800
Windham	152,400	210,700	250,000
Connecticut	206,300	267,500	464,500
*Numbers are preliminary			

Source: Connecticut Home Sales Report 2007 Q4

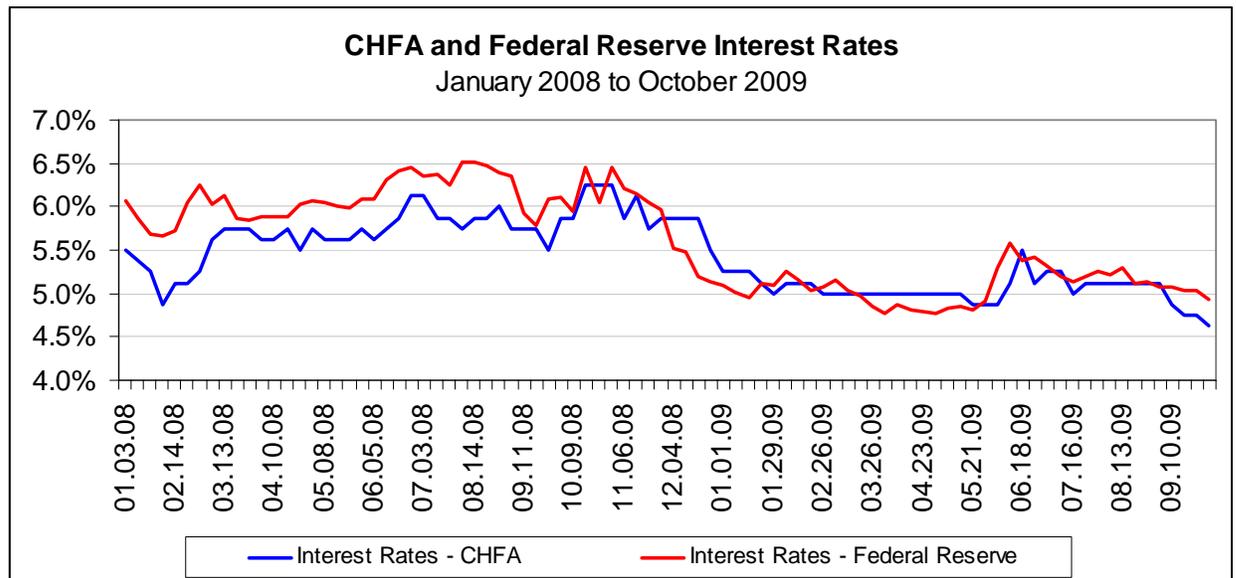
Mortgage Rates – Past Several Years

Chart 4 depicts trends for various program mortgage rates in Connecticut as well as the Federal Reserve Conventional Mortgage Rate.

Chart 4:



Source: CHFA, October 2009



Source: CHFA, October 2009

Subprime Mortgage Crisis

The need for affordable housing in Connecticut has been exacerbated by the subprime crisis which has prompted higher mortgage costs, delinquencies, and foreclosures for some homeowners. In some cases the demand for rental housing has become even higher as homeowners lose their homes and are forced back into the rental market. In

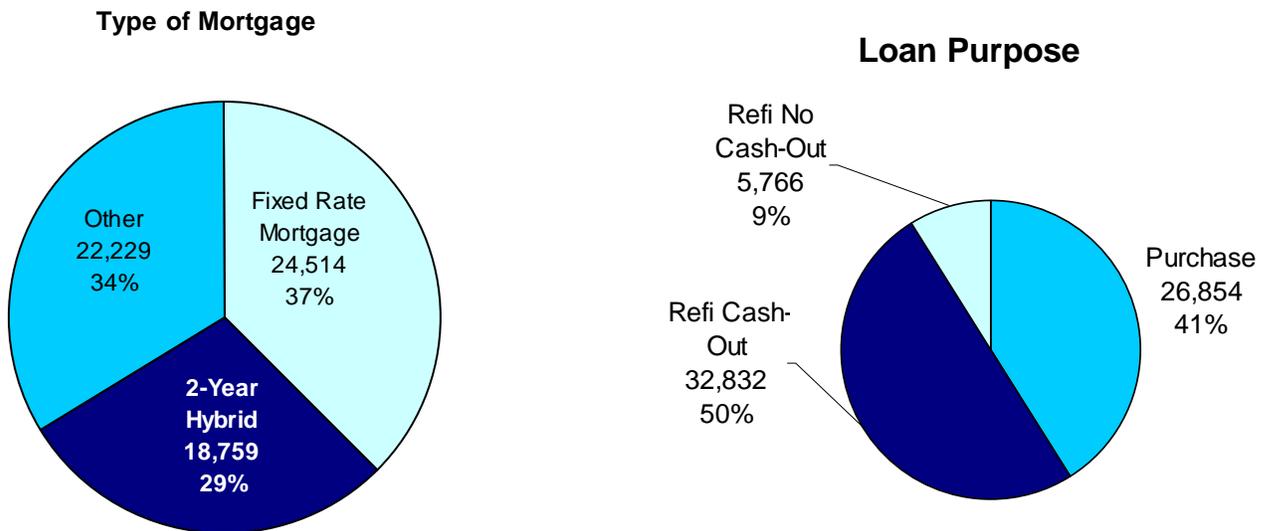
In addition, subprime mortgages can also affect owners of multi-family homes and their tenants.

In Connecticut, most subprime loans were originated between 2004 and 2006. During 2007, about 9,800 subprime loans were originated and there were no new subprime loans originated in 2008. In comparison, about 40,000 loans were originated in 2006. By the end of 2008, there were approximately 65,500 active subprime loans in Connecticut which was down considerably from the 76,800 subprime loans that were active at the end of 2007.

Loan Types and Purposes

About a third of the active subprime loans in Connecticut are two-year hybrids. The majority of people used their subprime loan to refinance a home and take cash out for other purposes.

Chart 5: Loan Type and Purpose



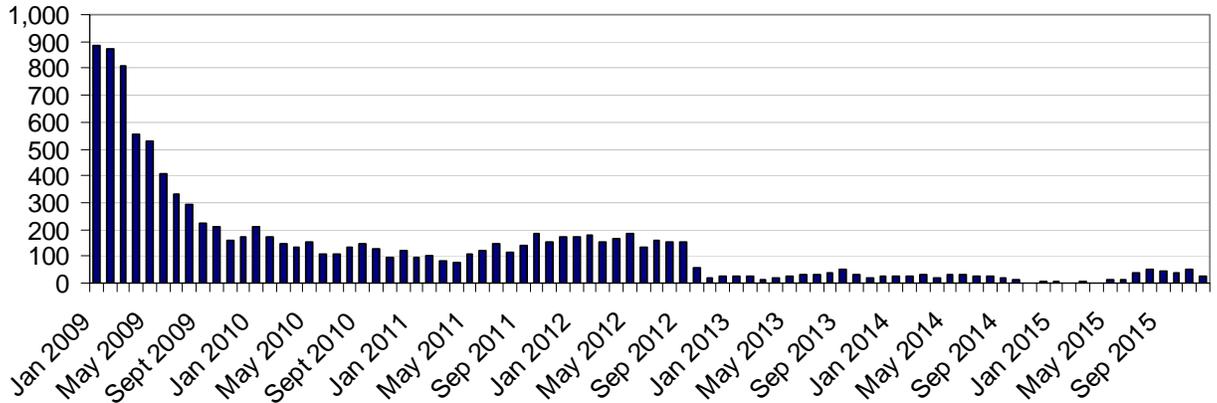
Source: First American, Loan Performance, December 2008

Timing of Resets for Subprime Loans

Two-year hybrid loans are loans that have a fixed rate for two years and then reset to another rate in their third year. Many of these loans reset during 2008 and into the first quarter of 2009. Most of these loans in Connecticut have now reset.

Chart 6: Interest Rate Resets

Number of Sub-Prime Loans Scheduled for Reset
January 2009 to December 2015

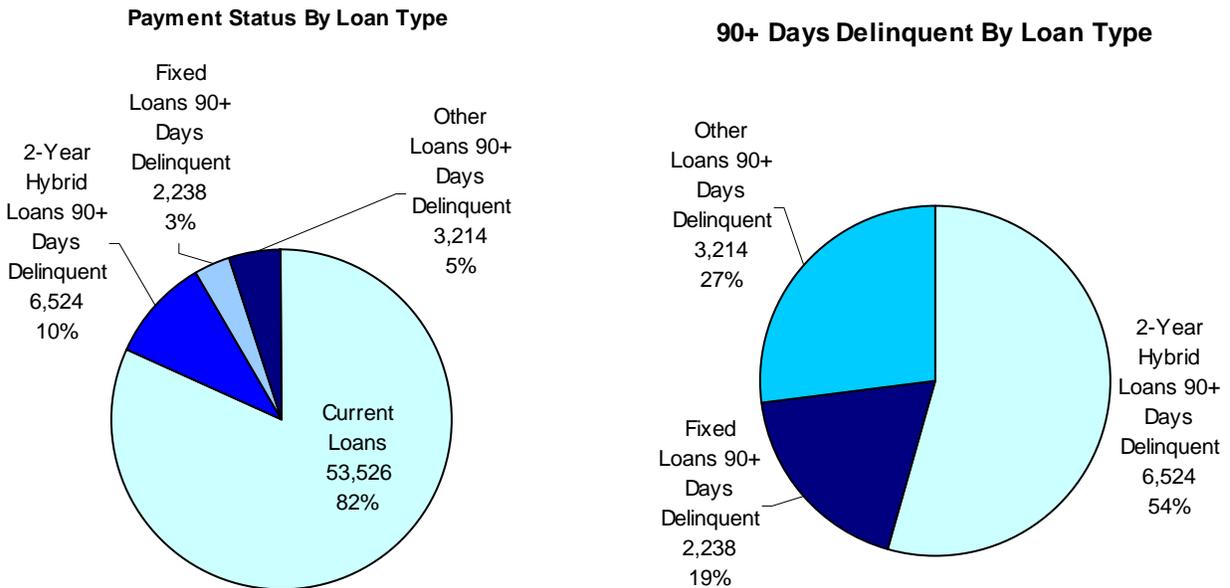


Source: First American, Loan Performance, December 2008

Subprime Delinquencies and Foreclosures

About 15% of all subprime loans in Connecticut were seriously delinquent as of December 2008. Though only about 31% of all subprime loans are 2-year adjustable loans, these loans represented most of the seriously delinquent subprime loans in Connecticut.

Chart 7: Payment Status and Delinquent Loans

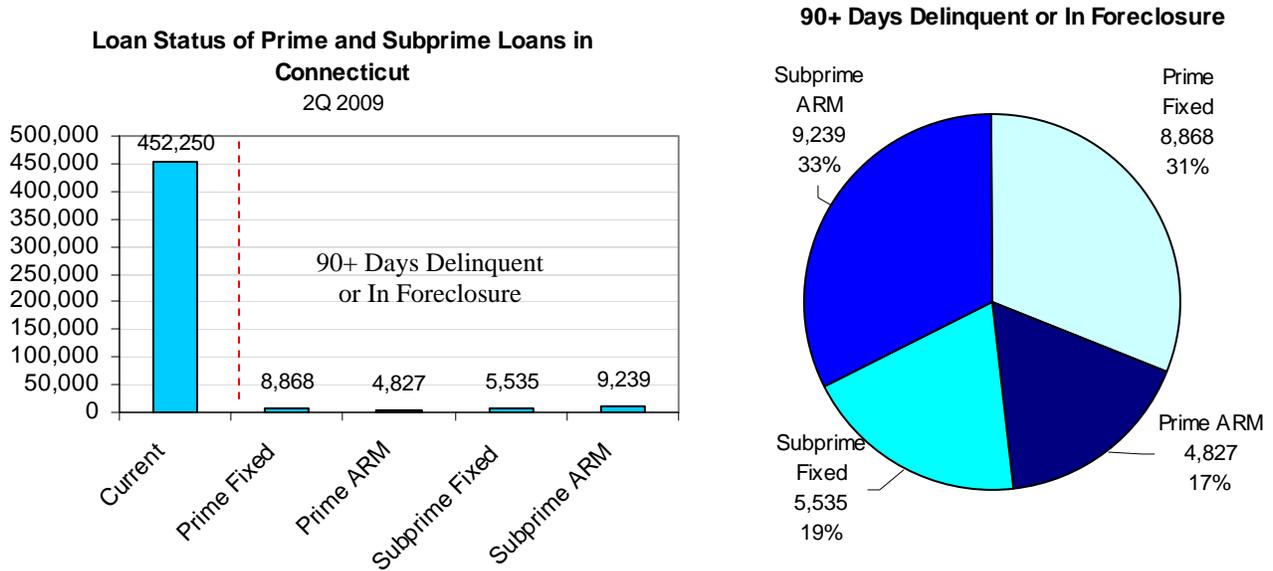


Source: First American Loan Performance, December 2008

Prime and Subprime Delinquencies and Foreclosures

Considering the full range of active loans in Connecticut, including prime and subprime loans, delinquencies and foreclosures are a small part of the whole and are concentrated mainly in the adjustable rate subprime loans. Though subprime adjustable rate mortgages are 6 % of all active loans in Connecticut, they represent 45% of all seriously delinquent loans. The table on the following page shows how Connecticut's seriously delinquent loan experience compares with other states.

Chart 8: Loan Status and Delinquent Loans



Source: Mortgage Banker's National Delinquency Survey, 2Q 2009

Table 37: Status of All Loans - 2Q 2008 vs. 2Q 2009

2Q 2009				2Q 2008			
Rank	State	# Loans	% Seriously Delinquent	Rank	State	# Loans	% Seriously Delinquent
1	Florida	3,508,954	17.12	1	Florida	3,553,083	8.43
2	Nevada	557,679	15.62	2	Nevada	565,369	7.61
3	Arizona	1,185,401	11.07	3	Michigan	1,483,285	6.15
4	California	5,832,097	10.81	4	Ohio	1,520,797	5.98
5	Michigan	1,424,473	9.16	5	California	5,857,836	5.95
6	Illinois	1,726,126	8.62	6	Indiana	866,405	5.74
7	Indiana	841,472	8.37	7	Arizona	1,222,279	5.03
8	Ohio	1,467,030	8.26	8	Mississippi	252,859	4.96
9	New Jersey	1,266,810	8.25	9	Rhode Island	140,232	4.73
10	Rhode Island	137,727	7.57	10	Illinois	1,763,919	4.66
11	Georgia	1,665,357	7.50	11	Georgia	1,672,487	4.35
12	Mississippi	249,382	7.39	12	Maine	143,468	4.19
13	Maryland	1,065,236	7.25	13	New Jersey	1,272,429	4.08
14	New York	2,003,887	6.95	14	Louisiana	477,620	4.05
15	Maine	141,231	6.83	15	Massachusetts	832,201	4.00
16	Massachusetts	817,681	6.68	16	Kentucky	438,941	3.99
17	Hawaii	167,919	6.32	17	Minnesota	908,446	3.94
18	Wisconsin	601,610	6.14	18	Wisconsin	629,053	3.73
19	South Carolina	661,929	6.04	19	Tennessee	866,461	3.65
20	Connecticut	530,333	6.03	20	New York	2,046,760	3.63
21	Louisiana	469,898	6.03	21	Pennsylvania	1,549,326	3.50
22	Minnesota	889,783	5.91	22	Maryland	1,070,492	3.49
23	Tennessee	858,165	5.87	23	South Carolina	662,440	3.47
24	Idaho	263,998	5.76	24	Colorado	1,015,926	3.45
25	Kentucky	429,955	5.70	25	Oklahoma	429,267	3.43
26	Delaware	165,345	5.55	26	Delaware	174,486	3.31
27	District of Columbia	95,071	5.48	27	Alabama	601,377	3.23
28	Pennsylvania	1,550,884	5.47	28	Texas	3,104,456	3.11
29	Alabama	594,335	5.41	29	Missouri	887,036	3.09
30	Utah	435,419	5.35	30	Connecticut	537,762	3.08
31	Missouri	867,338	5.02	31	West Virginia	133,536	3.07
32	Oregon	633,369	4.99	32	Iowa	359,483	3.06
33	Colorado	1,005,107	4.96	33	New Hampshire	200,034	2.83
34	West Virginia	133,727	4.95	34	Kansas	334,649	2.81
35	North Carolina	1,408,028	4.91	35	Virginia	1,412,882	2.79
36	Oklahoma	423,945	4.90	36	District of Columbia	94,348	2.76
37	New Hampshire	197,017	4.89	37	Arkansas	312,652	2.74
38	Virginia	1,413,720	4.81	38	North Carolina	1,410,850	2.69
39	New Mexico	254,939	4.81	39	Nebraska	209,088	2.64
40	Washington	1,190,840	4.72	40	New Mexico	257,192	2.36
41	Texas	3,094,268	4.68	41	Vermont	62,606	2.30
42	Iowa	344,360	4.65	42	Hawaii	169,953	2.28

43	Arkansas	310,339	4.50	43	Idaho	263,524	2.22
44	Kansas	330,252	4.32	44	Utah	434,675	2.15
45	Vermont	69,389	3.76	45	Oregon	639,126	1.92
46	Nebraska	207,909	3.75	46	Washington	1,198,835	1.84
47	Montana	135,312	3.07	47	South Dakota	83,917	1.84
48	South Dakota	80,809	2.86	48	Alaska	93,009	1.68
49	Wyoming	69,932	2.56	49	Montana	138,375	1.47
50	Alaska	93,440	2.56	50	North Dakota	60,871	1.33
51	North Dakota	58,661	2.02	51	Wyoming	69,150	1.10
	United States	44,721,256	7.97		United States	45,422,515	4.50

Source: Mortgage Banker's National Delinquency Survey, 2Q 2009 and 2Q 2008

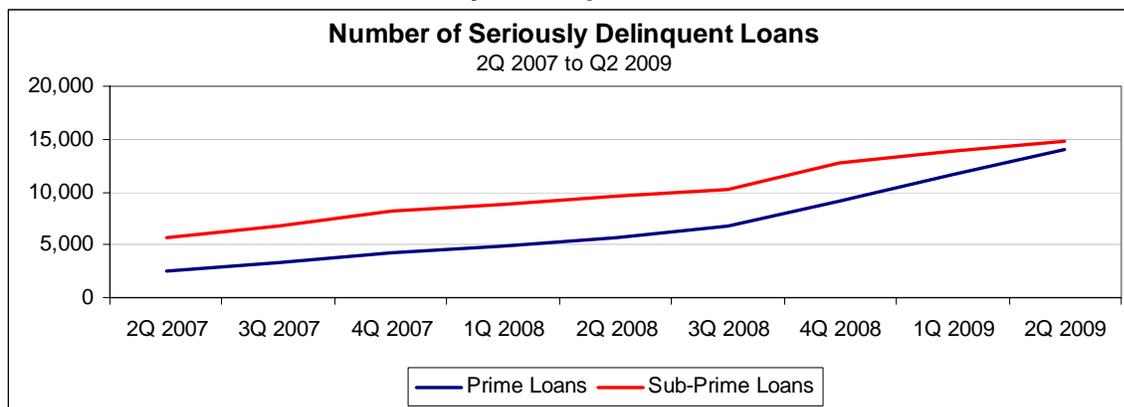
Connecticut Foreclosure Trends

Although foreclosures in Connecticut are at lower levels than in many other states, foreclosures are increasing. According to The Mortgage Banker's National Delinquency Survey, the total number of foreclosures has almost doubled over the past 18 months.

Table 38: Number of Loans 90+Days Delinquent and In Foreclosure

	2Q 2007	3Q 2007	4Q 2007	1Q 2008	2Q 2008	3Q 2008	4Q 2008	1Q 2009	2Q 2009
Prime Loans	2,457	3,274	4,205	4,857	5,636	6,712	9,083	11,654	14,049
Sub-Prime Loans	5,616	6,842	8,267	8,753	9,572	10,158	12,719	13,850	14,774
Total (including FHA and VA Loans)	9,107	11,213	13,718	14,931	16,563	18,606	24,071	28,179	31,979

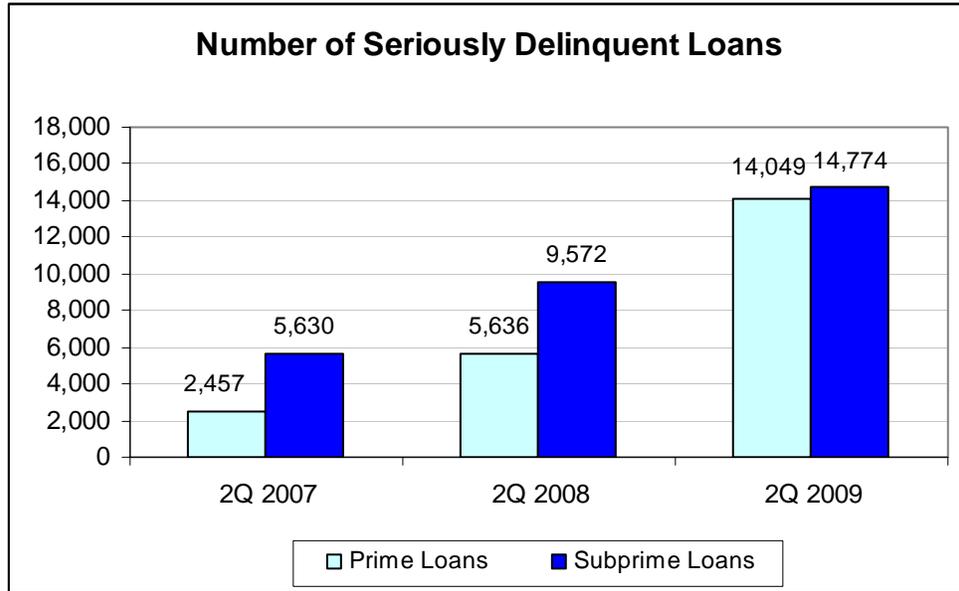
Chart 9: Seriously Delinquent Loans, 2Q 2007 – 2Q 2009



Source: Mortgage Banker's National Delinquency Survey

When looking at the number of seriously delinquent loans from the same quarter over a three year period, the increase in the number of seriously delinquent loans becomes apparent.

Chart 10: Seriously Delinquent Loans, 2Q 2007 – 2Q 2009



Source: Mortgage Banker's National Delinquency Surveys

Housing Needs

Families Needing Housing Assistance

Low-Income Households

Table 39 shows the income distribution of households by household size, measured by number of persons.

Table 39: 2000 Household Income Distribution by Household Size						
2000 Area Median Family Income	Household Size by Number of Persons					
	1	2	3	4	5	6
Under 30% AMI (Extremely Low-Income)	9,445	51,247	56,622	46,208	13,941	3,189
31-50% AMI (Very Low-Income)	5,318	30,237	55,094	55,253	15,320	3,282
51-80% AMI (Low-Income)	3,798	30,540	70,028	73,920	21,572	5,279
81-120% AMI (Moderate Income)	2,961	25,678	70,047	105,314	41,244	8,388

Source: Census 2000 interpolation by DECD

In Table 40, HUD defines the various low-income levels at the specific percentages of AMI. The percentage of low-income renters (88.5%) is higher than that of owners (58.6%).

Table 40: 2000 Income Distribution by AMI and Homeownership			
Income Group	Homeowners	Renters	Total
Under 30% AMI (Extremely Low-Income)	77,635	136,839	214,474
31-50% AMI (Very Low-Income)	86,474	84,797	171,271
51-80% AMI (Low-Income)	225,502	230,590	456,092
81-120% AMI (Moderate Income)	284,503	151,553	436,056
All Homeowners	869,742	431,928	1,301,670

Source: Census 2000

Table 41: Households with Less Than 100% of AMI, Adjusted for Family Size					
	Total Number of Households	Less Than 25% AMI	25% - 50% AMI	51% - 80% AMI	81% - 100% AMI
1 Person Households	359,647	80,320	85,361	73,722	36,558
2 Person Households	427,724	24,194	51,055	74,496	48,007
3 Person Households	214,508	13,777	22,353	33,926	23,756
4 Person Households	201,234	9,807	16,005	28,989	23,114
5 Person Households	85,062	4,545	9,590	12,625	10,701
6 Person Households	23,553	1,742	2,495	4,551	3,332
7 Person Households	7,630	579	1,032	1,624	1,114
8 Person Households	2,768	304	460	511	189

Source: ACS 2007

Single Persons

Table 42 shows the number of single householders living in each county.

Table 42: Single Householders		
State/County	Householder Living Alone	Householder not Living Alone
Connecticut	363,582	76,898
Fairfield	82,570	14,185
Hartford	100,249	19,443
Litchfield	18,936	4,323
Middlesex	18,498	5,053
New Haven	93,935	19,674
New London	27,147	7,215
Tolland	11,657	4,457
Windham	10,590	2,548

Source: ACS 2008

Large Families

As defined by HUD, a large family is a household that has five or more people. Table 43 shows the number of large families in Connecticut.

State/County	5 Person Household	6 Person Household	7 or More Person Household
Connecticut	79,904	24,619	11,578
Fairfield	23,161	7,580	3,183
Hartford	20,740	5,583	2,442
Litchfield	4,674	568	201
Middlesex	2,929	664	443
New Haven	17,278	5,842	3,511
New London	4,689	1,528	1,181
Tolland	2,875	2,348	159
Windham	3,558	506	458

Source: ACS 2008

Overcrowded Households

A household is considered overcrowded when the ratio of occupants to rooms exceeds one. For example, a house with six inhabitants and five rooms is considered overcrowded because there is more than one person per room. Table 44 shows overcrowding in each of Connecticut county by tenure (homeowner and renter). The number of overcrowded households is given, with the corresponding percentage of overcrowded households in the county. Fairfield County has the highest percentage of total overcrowding. The counties with the least amount of overcrowding are Tolland and Windham. The rental households in Fairfield, Hartford, and New Haven counties have significantly higher levels and percentages of overcrowding compared to owner-occupied households.

State/County	Owners		Renters		Total	
	Overcrowded	%	Overcrowded	%	Overcrowded	%
Connecticut	7,720	0.6%	17,474	1.3%	25,194	1.9%
Fairfield	2,444	0.8%	6,619	2.0%	9,063	2.8%
Hartford	2,051	0.6%	4,167	1.2%	6,218	1.8%
Litchfield	471	0.6%	184	0.2%	655	0.9%
Middlesex	375	0.6%	338	0.5%	713	1.1%
New Haven	2,088	0.6%	4,186	1.3%	6,274	1.9%
New London	398	0.4%	714	0.7%	1,112	1.1%
Tolland	58	0.1%	166	0.3%	224	0.4%
Windham	188	0.4%	141	0.3%	329	0.8%

Source: ACS 2008 for CT, Fairfield, Hartford, New Haven and New London, ACS 2007 for Litchfield, Middlesex, Tolland and Windham

Lead-Based Paint Hazards

HUD requires the state to estimate the number of housing units with lead-based paint hazards—especially those inhabited by low- and moderate-income families. As accurate records are not kept that would provide a comprehensive evaluation of the overall status of lead hazards by household income, answering HUD’s ultimate question is difficult. All that can be done at this point is to examine the potentially hazardous housing stock, locate what local statistics are available, and infer from regional trends.

The 2001 *National Survey of Lead and Allergens in Housing* concludes that 43% (plus or minus 12%) of housing units in the Northeast built before 1978 are likely to have significant lead-based paint hazards. This region has the highest incidence of lead-based paint in the country. Data specific to Connecticut is unavailable, although the data on the state’s inventory of pre-1978 housing can be taken from the 2000 U.S. Census, which revealed a total of 1,083,485 pre-1978 units. It can be extrapolated from the national survey that 465,898 units (43%) are likely to be affected. The Centers for Disease Control and Prevention (CDC) reports that although lead-based paint was available for use in residential housing units as late as 1978, it was used more extensively in pre-1950 housing and contained a higher concentration of lead. This is compounded by the fact that older housing is more likely to be deteriorated and therefore contain flakes of lead-based paint hazards. Connecticut’s pre-1950 residential stock is comprised of 459,188 units, or 32.3% of the total state housing stock.

However, the fact that a home has “significant” lead-based paint hazards does not necessarily mean that members of such households will develop serious health problems. By far, the largest segment of the population that is affected by lead-based paint is that of children under the age of six. Children can easily ingest chipped lead-based paint and toxic dust particles through normal hand-to-mouth contact. Excess lead in a child’s body is very harmful to both physical and mental development. In Connecticut, the most detailed statistics concerning the prevalence of lead-based paint hazards come from the Department of Public Health (DPH), which annually publishes the results from confirmed blood lead-level tests of children under age six by town. Table 45 appears in the DPH 2007 report and lists the 15 towns with the highest incidence of child lead poisoning. Only three towns (Fairfield, Stamford, and Norwalk) have incomes above the state median household income as estimated by the Connecticut Economic Resource Center (CERC) for 2008. The data therefore suggests a negative correlation between lead poisoning and income level, although the actual income levels of specific households with lead-poisoned children are not available.

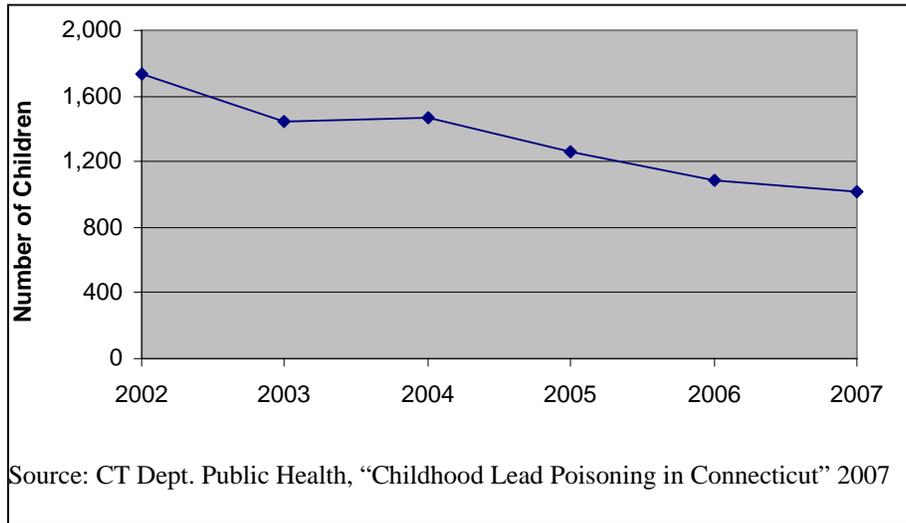
Table 45: Children Under Six with Confirmed High Blood Lead Levels					
Location	Number of Children with Confirmed Test	Cumulative Statistics			
		≥ 10 µg/dL*		≥20 µg/dL	
		Number	Percent	Number	Percent
Bridgeport	6,131	185	3	34	0.6
Bristol	1,100	9	0.8	4	0.4
Danbury	1,667	10	0.6	1	0.1
East Hartford	1,157	9	0.8	0	0
Fairfield	1,238	3	0.2	0	0
Hamden	1,025	6	0.6	0	0
Hartford	5,560	120	2.2	22	0.4
Meriden	2,016	53	2.6	9	0.4
New Britain	3,032	44	1.5	11	0.4
New Haven	4,283	202	4.7	40	0.9
Norwalk	2,708	20	0.7	6	0.2
Stamford	2,993	20	0.7	7	0.2
Stratford	1,156	6	0.5	1	0.1
Waterbury	4,204	69	1.6	14	0.3
West Haven	1,174	19	1.6	3	0.3
Connecticut	71,627	1,020	1.4	208	0.3

* µg/dL = micrograms/deciliter (micrograms of lead per deciliter of blood)

Source: CT Dept. of Public Health, Childhood Lead Poisoning in Connecticut 2007 Report

Time series data taken from the DPH report shows that fewer children experience lead poisoning, perhaps due to increasing efforts to raise awareness and widespread publication of feasible safety precautions. The number of children who were screened and confirmed to have high blood-lead levels decreased from 1,733 in 2002 to 1,020 in 2007. This implies that the number of homes with significant lead-based paint hazards is likewise shrinking.

Chart 11: Number of Children Under Six with High Blood Lead Levels



HUD's Comprehensive Housing Affordability Strategy (CHAS) data (Table 46) provides insight into the scope of households at risk for exposure to lead-based paint hazards by documenting those housing units with children under the age of six by tenure, year structure built, and household income level. Although this data is dated, we display it here to illustrate how updated versions of the same data may be used.

The lowest income households in homes that were built before 1949 and have children under age six are most susceptible to the dangers of lead poisoning. Combining renter households with children under age six (8,690) and owner households with children under age six (1,220) in this category totals 9,910. Other households at risk tend to have low income and/or old age that numbers 72,540 households, as indicated by the figures in bold. Of these, 39,030 are owner households, and 43,420 are renter households.

Household Income	Tenure	Year Structure Built			Total
		1960-1979	1950-1959	Pre-1949	
<30% MFI	Owner	955	590	1,220	2,765
	Renter	6,750	3,745	8,690	19,185
30.1-50% MFI	Owner	1,815	1,235	2,255	5,305
	Renter	5,825	2,565	6,900	15,290
>50% MFI	Owner	36,590	22,180	32,775	91,545
	Renter	12,440	5,570	14,770	32,780
Total		64,375	35,885	66,610	166,870

Source: 2000 CHAS data tables A14A and A14B

In Connecticut, most communities have not established a Registry of Lead-Safe Housing. If such registries did exist statewide, they would provide an overview of how many pre-1978 units are relatively unsafe or at least worthy of investigation.

Substandard Housing Conditions

An important indicator of housing conditions is the number of housing units that have complete plumbing and kitchen facilities. Table 47 shows the number of occupied and unoccupied housing units that lack complete plumbing and kitchen facilities in Connecticut. There are more units in the state without kitchen facilities than units without plumbing facilities.

Table 47: Units Lacking Plumbing or Kitchen Facilities					
State/County	Total Units	Units Lacking Complete Plumbing Facilities		Units Lacking Complete Kitchen Facilities	
		# Units	%	# Units	%
Connecticut	1,443,192	12,615	0.87%	20,168	1.40%
Fairfield	352,042	3,856	1.10%	5,540	1.57%
Hartford	364,700	1,932	0.53%	4,007	1.10%
Litchfield	83,415	864	1.04%	1,352	1.62%
Middlesex	72,580	330	0.45%	726	1.00%
New Haven	349,835	3,959	1.13%	5,911	1.69%
New London	117,035	879	0.75%	1,520	1.30%
Tolland	56,434	259	0.46%	404	0.72%
Windham	47,151	536	1.14%	708	1.50%

Source: ACS 2008

When one considers occupied housing units exclusively, the statewide percentage of units lacking complete plumbing facilities and the statewide percentage of units lacking complete kitchen facilities drops by about half their original values. These declines show that a disproportionate number of units lacking plumbing or kitchen facilities are vacant, which implies that housing condition is an important determinant of homeownership. The data shown in suggest that a disproportionate number of units in substandard housing condition are vacant, and that improving housing conditions across the state would result in a decrease in the vacancy rate.

Table 48: Occupied Units Lacking Plumbing or Kitchen Facilities					
State/County	Total Occupied Units	Occupied Units Lacking Complete Plumbing Facilities		Occupied Units Lacking Complete Kitchen Facilities	
		# Units	%	# Units	%
Connecticut	1,329,305	6,777	0.51%	9,214	0.69%
Fairfield	323,987	2,557	0.79%	2,671	0.82%
Hartford	342,409	806	0.24%	1,583	0.46%
Litchfield	74,125	67	0.09%	555	0.75%
Middlesex	66,688	178	0.27%	337	0.51%
New Haven	322,436	2,315	0.72%	2,884	0.89%
New London	103,401	470	0.45%	744	0.72%
Tolland	53,590	139	0.26%	139	0.26%
Windham	42,669	245	0.57%	301	0.71%

Source: ACS 2008

Homeless Needs

HUD defines a “homeless” person as an individual who lacks a fixed, regular, and adequate nighttime residence; an individual who has a primary nighttime residence that is supervised by a publicly or privately operated shelter designed to provide temporary living accommodations; an institution that provides a temporary residence for individuals intended to be institutionalized; or, a public or private place not designed for, or ordinarily used as, regular sleeping accommodations for human beings. This definition of homeless does not include individuals who are lawfully imprisoned or detained.

In accordance with HUD guidelines for proper homeless survey techniques, Connecticut conducted its second annual “point-in-time” count of the sheltered and unsheltered homeless populations on January 30, 2008. The findings from this event are revealed in the *Connecticut Counts 2008* report. According to the publication, volunteers counted a total of 3,444 homeless households. In accounting for the homeless sheltered population, *CT Counts 2008* does not incorporate residents of transitional housing programs that are not specifically designated for homeless people into their results. For example, residents of mental health, substance abuse, and child welfare programs were only counted if the program specifically serves homeless people.

The count is important as a baseline measure to compare the effectiveness of future initiatives to end homelessness. The Reaching Home Campaign (a sponsor of *CT Counts*) estimates that in 2001, approximately 33,000 individuals (including 13,000 children) in Connecticut experienced homelessness to varying degrees. This figure encompasses those who are struggling on the brink of losing their homes in addition to those that experience homelessness.

The results indicate that two-thirds of sheltered adults in families were between ages 22 and 39, but among sheltered single adults, the majority, 59%, were between 40 and 59 years old. Interestingly, 72% of sheltered single adults are male, whereas 87% of sheltered adults in families are female. This suggests that most homeless women belong to families as single mothers. Similar trends exist in the unsheltered population, where 73% of single adults are male and 62% of adults in families are female.

To trace the roots of homelessness, surveyors interviewed the homeless about the primary reason for leaving their last permanent residence. The results appear in Table 49.

Table 49: Reason Left Last Residence								
	Sheltered				Unsheltered			
	Single Adults	%	Adults in Families	%	Single Adults	%	Adults in Families	%
Rent Problems	611	27%	137	29%	74	13%	4	50%
Evicted for a reason other than rent problems	265	12%	63	13%	40	7%	0	0%
Conflict with family or friends	443	20%	111	23%	31	5%	0	0%
Overcrowding	48	2%	41	9%	10	2%	0	0%
Domestic Violence	95	4%	109	23%	8	1%	0	0%
Went to prison or jail	235	10%	5	1%	40	7%	0	0%
Went into the hospital	97	4%	4	1%	2	0%	0	0%
Housing condemned	43	2%	7	1%	3	1%	0	0%
Fire	14	1%	6	1%	2	0%	0	0%
Other	451	20%	69	14%	56	10%	1	12%
Unknown	305	14%	32	7%	362	61%	3	38%

Source: CT Counts 2008

The Department of Social Services (DSS) has historically reported the leading causes of homelessness as alcohol/drug abuse, unemployment, and insufficient income. Across all groups in the *CT Counts 2009* survey, “rent problems” was the number one reason cited as the cause of homelessness. Although rather vague, the reason “rent problems” refers to a household’s failure to make periodic housing payments. This failure could be attributed to a number of financial or housing problems such as a lack of affordable housing supply in Connecticut. In addition to forces in the housing market, rent problems could be caused by personal issues such as substance abuse or unemployment.

Additional prevalent choices for respondents were the “conflict with family or friends” and “other” categories. “Other” could comprise a number of factors, including a problem with

alcohol or drug abuse, and chemical dependency may also trigger several of the aforementioned scenarios—especially family/friend conflict, eviction, or hospitalization. Among single adults, 10% of sheltered and 7% of unsheltered persons left their place of permanent residence to go to jail, and once released were forced into poverty and homelessness. It is common for de-incarcerated persons to have difficulty finding a job and an affordable housing unit after they are released; many eventually return to jail.

The volunteers also inquired where the homeless have slept in the last 30 days. Respondents were given the opportunity to list more than one location. Their responses appear in Table 50.

Table 50: Where Slept in Last 30 Days								
	Sheltered				Unsheltered			
	Single Adults	%	Adults in Families	%	Single Adults	%	Adults in Families	%
Non-housing*	85	4	2	0	203	34	3	38
Emergency Shelter	1244	55	197	42	23	4	0	0
Transitional Housing for Homeless Persons	576	26	213	45	0	0	0	0
Psychiatric Facility	32	1	0	0	0	0	0	0
Substance Abuse Treatment Facility	85	4	11	2	5	1	0	0
Hospital	42	2	1	0	3	1	0	0
Jail/prison	35	2	1	0	10	2	0	0
Domestic Violence Situation	18	1	28	6	2	0	0	0
Living with Relative/Friend	192	9	33	7	66	11	2	25
Rental Housing, Own Apartment or House	91	4	47	10	0	0	0	0
Hotel or motel	31	1	4	1	5	1	2	25
Foster Care	0	0	0	0	0	0	0	0
Other	56	2	17	3	16	3	1	12
Unknown	189	8	13	3	344	58	3	38

*Non-housing includes street, park, car, bus station, parking garage, campground, woods, abandoned building, etc.
Source: CT Counts 2008

It should not be surprising that the sheltered population displayed a strong preference for either an emergency shelter or some type of transitional housing in the 30 days previous to the survey. Those unsheltered had remained in the same condition or opted to stay in a hotel or with relatives and friends rather than enter into an emergency or transitional shelter. Difficulty arises when an attempt is made to analyze the exact percent of households who resided in each of the above locations as seemingly over 100% of the sample population responded because each household could identify more than one location.

A regular measure of homelessness in Connecticut comes from the DSS *Annual Homeless Shelter Demographic Report*. The latest report states that from October 2006 to September 2007, 13,779 people used available emergency shelters in the state. However, in the same time period, these shelters had to turn away people 34,026 times. The three cities with the highest “turned away” rates among reporting shelters were New Haven, East Hartford, and Hartford; all number in the thousands annually.

Of the total number of homeless clients served by homeless shelters from 2006-2007, 9,904 (72%) of them were single. There were 1,284 (9.3%) families that stayed in homeless shelters, and those families included 2,295 (16.7%) homeless children.

An accurate record of the chronically homeless is difficult to come by even with the best of survey methodologies. *CT Counts 2008* surveyed those persons who have been without a permanent residence for various lengths of time. If respondents indicated that this period was greater than one year, or that homelessness occurred at least four times in the past three years, they were categorized as “chronically homeless.” The results convey that an alarming 51% of unsheltered adults and 32% of sheltered adults were chronically homeless. It is important to note that single homeless adults also reported a high incidence of disability—be it mental, physical, or developmental. A high percentage, 41% of sheltered and 50% of unsheltered single adults, reported having some type of health condition that limits their ability to work, get around, and care for self or otherwise take care of their needs. Expanding the supply of supportive services and living accommodations for this population could reduce the rate of homelessness among disabled adults.

During FY 2006-07, DSS utilized various homeless assistance programs to support 45 emergency shelters with a total of 1,777 beds, serving more than 14,663 adults and children, plus six programs that provide advocacy, housing, and health services.

The Continuum of Care, a program sponsored by HUD, is a community-based, long-range plan that addresses the needs of homeless persons in order to help them reach maximum self-sufficiency. The program developed through collaboration with a broad cross section of the community and is based on a thorough assessment of homeless needs and resources. HUD recommends the Continuum of Care as a comprehensive and strategic approach to addressing homelessness. The application process for Continuum of Care funding includes an estimate of homeless populations and subpopulations for each state.

Table 51: Homeless Populations and Subpopulations in CT				
Household Type	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Persons in Households without Children	1,631	825	717	3,173
Persons in Households with Children	631	584	94	1,309
Total Homeless Persons in Households	2,262	1,409	811	4,482
Subpopulation Type	Sheltered		Unsheltered	Total
Chronically Homeless	596		427	1,023
Severely Mentally Ill	1,241		209	1,450
Chronic Substance Abuse	1,495		420	1,915
Veterans	330		106	436
Persons with HIV or AIDS	185		31	216
Victims of Domestic Violence	225		79	304
Unaccompanied Youth less than 18 Years	41		9	50

Source: Continuum of Care 2007

The Continuum of Care Program funds housing-related projects designed to serve the homeless population. Table 52 shows the funding awards received by Connecticut homeless housing programs in 2007.

Table 52: Continuum of Care Funding Awards by Program Component					
Program Component	# of Projects	New Projects	Renewal Projects	Total	% of State Award
Permanent Supportive Housing	86	\$ 1,893,152	\$16,178,518	\$ 18,071,670	73%
Transitional Housing	24	\$ 0	\$ 5,418,333	\$ 5,418,333	22%
Supportive Services Only	4	\$ 0	\$ 737,077	\$ 737,077	3%
Homeless Management Information Systems (HMIS)	6	\$ 63,358	\$ 309,858	\$ 373,216	2%
Grand Total	120	\$ 1,956,510	\$ 22,643,786	\$ 24,600,296	100%

Source: Continuum of Care 2007

Table 53 depicts homelessness by race from the *CT Counts 2008* survey, which reveals disproportionately greater rates of homelessness among African-Americans and Hispanics. The 2007 ACS reports whites, Hispanics, and African-Americans as making up 74%, 10.9%, and 9% of the state's population, respectively.

Table 53: Homelessness by Race				
Race/Ethnicity of Head of Household	Sheltered		Unsheltered	
	Single Adults	Adults in Families	Single Adults	Adults in Families
American Indian or Alaska Native	2%	1%	1%	0%
Asian	1%	0%	0%	0%
Black or African American	31%	38%	9%	25%
Hispanic/Latino (any race)	17%	28%	7%	0%
White	43%	36%	28%	50%
Other or Unknown	17%	19%	59%	50%

Source: CT Counts 2008

As in other parts of the survey, respondents could check off any and all categories in which they fit. The data of homelessness by race/ethnicity is unfortunately more difficult to analyze.

The *Connecticut Counts 2008* final report reveals that the state mimics certain national demographic trends with regard to the homeless population: most are single adults, half of whom have a behavioral health disability and half of whom have been homeless for longer than one year. Singles are also mostly male, and aging. Families are younger, have much lower levels of disability, and are homeless for shorter periods. Of those not yet homeless, at-risk populations include families living below the federal poverty guidelines, individuals released from correctional institutions, women and children leaving domestic abuse shelters, people suffering from severe mental health or substance abuse problems, and young people no longer age-eligible for foster care or those leaving the juvenile justice system.

While shelters do not provide a solution to homelessness, they are crucial to a well-functioning society. Many homeless people need mental health services, substance abuse services, self-care assistance, HIV/AIDS treatment, and a range of other types of counseling. Increasing the number of facilities that serve these needs while at the same time providing temporary, dependable residence, is one major avenue to address the problem of homelessness.

Other Special Needs

Populations with Other Special Needs

Connecticut also has a population of residents that are not homeless, but have special needs that may require service-enriched housing. This section estimates the number of people living in Connecticut that are elderly, frail elderly, persons with physical or mental disabilities, and domestic violence victims.

Elderly

Elderly refers to people age 62 and older. The 2007 ACS reported 572,456 elderly residents in Connecticut. This is 16.3% of Connecticut's total population. Some elderly persons require special adjustments, such as wheelchair-accessible entryways and single-level units. It is imperative that Connecticut pay special attention to elderly households that need modest, affordable living arrangements.

Frail Elderly

HUD, DECD, and ACS have varying definitions for "frail elderly." HUD defines frail elderly as people age 62 and older who have limitations in three or more life activities such as bathing, dressing, and housekeeping. DECD's Congregate Housing program has a separate definition for this population group—persons age 62 and over who have limitations in one or more life activities. The ACS questionnaire asks about two limiting activities. From the data collected by ACS, there were 31,710 frail elderly residents in Connecticut.

Persons with Disabilities

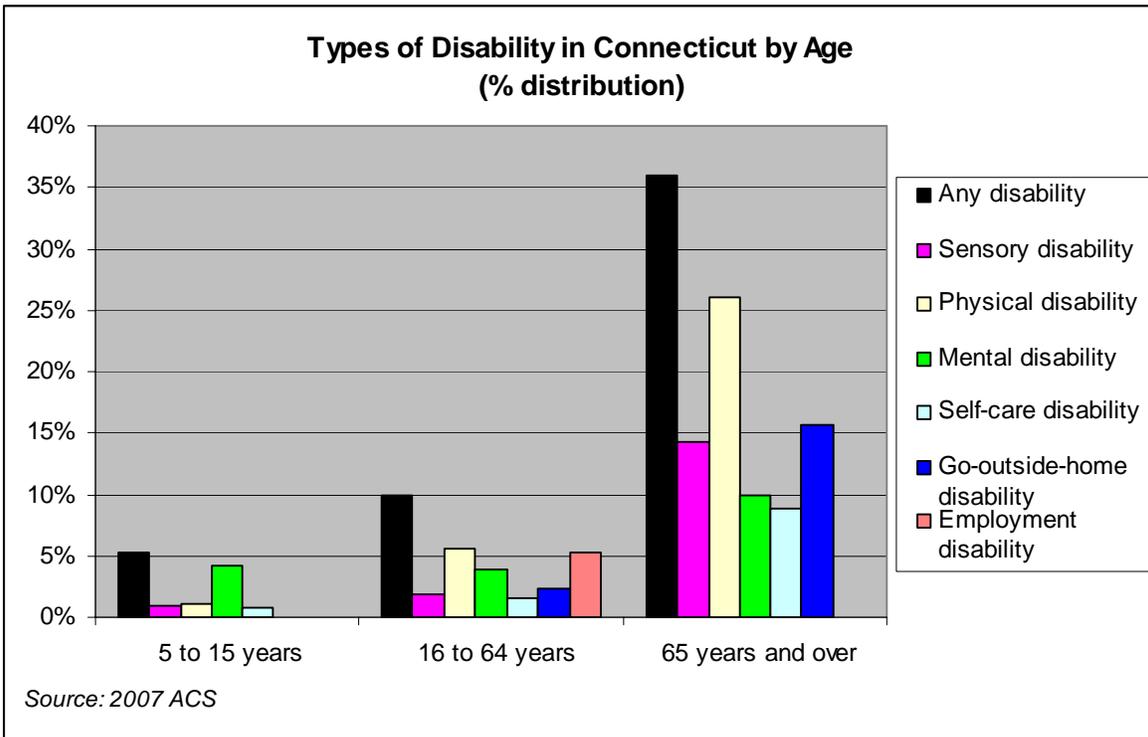
Persons with disabilities may have one or more physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. If their special needs are not met, many may become homeless. Financially, some are more independent than others. Table 54 indicates the most recent number of persons who are physically disabled or have a serious mental illness. These figures do not include those who are homeless or institutionalized.

Table 54: Disabled Population in Connecticut			
	Male	Female	Total
Physically Disabled			
5-17 years	3,374	3,699	7,073
18-34 years	7,171	6,346	13,517
35-64 years	41,461	49,308	90,769
65-74 years	17,968	19,841	37,809
75+ years	28,067	49,340	77,407
Totals	98,041	128,534	226,575
Mentally Disabled			
5-17 years	15,017	5,473	20,490
18-34 years	12,304	8,126	20,430
35-64 years	26,373	28,631	55,004
65-74 years	3,450	5,469	8,919
75+ years	8,008	16,586	24,594
Totals	65,152	64,285	129,437

Source: ACS 2008

The state's estimated number of physically disabled persons in 2008 was 226,575. Likewise the mentally disabled numbered 129,437. The severity of each disability varies. This data is difficult to assimilate into housing need calculations because there may be households with more than one disabled member or individuals with both a mental and a physical disability. Individuals who are homeless *and* disabled are not included in these totals. Chart 12 provides a percentage breakdown of the various types disabilities facing some state residents.

Chart 12: Types of Disability by Age



Domestic Violence Victims

According to the American Institute on Domestic Violence, 85-95% of nationwide domestic violence victims are female. Those persons who are victims of domestic violence are forced to turn outside of the home for shelter, safety, and support. Connecticut’s lack of affordable housing seriously reduces the level of independence and mobility that abused women desperately need to uproot from their current situation. Often victims will have poor credit, rental, and employment histories as a result of their abuse. These factors further complicate the process of securing them new housing opportunities.

The 2008 National Census of Domestic Violence Services surveyed 16 out of 18 local domestic violence programs in Connecticut. It provides a snapshot of the adults and children served during one 24-hour period (September 17th). One hundred and sixty-one victims of domestic violence received housing services, while 441 adults and children sought non-residential advocacy and services such as individual counseling, legal advocacy, and children’s support groups.

For fiscal year 2007-08, the Connecticut Coalition Against Domestic Violence sheltered 1,772 persons. There were 2,012 persons that requested shelter, but did not stay. Over 32% of people did not stay because of a lack of beds. Of the 2,012 people that needed a safe place to stay, 1,252 persons were referred to other domestic violence shelters or homeless shelters. The CCADV is just starting to collect statistics on the living situation

of domestic violence victims after they seek assistance from the CCADV. After living in a shelter, 81 victims have returned back to the previous abusive living situation. The leading reason is a lack of affordable housing. It is clear that Connecticut needs to expand its stock of transitional housing for victims of domestic violence and their children.

Persons with Alcohol or Other Drug Addiction

Table 55 shows alcohol and drug use trends in Connecticut for 2005 and 2006. The rate for substance dependence or abuse was higher in Connecticut than it is nationally. Additionally, the rates of persons needing but not receiving treatment for illicit drug problems or alcohol problems in Connecticut were 2.8% and 7.9%, respectively. Those numbers also exceed the national statistics of 2.5% and 7.3%, respectively.

Table 55: Percentages Reporting Past Year Alcohol or Drug Dependence and Abuse				
	Total	Age Group		
	12 Years or Older	12-17 Years	18-25 Years	26 Years or Older
<i>Illicit Drug Dependence or Abuse*</i>				
Connecticut	3.14	5.62	12.01	1.45
United States	2.83	4.65	8.14	1.66
<i>Alcohol Dependence or Abuse</i>				
Connecticut	8.48	5.94	23.07	6.57
United States	7.66	5.45	17.58	6.22
<i>Alcohol or Illicit Drug Dependence or Abuse*</i>				
Connecticut	10.09	9.06	28.64	7.38
United States	9.16	8.04	21.55	7.15
* Illicit Drugs include marijuana/hashish, cocaine (including crack), heroin, hallucinogens, inhalants, or prescription-type psychotherapeutics used nonmedically. Illicit Drugs Other Than Marijuana include cocaine (including crack), heroin, hallucinogens, inhalants, or prescription-type psychotherapeutics used nonmedically.				

Source: SAMHSA, Office of Applied Studies, National Survey on Drug Use and Health, 2005 and 2006

Facilities and Services for Populations with Other Special Needs

Assisting Non-Homeless Persons Who Require Supportive Housing

The state of Connecticut offers various types of service-enriched housing (including supportive housing). The Department of Developmental Services (DDS) offers service-enriched housing to persons within the DDS system. As of June 2009, the total number of people receiving services from DDS was 15,390 and of the total, 5,653 people are enrolled in service-enriched housing. The number of DDS consumers living in a campus style facility, the Southbury Training School or DDS Regional Centers, is 723. Community Living Assignments (CLA), also known as group homes, house 3,781 persons. Community Training Homes are also supportive housing options for 413 DDS consumers. Some persons receiving services from DDS are also involved with housing support from other state agencies. The Department of Mental Health and Addiction Services, the Department of Correction, and the Department of Children and Families provided housing support for 106 people. There were 417 people receiving housing support from Connecticut's elderly programs. One hundred and seventeen people were in residential schools and 96 people were in other service-enriched housing programs while receiving DDS services.

The number of domestic violence victims who are not homeless but in need of special housing services is difficult to estimate. If they are not homeless, they may be still tolerating their abusive environment as silent victims.

Ensuring Persons Returning from Mental and Physical Health Institutions Receive Appropriate Supportive Housing

Numerous state programs offer service-enriched housing and supportive services for persons recovering from mental and physical health problems:

DMHAS provides several programs that cater to this target population. The Connecticut Mental Health Center, a collaborative endeavor of DMHAS and Yale University's Department of Psychiatry, has several social integration services that are designed to foster the recovery and community re-integration of the center's patients.

Shelter Plus Care, a HUD-funded rental assistance program administered by DMHAS, is designed to provide housing and supportive services to an estimated 940 persons per year who are homeless and disabled.

The DMHAS Housing Assistance Fund Program provides rental assistance in the form of monthly housing subsidy payments to persons with psychiatric disorders on a temporary basis as they wait for permanent subsidies.

DMHAS also has a General Assistance Recovery Supports Program (GA RSP), which is committed to helping State-Administered General Assistance (SAGA) recipients meet their basic needs. GA RSP promotes recovery, independence, employment, self-

sufficiency, and stability by offering recovery support services including recovery housing, independent housing, bus passes, and personal care items.

The Bureau of Rehabilitation Services, a division of DSS, has a mission of creating opportunities that allow individuals with disabilities to live and work independently. The Bureau offers a variety of programs to assist individuals with significant physical and mental disabilities.

Future Housing Production and Preservation Needs

Overview

Purpose of Analysis

The availability and affordability of housing in Connecticut is critical for sustained economic growth and development. A detailed analysis of supply and demand trends in the Connecticut housing market and an estimate of the level of housing production needed to sustain economic growth in the state are essential for the development of growth policies and strategies. The following analysis of Connecticut's housing market and the state's demographic and employment characteristics, conducted by DECD and the Connecticut Housing Finance Authority (CHFA), explores the relationship between employment growth, demographic trends, and the availability and affordability of housing. The results of this analysis estimate the housing production level needed to adequately meet the estimated growing demand over the next five, ten, fifteen, and twenty years.

The purpose of this analysis is to articulate the aforementioned relationship between housing availability and affordability and sustained economic growth and to establish a baseline and methodology from which reliable estimates of future housing supply and demand can be produced, and further, from which future housing production need can be deduced.

Analytical Approach

The analysis at the heart of this study is based on the results of a housing supply and demand model (hereinafter, the model), adapted by DECD and refined jointly by DECD and CHFA. This model is based on "the Mayberry Model"²³ created by Bruce Mayberry and the New Hampshire Housing and Finance Authority for the State of New Hampshire. The basic framework of the Mayberry model was adapted for use with Connecticut counties using demographic and employment data from the 1990 and 2000 Census, the 2006 American Community Survey (ACS) data, employment data from the REMI Policy Insight model and the Connecticut Department of Labor, and population data from the Connecticut State Data Center (for further details about the specific functioning of the model and its contents, please see the Connecticut Housing Supply and Demand Model Appendix).

The analysis conducted for this report consists of a baseline assessment, a housing supply and demand forecast, and an estimate of production need. The baseline assessment and housing supply and demand forecast are both composed of demographic, housing stock, and cost burden trends, each of which is segmented at the state and county level. The estimated production need for housing units is further

²³ "New Hampshire Housing Needs Study," Bruce C. Mayberry, July 2003, http://www.nhhfa.org/rl_docs/housingdata/housing_needs_assessment/HousingNeedsModel.xls

segmented by economic, demographic, and geographic characteristics in order address affordability issues. The period for this analysis is based on five-year projected intervals in order to be consistent with historical and projected data.

For the purposes of this report, DECD defines housing demand as the demand for all housing units (physical structures including condos, single- and multiple-household detached units, and apartments); affordable housing demand as that portion of housing demand for which annual costs (mortgage or rent payments) do not exceed 30% of an area's median income (AMI); housing supply as the total available supply of housing units (physical structures); housing production need as the differential between existing housing supply and housing demand; and affordable housing production as that portion of the housing production need for which annual costs do not exceed 30% of an area's median income (AMI), adjusted for household size.

Analysis Limitations

The model used in this analysis for housing supply and demand forecasts production and need estimates, creates relationships between employment, demographic, and housing trends to construct a housing baseline. The baseline does not identify current housing shortages or affordability issues relative to the population. Therefore, projections of production need are based on historic ratios that maintain the current relationships, not necessarily correct them. However, the model can be updated and adapted to account for a variety of scenarios to specifically address current issues in the housing market such as affordability and availability. The model assumes that Connecticut's economy will continue to grow, if slowly, and in the same geographic areas in which growth has occurred in the recent past.

Housing Trends Baseline

Overview

The housing baseline summary consists of current demographic, economic, employment, housing stock, and cost burden data. This provides a starting point that identifies existing housing supply and demand trends in Connecticut and its counties. Demographic and employment trends provide a baseline from which future projections are made. Changes in the demographic and employment data are a catalyst for changes in housing needs. Household classifications of the population by ownership and rental allow for a more accurate description of the current housing market. The analysis of the housing stock as a baseline indicator of overall supply sheds light on the market's ability to meet existing demand. An analysis of baseline cost burden data, for this initial model, is used to identify demographic and economic trends in the population.

From the change in the baseline housing stock, future housing need can be forecasted. Housing analysis is performed at the state and county levels to be consistent with the data sources available.

Demographic Trends and Current Picture

Statewide

Homeowner classification (renter or owner) specifies the different types of housing need at the baseline level. Statewide trends in the number of homeowners and renters are indicators of housing demand. Table 56 shows the statewide changes in the population and housing classifications. The average annual growth in the number of households slowed during the period 2000-2008 relative to the period 1990-2000. Those households categorized as renters declined annually by 2,462 in the period 2000-2008. This is inconsistent with the growth of total homeowners. The increase in Connecticut's homeownership rate from 2000 to 2008, 66.8% to 70.0%, and the subsequent decline in the rental rate from 33.2% to 30.0% indicate that an increasing number of people were purchasing homes during this period. The latter period also coincides with a time of extravagantly high subprime mortgage originations in the state.²⁴ During this time frame, Connecticut lost a large percentage of its renter population who were residents aged 25-34 years.

²⁴ Subprime Mortgage Task Force Update, Connecticut Subprime Mortgage Taskforce, <http://www.chfa.org/mainpages/SubprimeMortgageTaskForceActivitiesReport6-26-08.pdf>, June 26, 2008

Table 56: Household Ownership Classifications					
Classification	1990	2000	2008	Avg. Annual Change 1990 to 2000	Avg. Annual Change 2000 to 2008
Households	1,230,479	1,301,670	1,329,305	7,119	3,454
Owners	807,481	869,729	917,062	6,225	5,917
Renters	422,998	431,941	412,243	894	-2,462
Ownership percentage of Total	65.6%	66.8%	70.0%		
Rental percentage of Total	34.4%	33.2%	30.0%		

Source: Census 1990 and 2000, ACS 2008

The relationship between employment and working residents for a given area is used to identify housing demand. From 1990-2000, the state witnessed a decrease of over 28,000 working residents, although there was an increase in the state's total population. Only three counties (Fairfield, Hartford, and New Haven) actually experienced a decline in the number of their working residents during that period. Between 2000 and 2006, there was an increase of working residents, and another smaller increase in total population.

The ratios in Table 57 project the need for housing based on employment projections. There is a positive correlation between growth in employment and demand for housing, the extent of which depends on the ratio of employment to population and housing. In order for the state to sustain the growth of business, there is a critical need for housing.

Table 57: Relationship of Household to Workers and Private Sector Jobs			
Relationship of Households to Workers and Private Sector Jobs Statewide ratio of:	1990	2000	2006
Households to working residents	0.74	0.79	0.78
Number of working residents per household	1.36	1.26	1.29
CT private sector covered employment (in-state jobs) per Household	1.10	1.12	1.04

Source: Census 1990 and 2000, ACS 2006

By County

Employment changes in a specific county affect demographic trends in adjacent counties. Therefore, these spillover effects need to be accounted for by the commuting patterns of the population exhibiting this relationship between employment and the number of working residents in surrounding counties. Table 58 shows the commuting patterns of county residents relevant to employment in other counties. Working residents create demand for housing in the county in which they reside as opposed to the county in which they work.

Table 58: 2000 Commuting Patterns – Number of Workers Commuting Across CT Counties

<i>From:</i>	<i>Counties Traveling To:</i>								
	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham	Outside State
Fairfield	335,375	2,145	3,034	465	21,895	249	179	55	54,736
Hartford	2,669	350,790	3,544	11,080	16,940	2,069	4,710	679	10,098
Litchfield	11,459	13,595	51,500	540	12,715	49	64	0	3,625
Middlesex	1,160	19,225	193	41,635	12,830	3,875	409	108	726
New Haven	50,970	21,414	8,970	8,564	290,105	1,365	355	63	5,254
New London	415	7,089	14	4,910	1,634	107,230	999	3,180	3,520
Tolland	254	35,090	79	1,268	1,265	1,485	26,765	2,944	1,950
Windham	99	3,819	24	385	330	8,190	4,290	30,830	5,799

Source: Connecticut Department of Labor

Housing Supply and Demand Forecast

Overview

DECD makes housing supply and demand projections from baseline indicators. The supply and demand framework has a historical basis from which housing production can be estimated. This analysis uses 2015 and 2025 as short- and long-term reporting years as these years coincide with available data sources.

Forecasted Demand vs. Actual Supply of New Housing in Connecticut

Table 59 compares estimated demand projections for housing based on projected employment growth to actual production that occurred for 2006. Actual production data was compiled from Census residential permit data. A side-by-side comparison for each county reveals discrepancies useful for identifying housing need. In Fairfield and New Haven counties actual 2006 production²⁵ was below forecasted production need. If we assume that housing production will not meet the demand in these counties, one can assume that the market will not meet the demand for housing. In the other counties production surpassed demand resulting in a housing surplus for that year.

Table 59: Estimated Demand Projections for Housing		
	Forecasted Growth in Annual Residential Housing Needs 2006-2010	Total Residential Permits
State/County	Employment Based Estimate	2006
Fairfield	2,608	1,939
Hartford	1,961	2,305
Litchfield	22	541
Middlesex	241	634
New Haven	2,339	1,654
New London	866	1,006
Tolland	170	699
Windham	157	458
Connecticut	8,364	9,236

Source: 2006 Census data, CT Housing Model

²⁵Permits are used as a proxy for production.

Demographic Forecast (Estimated)

Employment and population growth at both the state and county level increases the demand for housing. Employment projections are subject to great fluctuation as a result of changing economic conditions, thus we analyze production results for a range of different scenarios. Population projections are typically more consistent, but are still subject to economic conditions.

Statewide

Table 60 shows Connecticut State Data Center population projections, which were used to generate a forecast of housing demand. The population projections are made on five-year intervals with respect to household population, group quarters population, and total population. The group quarters population refers to people living in an institution, college dormitory, or shelter.

Table 60: Statewide Population Projections			
	2010	2015	2025
Household Population	3,393,184	3,436,658	3,538,655
Group Quarters Population	127,472	127,472	127,472
Total State Population	3,520,656	3,564,130	3,666,127

Source: Connecticut State Data Center

REMI Policy Insight model projections of county-level employment were incorporated into the model. Employment data has a direct effect on population and the subsequent need for housing.

Employment data has a direct effect on population and the subsequent need for housing. For the period covering 2006 to 2015, Connecticut's employment growth is projected to be 0.78%. In Table 61, various employment scenarios generate a range of production needs for the state to account for the effects of a changing economic environment. Lower than expected employment projections will reduce the need for housing production.

Table 61: Production Need Based on Different Employment Scenarios				
Employment Growth Assumptions		Total Annual Production Need		
Annual Growth Rate	Annual Employment Growth	Owner	Renter	Total
1.08%	18,859	9,048	3,992	12,637
0.78%	13,457	6,220	2,744	8,604
0.48%	8,182	3,542	1,576	4,798
0.18%	3,032	886	410	1,016

Source: CT Housing Supply and Demand Model

Table 62 shows the statewide estimates of population for the year 2015 from each of the three methodologies. From the population projections, the model estimates total households that are further categorized as renters or owners. At the state level, employment projections are larger than population projections, a trend that is consistent with historical data. The difference in population is the result of the distinct methodological approaches from which to estimate demand for housing.

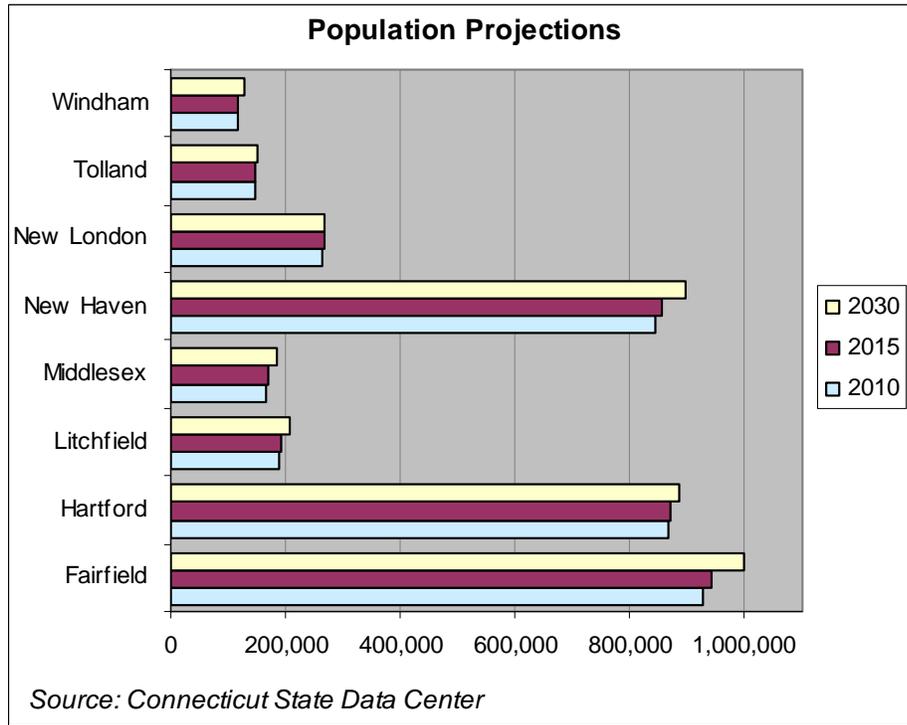
Table 62: Statewide Population Estimates Based on Three Projection Methods			
Statewide Total	2015 – State Employment Projection	2015 – County Employment Projection	2015 – Population Projection
Total Population	3,577,326	3,581,780	3,564,130
Households	1,383,940	1,383,345	1,376,182
Owners	958,402	958,030	954,288
Renters	425,538	425,314	421,894

Source: CT Housing Supply and Demand Model

By County

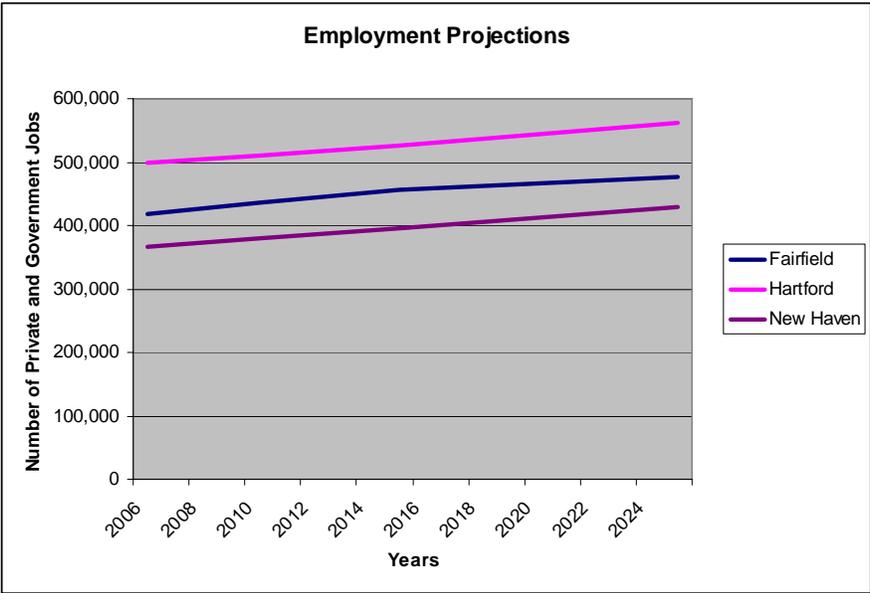
Chart 13 shows population projections for the years 2010, 2015, and 2030 for each Connecticut county. These projections are used for annual, short-term, and long-term reporting at the county and state level. This data is a key component for estimating housing production in future years, and shows where population pressure will be most significant. Fairfield and New Haven are expected to have the greatest growth in population. The other counties will continue to grow, but at a slower rate.

Chart 13: Country-Level Population Projections in 5-Year Intervals



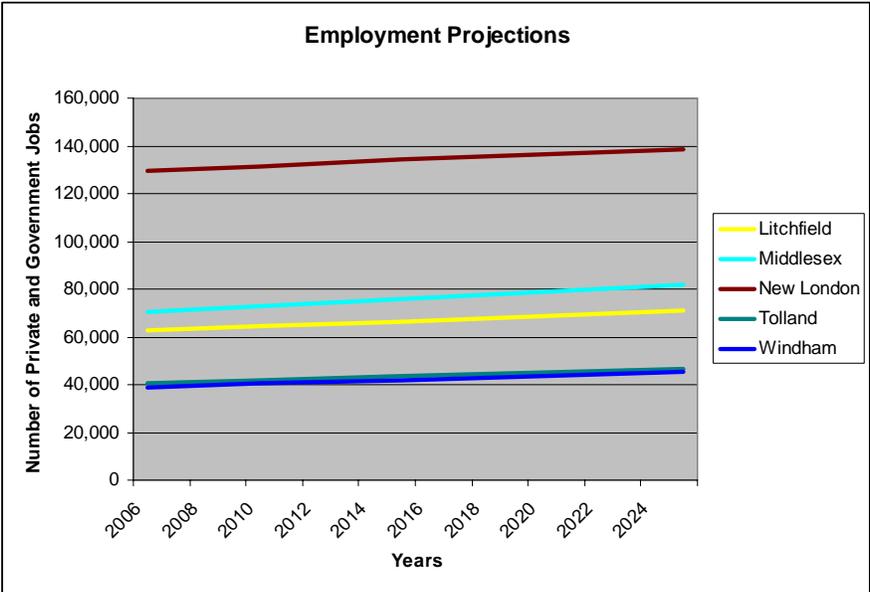
The following charts show employment growth and levels by county. Connecticut's employment is greatest in Fairfield, Hartford, and New Haven counties. The continual growth in employment in these counties reflects urbanization trends in employment and demography.

Chart 14: County-Level Employment (a)



Source: CT Housing Supply and Demand Model

Chart 15: County-Level Employment (b)



Source: CT Housing Supply and Demand Model

Housing Stock Forecast

The term housing stock refers to the total number of residential units both occupied and available to inhabit. This analysis identifies the number of future housing units needed based on three approaches; two are based on employment growth and the other is based on population growth. Historically, average household size in Connecticut has been relatively stable. With the Census/ACS data gathered from 1990, 2000, and 2006, the deviation from the mean was small. We maintain the assumption of a stable, average household through 2015.

Statewide

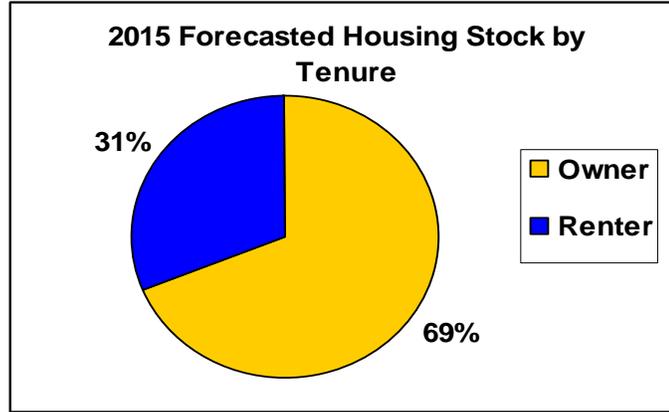
Table 63 reports the projected housing stock for 2015 suggesting a range of 1,435,231 to 1,443,236 units. Population projections are generally more conservative than employment projections, thus housing production projections based on population are lower than those using employment. It is important to understand that housing production estimates reported vary as a result of multiple methodologies.

Table 63: Connecticut Housing Stock Forecasted for 2015			
	State Total Housing Supply – 2015 Estimates for Resident Population		
	Employment-Driven: CtDOL Projections	Employment-Driven: REMI Projections	Population-Driven: CT State Data Center Projections
Owner	988,850	988,472	984,673
Renter	454,386	454,151	450,559
Total	1,443,236	1,442,623	1,435,231

Source: CT Housing Supply and Demand Model

Chart 16 shows the distribution for the total housing stock for 2015 in Connecticut. Owned households units account for 69% and rental units account for 31% of the forecasted units in 2015.

Chart 16: Ownership Proportions for State Projected Housing Stock



Source: CT Housing Supply and Demand Model

By County

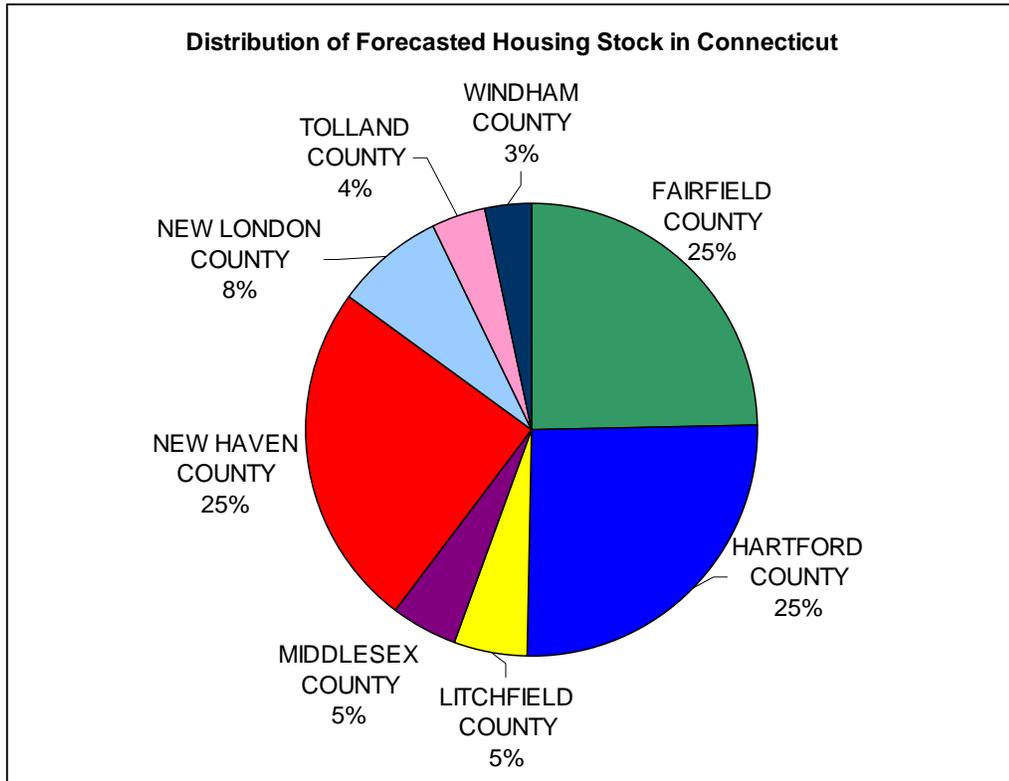
Table 64 shows the forecasted housing stock by county. The three methods used forecast the expected housing stock for 2015 by ownership.

Table 64: Forecasted Connecticut Counties Housing Stock for 2015				
County		2015 Housing Supply Estimates for Resident Population		
		Employment-Driven: CtDOL Projections	Employment-Driven: REMI Projections	Population-Driven: CT State Data Center Projections
Fairfield	Owner	248,214	251,590	255,977
	Renter	103,905	105,318	107,154
	Total	352,120	356,908	363,131
Hartford	Owner	246,074	242,774	235,407
	Renter	125,435	123,754	120,000
	Total	371,509	366,528	355,408
Litchfield	Owner	59,190	58,550	62,184
	Renter	17,845	17,652	18,747
	Total	77,035	76,202	80,932
Middlesex	Owner	50,973	50,949	52,976
	Renter	18,641	18,632	19,374
	Total	69,614	69,582	72,350
New Haven	Owner	229,390	230,514	225,443
	Renter	125,446	126,060	123,288
	Total	354,836	356,574	348,731
New London	Owner	80,020	79,138	76,519
	Renter	35,767	35,372	34,202
	Total	115,786	114,510	110,721
Tolland	Owner	42,486	42,184	42,991
	Renter	13,798	13,700	13,962
	Total	56,283	55,884	56,952
Windham	Owner	32,503	32,772	33,176
	Renter	13,550	13,663	13,831
	Total	46,053	46,435	47,007

Source: CT Housing Supply and Demand Model

Chart 17 represents the distribution of the projected 2015 housing stock in Connecticut. The urbanized counties of Connecticut—Fairfield, Hartford and New Haven—are projected to have 75% of the state's 2015 housing stock.

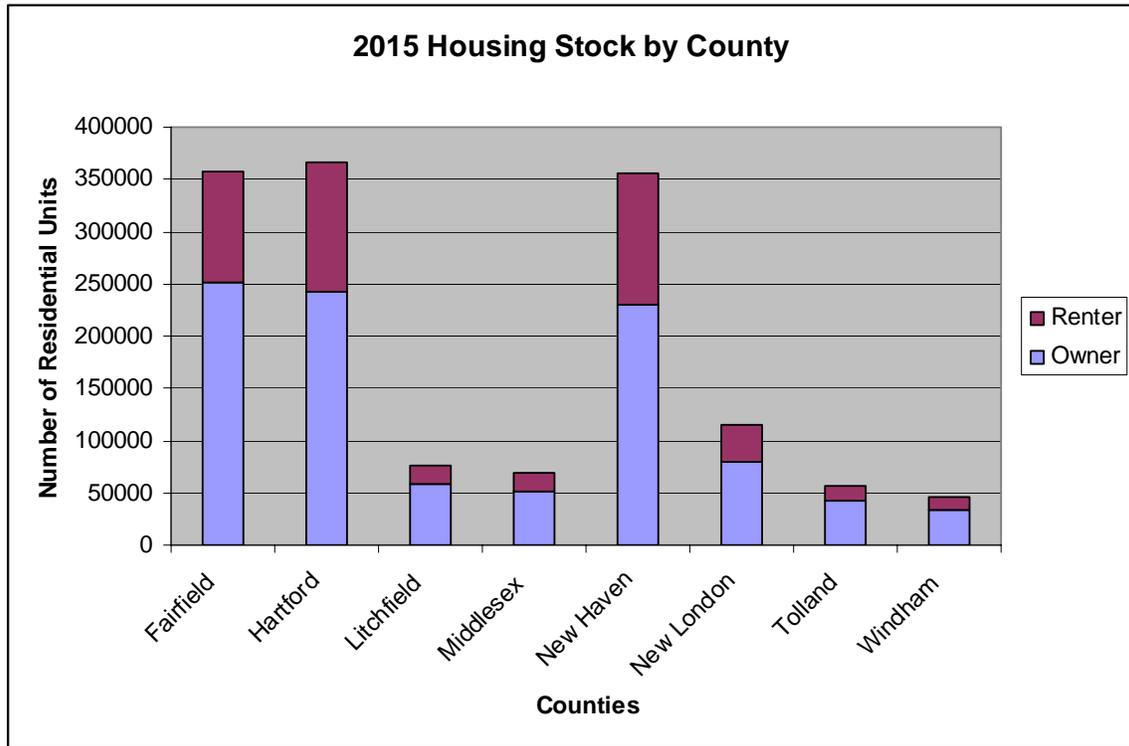
Chart 17: Connecticut Counties Distribution of Housing Stock for 2015



Source: CT Housing Supply and Demand Model

Chart 18 shows the distribution by units by ownership for each county. The lower section of the bar denotes homeownership forecasts and the upper section of the bar shows renter forecasts.

Chart 18: Ownership of Forecasted Housing Stock for 2015 by County



Source: CT Housing Supply and Demand Model

Production Need

Net production need is calculated as the difference between the future and existing stock, or the number of units that need to be added to the housing supply in order to meet future housing demand.

Short-Term Detailed Analysis

Statewide

Table 65 shows the distribution of net housing production needed at the county level for 2015. The net amount is the difference between the projected housing supply needed and the existing stock. Net production is differentiated by owner-occupied and rental housing needed to meet demand in each county. The rightmost table columns (A, B, and C) are further computations from the model that show the annual production needed to meet the projected 2015 housing need. Columns A and B contain the employment-driven methodologies and column C represents the population-driven methodology. For example, the population-driven projection suggests 52,183 homeownership units will need to be created to meet 2015 need. During the 2006-2015 period, each year 5,798 homeownership units should be created to stay on track to meet the 2015 need. Overall, the state will need approximately 67,888 to 75,893 additional housing units (owner-occupied and rental) by 2015 to meet the growing needs. Each year between 2006 and 2015, 7,543 to 8,433 housing units will need to be created. Then in 2015, the housing need should be met and the market would be at equilibrium.

Table 65: State Net Production Need for 2015						
	<i>Net Production Need 2000-2015</i>			Average Annual Production Potential 2006-2015		
	Employment-Driven: CtDOL Projections (A)	Employment-Driven: REMI Projections (B)	Population-Driven: CT State Data Center Projections (C)			
				(A)	(B)	(C)
Owner	56,360	55,982	52,183	6,262	6,220	5,798
Renter	19,533	19,298	15,705	2,170	2,144	1,745
Total	75,893	75,280	67,888	8,433	8,364	7,543

Source: CT Housing Supply and Demand Model

By County

Table 66 presents the net production need for rental and owner-occupied units by county. The net production need is positive for almost all counties. Litchfield County's negative employment growth from the 2000 – 2006 period impacts the forecast for that county and its housing production need. However, the other two forecast methods, by population and employment growth share, suggest there will be a small number of additional units needed. The data suggests the urban counties in Connecticut (Fairfield, Hartford, and New Haven) will experience the greatest need throughout the state.

Table 66: Net Production Need for 2015 by County							
County		2000-2015 Estimated Housing Supply Requirements for Resident Population			Average Annual Production Potential 2006-2015		
		Employment-Driven: CtDOL Projections (A)	Employment-Driven: REMI Projections (B)	Population-Driven: CT State Data Center Projections (C)	(A)	(B)	(C)
		Fairfield	Owner Renter Total	13,621 5,059 18,681	16,997 6,472 23,469	21,384 8,308 29,692	1,513 562 2,076
Hartford	Owner Renter Total	17,386 5,247 22,633	14,086 3,566 17,652	6,719 -188 6,532	1,932 583 2,515	1,565 396 1,961	747 -21 726
Litchfield	Owner Renter Total	1,020 11 1,031	380 -182 198	4,014 913 4,928	113 1 115	42 -20 22	446 101 548
Middlesex	Owner Renter Total	1,400 800 2,200	1,376 791 2,168	3,403 1,533 4,936	156 89 244	153 88 241	378 170 548
New Haven	Owner Renter Total	14,363 4,948 19,311	15,487 5,562 21,049	10,416 2,790 13,206	1,596 550 2,146	1,721 618 2,339	1,157 310 1,467
New London	Owner Renter Total	6,742 2,331 9,072	5,860 1,936 7,796	3,241 766 4,007	749 259 1,008	651 215 866	360 85 445
Tolland	Owner Renter Total	1,417 516 1,933	1,115 418 1,534	1,922 680 2,602	157 57 215	124 46 170	214 76 289
Windham	Owner Renter Total	411 621 1,032	680 734 1,414	1,084 902 1,986	46 69 115	76 82 157	120 100 221

Source: CT Housing Supply and Demand Model

Long-Term Detailed Analysis

Forecasts were extended to 2025 for the long-term analysis of production need. This provides a way to begin planning for economic growth past 2015.

Statewide

Connecticut will continue to have a positive net production need in 2025. Forecasting to 2025 introduces more uncertainty and therefore broadens the range of expected housing production need. The total net production need suggested for the state ranges from 108,204 – 155,058 additional housing units. Table 67 shows the estimated housing supply requirements for 2025.

Table 67: State Net Production Need for 2025						
	2000-2025 Estimated Housing Supply Requirements for Resident Population			Average Annual Production Potential 2006-2025		
	Employment-Driven: CtDOL Projections (A)	Employment-Driven: REMI Projections (B)	Population-Driven: CT State Data Center Projections (C)			
				(A)	(B)	(C)
Owner	110,549	109,169	80,153	5,818	5,746	4,219
Renter	44,509	44,262	28,052	2,343	2,330	1,476
Total	155,058	153,432	108,204	8,161	8,075	5,695

Source: CT Housing Supply and Demand Model

By County

Projecting to 2025, at the county level, the range of the net production need estimates from the three methods increased. Overall, each county expects positive net production need in 2025. The counties with smaller need are the rural counties: Litchfield, Middlesex, New London, Tolland, and Windham. The counties with greater need are Fairfield, Hartford, and New Haven. Table 68 provides specific data.

Table 68: Net Production Need for 2025 by County

County		2000-2025 Estimated Net Production Need for Resident Population			Average Annual Production Potential 2006-2025		
		Employment-Driven: CtDOL Projections	Employment-Driven: REMI Projections	Population-Driven: CT State Data Center Projections			
		(A)	(B)	(C)	(A)	(B)	(C)
Fairfield	Owner	26,126	23,759	30,769	1,375	1,250	1,619
	Renter	10,293	9,303	12,237	542	490	644
	Total	36,419	33,062	43,006	1,917	1,740	2,263
Hartford	Owner	31,242	29,170	9,740	1,644	1,535	513
	Renter	12,306	11,251	1,351	648	592	71
	Total	43,548	40,421	11,091	2,292	2,127	584
Litchfield	Owner	4,302	3,979	6,775	226	209	357
	Renter	1,000	903	1,745	53	48	92
	Total	5,302	4,881	8,520	279	257	448
Middlesex	Owner	4,314	4,950	6,393	227	261	336
	Renter	1,866	2,098	2,626	98	110	138
	Total	6,179	7,048	9,019	325	371	475
New Haven	Owner	27,422	32,064	17,274	1,443	1,688	909
	Renter	12,086	14,624	6,539	636	770	344
	Total	39,508	46,688	23,813	2,079	2,457	1,253
New London	Owner	11,244	8,666	3,970	592	456	209
	Renter	4,342	3,190	1,092	229	168	57
	Total	15,587	11,856	5,062	820	624	266
Tolland	Owner	3,804	3,874	2,463	200	204	130
	Renter	1,292	1,314	856	68	69	45
	Total	5,096	5,188	3,319	268	273	175
Windham	Owner	2,095	2,708	2,769	110	143	146
	Renter	1,324	1,580	1,605	70	83	84
	Total	3,419	4,287	4,374	180	226	230

Source: CT Housing Supply and Demand Model

Conclusion

This analysis identifies the relationship between housing availability and affordability and sustained economic growth. The demographic and employment trends indicate an increasing level of demand pressure on housing supply. The report details the current level of housing stock and future production needed to adequately satisfy the increasing level of demand, taking into account a variety of different economic scenarios.

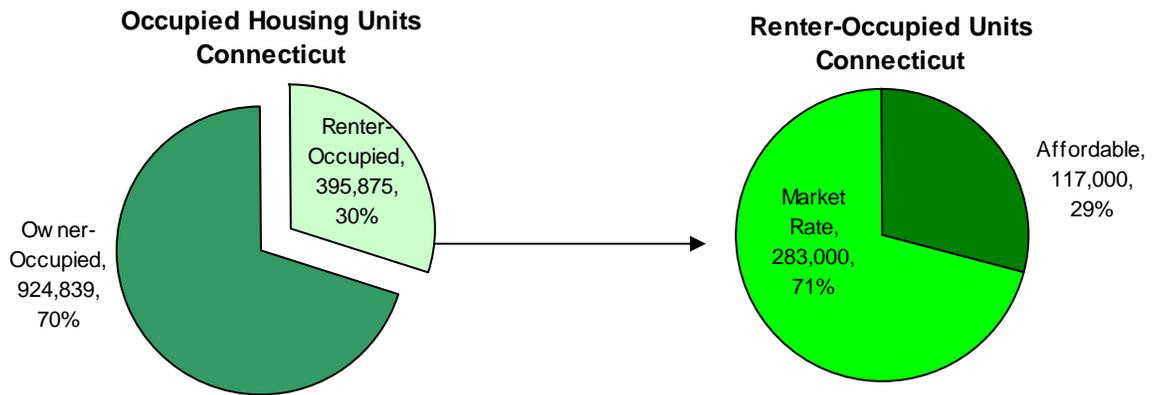
There is an overall need for housing in Connecticut, especially for affordable housing units. There will be an increasing demand for rental housing in the state, as there has been a depletion of rental properties as people continue to buy/convert properties. The current need is projected to grow with time to 2015 and 2025. Action must be taken to rectify this issue as it hinders Connecticut's economic growth.

Preservation- Affordable Units

In Connecticut there are about 1.3 million occupied housing units. Of those housing units about 70% are owner-occupied and the remaining 30% or 400,000 units are renter-occupied. About 117,000 rental units in Connecticut are considered affordable housing through federal or state financing or deed restrictions. The remaining 283,000 units in Connecticut are considered market rate units. Charts 19 and 20 show the distribution of housing in Connecticut.

Chart 19: Occupied Housing Units

Chart 20: Renter-occupied Units



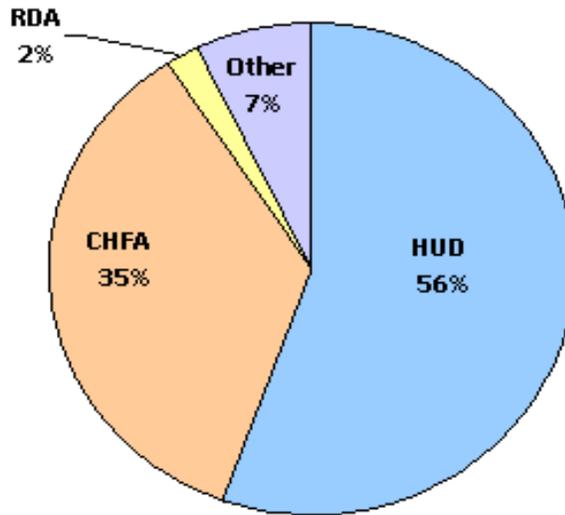
Sources: U.S. Census, American Community Survey 2007 and CHFA

Of the 114,000 affordable rental housing units in Connecticut about 40,600 are administered by the Connecticut Housing Finance Authority (CHFA) through mortgage financing, tax credit financing, or through portfolio management. About 63,600 of the units are administered by HUD²⁶ and approximately 2,300 are administered by the United States Department of Agriculture's (USDA) Rural Development Agency. Chart 21 displays the management of affordable housing in Connecticut.

²⁶ HUD includes assisted units, tenant-based programs including vouchers, state rental assistance certificates, and LIPH
2010-15 Consolidated Plan for Housing and Community Development
Connecticut Department of Economic and Community Development

Chart 21: Administrators of Affordable Housing in Connecticut

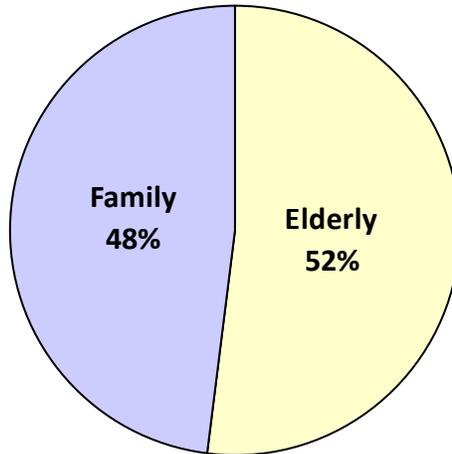
**Administrators of Affordable Housing Units
In Connecticut**



Note: CHFA includes mortgage financing, tax credits, and state-acquired portfolio and HUD includes assisted units, tenant-based programs including vouchers, state rental assistance certificates, and LIPH

Chart 22: Affordable Housing in Connecticut

Types of Affordable Housing In Connecticut (CHFA Preservation Database of 84,000 units)

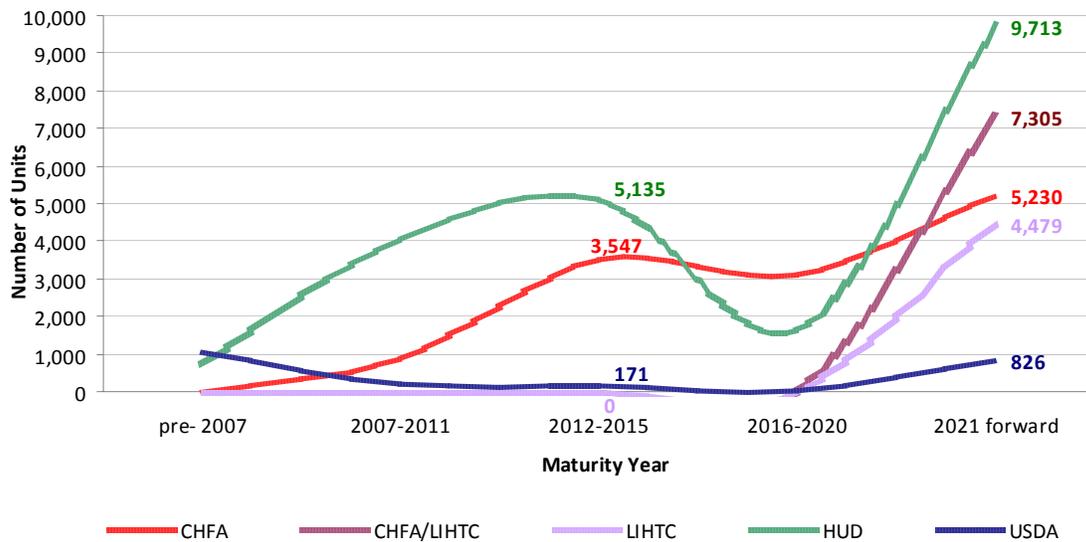


Expiring Units

Affordable housing is only required to stay affordable through restrictions that are put in place through mortgage financing, when receiving tax credits, or through deed restrictions. These restrictions are not perpetual and expire by their terms upon maturity of their mortgages or other agreements. Of the 114,000 affordable units in Connecticut, that approximately 8,800 units will lose their obligation to remain affordable from 2012 to 2015. Another 4,800 will lose their requirement to remain affordable between 2016 and 2020 and approximately 27,500 units will lose their affordability after 2021. Chart 23 shows the expiration dates for affordable housing based on the administrator of the housing unit.

Chart 23: Expiring Use Restrictions

Existing Assisted Housing Stock Incidence of Expiring Use Restrictions

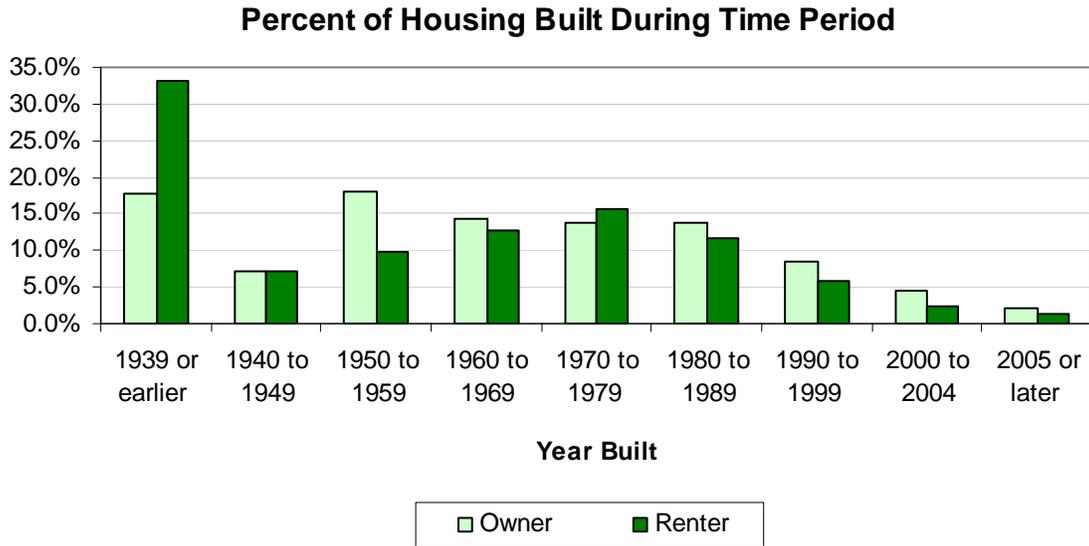


As these properties age and struggle with physical deterioration, many are provided financing that will have affordable housing restrictions placed on them again – usually an additional 30 years. Over the past several years, CHFA has been working to offer financing to many of these properties that are at risk of expiring so that they may remain part of the assisted housing inventory in the state. While it may not always ensure that the properties will retain their most restrictive subsidies and income limits during this period, CHFA hopes their efforts will help to stabilize the affordable housing market while at the same time add new affordable units through housing development programs.

Connecticut's Housing Stock

The housing stock of renter-occupied units is generally older than owner-occupied units. A third of renter-occupied housing was built before 1939 while 18% of owner-occupied units were built before 1939.

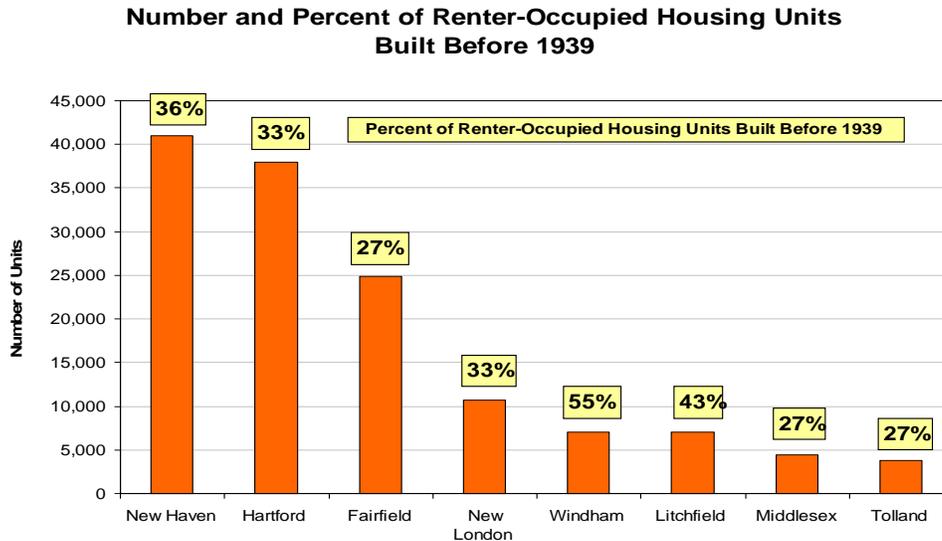
Chart 24: Percent of Housing Built in Various Periods



Source U.S. Census, American Community Survey 2008

There are nearly 138,000 renter-occupied housing units in Connecticut that were built before 1939. These units will need more frequent and possibly more expensive maintenance and repairs in the coming years. Most of the oldest renter-occupied units are in New Haven, Hartford, and Fairfield counties. However, Windham County has more than half of their total renter-occupied housing stock that was built before 1939.

Chart 25: Number of Renter-Occupied Housing Units Built Before 1939



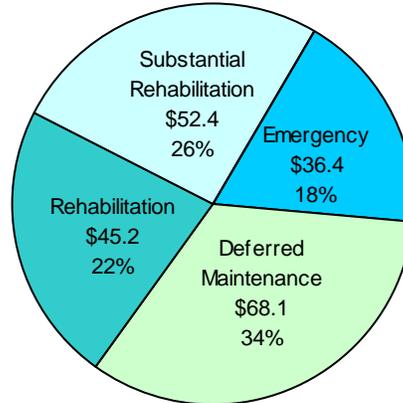
Source U.S. Census, American Community Survey 2008

Physical Deficiencies of State Housing

When looking at the state housing portion of CHFA's portfolio, there is about \$202 million worth of physical needs for approximately 13,000 units of housing. Chart 26 shows the category of need that is necessary in these housing units.

Chart 26: Physical Needs

Physical Needs (\$ millions) State Housing

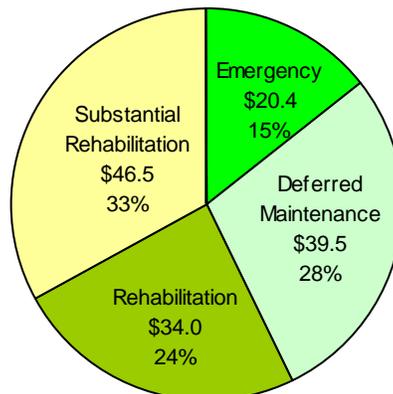


Source: CHFA

It is anticipated that about \$62 million of the physical needs in state housing can be funded either through reserves or through a loan. Therefore, there is an additional \$140 million of unfunded needs. Chart 27 shows the various categories of unfunded needs.

Chart 27: Unfunded Needs

Unfunded Needs (\$ millions) State Housing



Source: CHFA

In general, elderly units tend to need less rehabilitation and maintenance than family units. Of the \$202 million of physical needs in state housing, about 60% are family units and 40% are elderly units.

When examining federal housing in Connecticut, about 11% of the units have Real Estate Assessment Center (REAC) scores below 60, which indicate a deficiency and an immediate need for attention. Of the federal properties in Connecticut with REAC scores below sixty, 82% are family units and 18% are elderly units. Charts 28 and 29 shows the distribution of REAC scores for federal properties and the type of housing units that are most in need of attention.

Chart 28: REAC Scores for Federal Properties

**REAC Scores
Federal Properties**
(34,513 Units with REAC Scores)

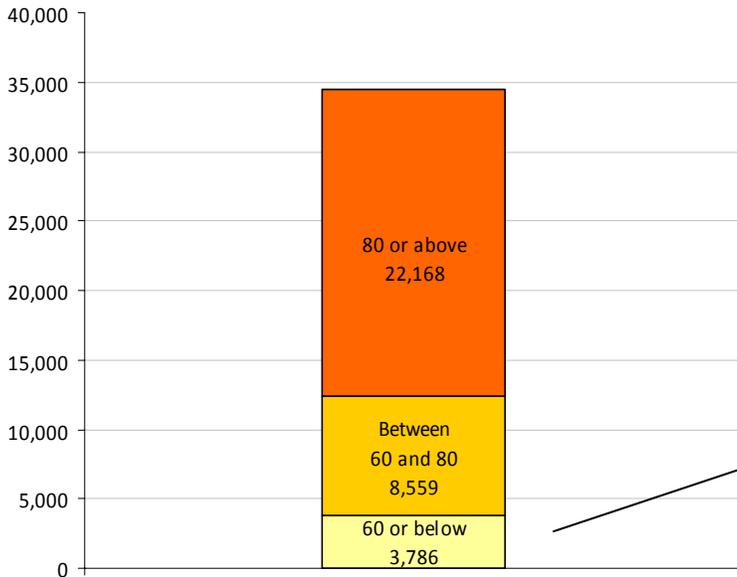
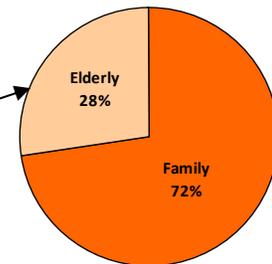


Chart 29: REAC Scores for Federal Properties

**Housing Type of
Federal Properties
With REAC Scores Below 60**



Housing Affordability Assessment

“About 72% of Connecticut’s ‘top new jobs’ through 2014 according to the state labor department are expected to pay less than \$40,000 annually, indicating that affordable workforce housing will be an important economic issue in years to come. The wage needed to affordably rent a typical two bedroom apartment in Connecticut is now almost \$44,000 a year.”²⁷ Connecticut faces a significant need for affordable housing in each county. Based on the number of residents spending more than 30% of their income on gross rent in the 2008 ACS, a total of approximately 199,000 rental units need to be created throughout the state (Table 73). That is a need that has increased by 11,000 units since 2006. With proper policy incentives, rental units can be created to relieve the cost burden. The state’s positive vacancy rate suggests available units that could be converted to affordable rental units. The necessary affordable rental units can also be created by lowering the cost burden of the rental units that currently exist and introducing new construction. To rectify the current affordable renter household need problem by 2015, approximately 23,500 units would have to be created annually. When the current deficit of available affordable rental housing is obsolete, the future need projections will be more acute.

Cost Burden Trends and Current Picture

Income Distribution

Table 69 shows the statewide distribution of households by income group and ownership for Connecticut in 2000. There are a larger number of renters in the low income groups relative to homeowners.

Income Group	Homeowners	Renters	Total
Under 30% AMI	77,635	136,839	214,474
Under 50% AMI	164,109	221,636	385,745
Under 60% AMI	211,388	258,261	469,649
Under 80% AMI	311,976	315,387	627,363
Under 100% AMI	415,111	352,904	768,015
Under 120% AMI	510,005	382,143	892,148
All Homeowners	869,742	431,928	1,301,670

Source: Census 2000

Cross-tabulations of household income and household size provide greater segmentation of cost burden. Cross-tabulation provides detailed insight into demographic characteristics needed to construct an estimate of future housing supply and housing demand.

²⁷ Klepper-Smith, Don. Updated Perspectives on the Need for Affordable Housing within Connecticut. January 2008
2010-15 Consolidated Plan for Housing and Community Development
Connecticut Department of Economic and Community Development

Table 70 shows the statewide distribution of households by income range and household size. The income groupings are related to area median income (AMI) and are adjusted for family size. Family sizes are classified as the following:

- 1 person household = studio
- 2 person household = 1 bedroom
- 3 person household = 2 bedroom
- 4 person household = 3 bedroom
- 5 person household = 4 bedroom
- 6+ person household = 5 or more bedroom units.

The first three income ranges are the traditional HUD definitions.²⁸ The others were added to provide a broader spectrum of housing need, calculated according to the methodology provided in the Overview of HUD Public Housing Section 8 Income Limits.

These income size groups span the spectrum of household income. With these income levels cross-tabulated with household size, the baseline housing need could be further identified. A low income level coupled with a high number of people in the household indicates a high level of existing need. In Table 70, a low-income level coupled with a high number of people in the household indicates the severest level of cost burden and starts to introduce the issue of housing overcrowding.

2000 Area Median Family Income	Household Size by Number of Persons						Total Households
	1	2	3	4	5	6	
Less than 30% AMI	9,445	51,247	56,622	46,208	13,941	3,189	180,652
30-50% AMI	5,318	30,237	55,094	55,253	15,320	3,282	164,504
50-80% AMI	3,798	30,540	70,028	73,920	21,572	5,279	205,137
80-100% AMI	2,452	20,106	53,530	76,424	30,034	6,118	188,664
100-125% AMI	636	6,965	20,646	36,112	14,013	2,838	81,210
125-150% AMI	1,038	12,468	43,446	85,660	38,042	6,387	187,041
150-200% AMI	239	4,276	15,450	37,019	18,234	3,892	79,110
Greater than 200% AMI	814	8,149	31,022	80,402	61,947	18,359	200,693
Total	23,740	163,988	345,838	490,998	213,103	49,344	1,287,011

Source: Census 2000 interpolation by DECD

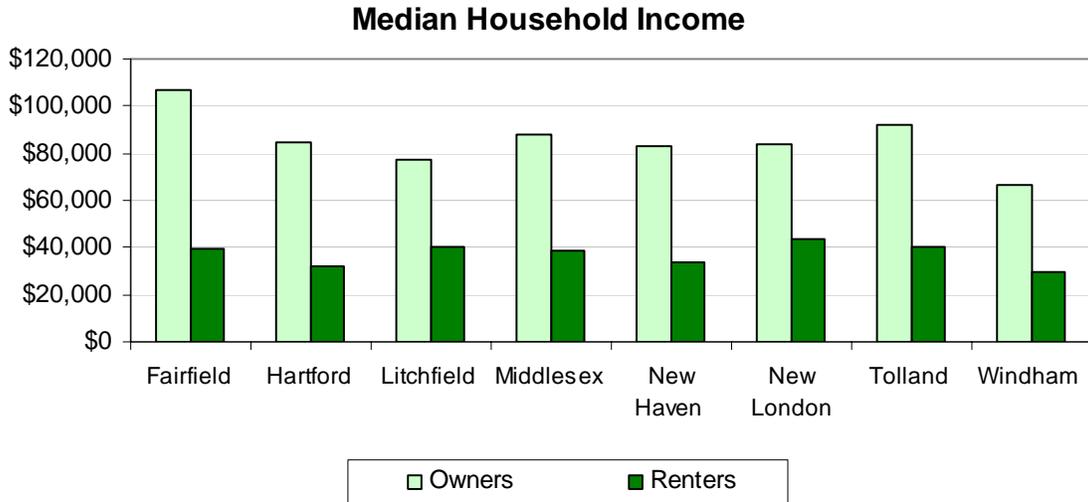
In general, renters tend to have lower income than homeowners. The 2008 median household income in Connecticut was almost \$69,000. However, people in owner-occupied housing had median household income of \$87,000 while people in renter-occupied housing had median household income of about \$36,000.

The income disparity between owners and renters is highest in Fairfield County and lowest in Windham County. However, the difference between median incomes of

²⁸ See http://www.huduser.org/datasets/il/il07/FY07_StateIncomeLimits.doc.

owners versus renters is between \$37,000 and \$67,000 in each county, and is \$52,000 in the state overall.

Chart 30: Median Household Income by County



Source U.S. Census, American Community Survey 2008

Cost Burdened Households

Households are considered cost burdened when 30% or more of their income is spent on housing costs. With nearly half a million households in Connecticut paying more than 30% of their incomes for housing, it is extremely important to preserve the affordable housing that is currently in Connecticut and add to the affordable housing stock in the state. This is especially true in certain target areas and towns such as New Haven and Fairfield counties, where the cost of living is generally higher than in other areas of the state.

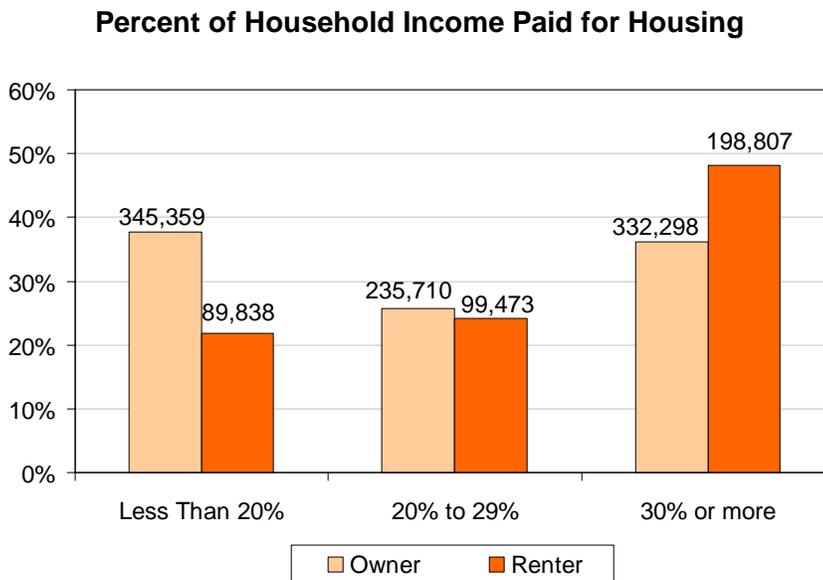
Table 71: Owner and Renter Costs as Percentage of Median Income

State/County	Homeowner Costs as a % of Median HH Income				Renter Costs as a % of Median Income			
	< 20%	20% – 29%	30% +	Unknown	< 20%	20% – 29%	30% +	Unknown
Fairfield	36.7%	23.8%	39.0%	0.5%	22.2%	22.2%	49.7%	5.9%
Hartford	40.4%	26.6%	32.7%	0.2%	23.1%	23.0%	48.5%	5.4%
Litchfield	35.1%	26.7%	38.0%	0.2%	26.8%	20.3%	45.7%	7.3%
Middlesex	40.5%	26.1%	33.2%	0.2%	29.7%	20.0%	39.9%	10.3%
New Haven	34.6%	25.6%	39.2%	0.6%	18.7%	23.8%	51.5%	6.1%
New London	39.2%	26.6%	34.0%	0.2%	22.2%	31.8%	40.4%	5.5%
Tolland	42.3%	29.4%	28.2%	0.1%	20.5%	31.8%	47.2%	0.5%
Windham	35.8%	24.8%	38.4%	0.9%	19.6%	32.9%	41.0%	6.5%
Connecticut	37.7%	25.7%	36.2%	0.4%	21.8%	24.1%	48.2%	5.9%

Source: 2008 ACS

Renters are generally more likely to pay a greater portion of their incomes for housing than owners are. In 2008, nearly half of the renter-occupied households paid more than 30% of their household income for housing while 36% of owners paid more than 30% of their household income for housing.

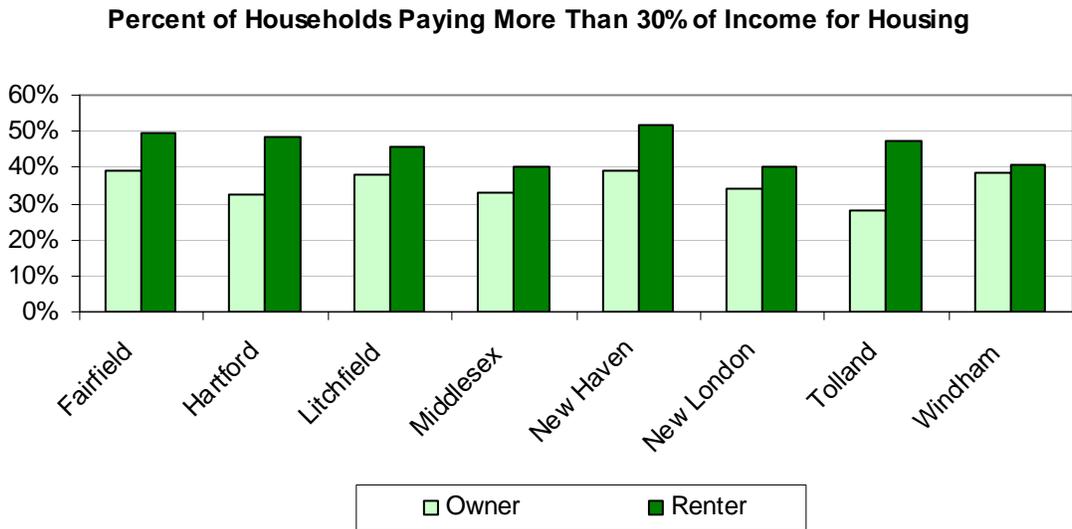
Chart 31: Percent of Household Income Paid for Housing



Source: U.S. Census, American Community Survey 2008

By county, there is a similar disparity between owners and renters with renters more likely to be paying more than 30% of their household income for housing.

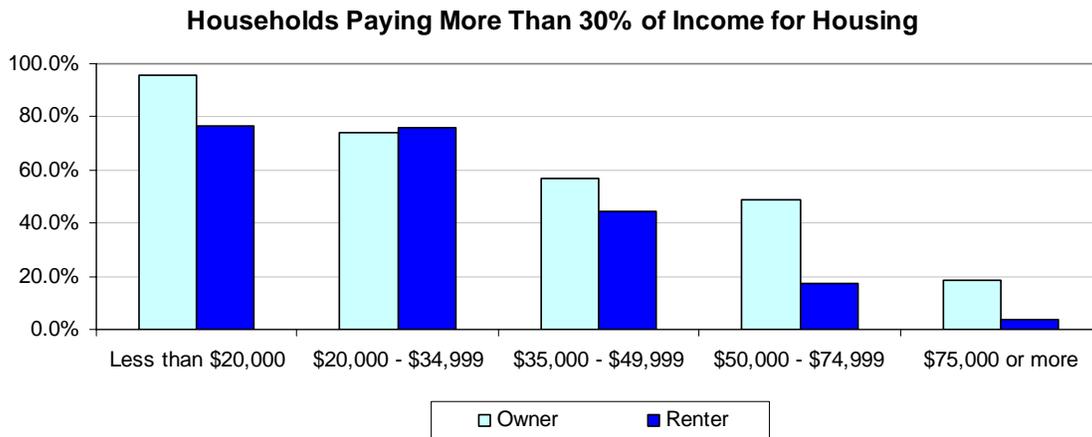
Chart 32: Households Paying More Than 30% of Their Income for Housing



Source: U.S. Census, American Community Survey 2008

What is most striking is that those households with the lowest incomes are the households that are most likely to be paying more than 30% of their incomes for housing. Almost all (96%) homeowners who earn less than \$20,000 pay more than 30% of their household incomes for housing. For renters in this same income category, 77% pay more than 30% of their household income for housing. Of households receiving the highest incomes, (\$75,000 or more), 4% of renters and 18% of owners pay more than 30% of their household incomes for housing.

Chart 33: Households Paying More 30% of their Income for Housing



Source: U.S. Census, American Community Survey 2008

Renters

Table 72 tracks the renter population with economic characteristics of excessive cost burden historically. The number of renters with excessive cost burden decreased from 1990 to 2000. However, the number of renters with excessive cost burden increased for households earning less than 30% of the area median income.

Table 72: Cost Burdened Rental Households			
Housing Cost Burden at 30%+ for Monthly Costs	1990	2000	Change 1990-2000
Renters - Total Pay 30%+ for Gross Rent	161,317	155,324	-5,993
Under 30% AMI	80,693	93,043	12,350
Under 50% AMI	123,471	133,902	10,431
Under 60% AMI	138,541	145,347	6,806
Under 80% AMI	155,473	151,878	-3,595
Under 100% AMI	159,202	153,772	-5,430
Over 100% AMI	2,095	1,504	-591

Source: Census 1990 and 2000

Table 73 shows the number and percentage of renters that have gross rent exceeding the HUD guideline of 30% for each county in Connecticut in 2008. For a renter household to be considered affordable, housing expenses should not exceed 30% of the household's total income. Fairfield County had the greatest gap and need for affordable housing, as 49.7% of renters were burdened with excessive housing costs. Several counties follow closely, with Middlesex County having the lowest percentage of burdened renters at 39.9%.

Table 73: Gross Rent Greater than 30% of Income			
State/County	Total Number of Renters	Gross Rent Greater than 30% of Income	Percentage with Rent Greater than 30% Income
Connecticut	412,243	198,807	48.2%
Fairfield	90,743	45,101	49.7%
Hartford	114,229	55,379	48.5%
Litchfield	16,304	7,449	45.7%
Middlesex	16,580	6,619	39.9%
New Haven	115,006	59,229	51.5%
New London	32,452	13,117	40.4%
Tolland	14,130	6,665	47.2%
Windham	12,799	5,248	41.0%

Source: 2008 ACS

Homeowners

Table 74 shows cost burden data for Connecticut homeowners, for whom there was at each income level an increase except for those homeowner households earning more than 100% of the AMI.

Table 74: Cost Burden Data for Connecticut Homeowners			
Housing Cost Burden at 30%+ for Monthly Costs	1990	2000	Change 1990-2000
Single Family Homeowners - Cost Burden @ 30%+	159,296	171,452	12,156
Under 30% AMI	33,676	39,480	5,804
Under 50% AMI	55,420	71,107	15,687
Under 60% AMI	65,932	86,184	20,252
Under 80% AMI	88,991	117,772	28,781
Under 100% AMI	116,598	138,916	22,318
Over 100% AMI	41,405	32,836	-8,569

Source: Census 1990 and 2000

For each county, the 1990-2000 distribution of households categorized by income and size is included in the housing baseline, which shows the current housing situation. Using cumulative distribution data, future housing production is segmented to meet the demand for specific housing characteristics such as size and affordability. County level data provides a more detailed account of the need for housing in specific locations. This information is useful to identify and help target areas of need for policy makers.

Table 75: Homeowner Costs Greater than 30% of Income			
State/County	Number of Homeowners	Ownership Costs Greater than 30% of Income	Percentage with Costs Greater than 30% Income
Connecticut	917,062	332,298	36.2%
Fairfield	233,244	91,012	39.0%
Hartford	228,180	74,664	32.7%
Litchfield	57,821	21,951	38.0%
Middlesex	50,108	16,638	33.2%
New Haven	207,430	81,324	39.2%
New London	70,949	24,099	34.0%
Tolland	39,460	11,126	28.2%
Windham	29,870	11,484	38.4%

Source: 2008 ACS

Table 75 shows the number and percentage of Connecticut homeowners that have housing costs exceeding 30% of their household income. Again, housing is considered affordable for homeowners when housing costs do not exceed 30% of the household income. The qualifying income for a median-priced home in Connecticut in 2008 was \$69,000.²⁹ All eight counties have a current need for ownership housing units that are affordable for these overextended households. New Haven County exhibits the greatest need, with 39.2% of homeowners being burdened by housing costs. Tolland County has the least need compared to the other counties, with 28.2% of homeowners being burdened.

Severe Cost Burden

Households are considered severely cost burdened when 50% or more of their income is spent on housing expenditures. Table 76 shows the number and percentage of severely cost-burdened renters and homeowners in Connecticut in 2007. The table shows that 24.9% of all rental households and 14.1% of all owner occupied households are severely cost burdened. There are almost four times as many cost-burdened homeowners with a mortgage, compared to those without a mortgage. The solution to the problem of cost-burdened renter households is to offer affordable housing.

²⁹ Klepper-Smith, Don. Updated Perspectives on the Need for Affordable Housing within Connecticut. January 2008
 2010-15 Consolidated Plan for Housing and Community Development
 Connecticut Department of Economic and Community Development

Table 76: Connecticut Household Cost as a Percentage of Household Income					
	Total	Severe Cost Burden	Mortgage	No Mortgage	Percentage of Severe Cost Burden
Renter	412,243	102,559	N/A	N/A	24.9%
Owner	917,062	128,985	102,096	26,889	14.1%

Source: 2008 ACS

Affordability Need

Affordable housing is a serious concern in the state of Connecticut. Despite the fact that Connecticut residents enjoy high median incomes relative to the rest of the country, the sharp increase in housing prices from 2000 to 2007 produced a significant affordability gap in the housing market. This gap has begun to close in recent years, but the effects of the housing bubble continue to be felt by Connecticut citizens.

Table 77 shows a comparison of housing affordability between the United States and Connecticut. There are six variables used to calculate the composite affordability index: median priced home, mortgage rate, monthly principal and interest payment, payment as a percentage of income, median family income, and qualifying income. The composite affordability index measures whether or not a typical family could qualify for a mortgage loan on a typical home. A typical home is defined as the national median priced, existing single-family home as calculated by the National Association of Realtors (NAR). The typical family is defined as one earning the median family income as reported by the U.S. Bureau of the Census. The prevailing mortgage interest rate is the effective rate on loans closed on existing homes from the Federal Housing Finance Board. These components are used to determine if the median income family can qualify for a mortgage on a typical home.

To interpret the index we give the following examples. An index value of 100 means that a family earning the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that a family earning the median income has more than enough income to qualify for a mortgage loan on a median-priced home, assuming a 20% down payment. For example, a composite housing affordability index (HAI) of 120 means a family earning the median family income has 120% of the income necessary to qualify for a conventional loan covering 80% of a median-priced existing single-family home. An increase in the HAI, then, shows that this family is more able to afford the median priced home. The calculation assumes a down payment of 20% of the home price and it assumes a qualifying ratio of 25%. That means the monthly principal and interest payment cannot exceed 25% of the median family monthly income.

Table 77: Homebuyer Affordability Index – United States vs. Connecticut							
	Median Priced Home	Mortgage Rates	Monthly P&I Payment	Payment as a % of Income	Median Family Income	Qualifying Income	Composite Affordability Index
United States							
2006	\$ 221,900	6.58	\$ 1,131	23.6	\$ 57,612	\$ 54,288	106.1
2007	\$ 217,900	6.52	\$ 1,104	22.4	\$ 59,224	\$ 52,992	111.8
Connecticut							
2006	\$ 315,300	6.49	\$ 1,593	25.2	\$ 75,834	\$ 76,464	99.2
2007	\$ 265,900	6.52	\$ 1,347	20.9	\$ 77,428	\$ 64,656	119.8

Source: Connecticut Association of Realtors

Table 78 shows the distribution of household incomes of Connecticut homeowners (in 2007 inflation-adjusted dollars).

Table 78: Household Income in the Past 12 Months			
	Total Occupied	Owner Occupied	Renter Occupied
Less than \$5,000	2.3%	1.0%	5.3%
\$5,000 to \$9,999	3.4%	1.0%	8.6%
\$10,000 to \$14,999	4.1%	2.0%	8.6%
\$15,000 to \$19,999	3.9%	2.4%	7.4%
\$20,000 to \$24,999	4.0%	2.6%	7.2%
\$25,000 to \$34,999	7.6%	5.5%	12.3%
\$35,000 to \$49,999	11.1%	9.2%	15.3%
\$50,000 to \$74,999	17.8%	17.6%	18.2%
\$75,000 to \$99,999	13.9%	16.2%	8.7%
\$100,000 to \$149,999	16.9%	22.0%	5.5%
\$150,000 or more	15.1%	20.6%	3.0%
Median Household Income	\$68,595	\$87,419	\$35,465

Source: 2008 ACS

The National Low Income Housing Coalition (NLIHC) publishes an annual report, *Out of Reach*, which provides a comparison of wages and rents in various jurisdictions within each state.³⁰ Using the affordability standard that households should not pay more than 30% of their income on housing expenditures, the NLIHC calculates the wage a household must earn in order to afford various sized rental units based on each area's Fair Market Rent (FMR). The hourly wage necessary to afford a two-bedroom unit is called the housing wage. In the 2008 study, the housing wage for Connecticut was \$21.11. In the 2009 study, Connecticut's housing wage increased to \$21.60. Tables 79 and 80 compare selected *Out of Reach* data for the metro and non-metro jurisdictions within Connecticut for 2008 and 2009.

³⁰ See: <http://www.nlihc.org/oor/oor2009/data.cfm?getstate=on&state=CT>

Table 79: Out of Reach Income Data

Type of Jurisdiction	Name of Jurisdiction	Annual AMI		30% of AMI (Extremely Low - Income)		% of Median Renter Income Needed to Afford 2-Bedroom FMR	
		2008	2009	2008	2009	2008	2009
State	Connecticut	\$84,259	\$87,678	\$25,278	\$26,303	109%	107%
Non-metro	---	\$77,121	\$80,056	\$23,136	\$24,017	94%	94%
Metro Area	Bridgeport	\$81,100	\$84,800	\$24,330	\$25,440	123%	122%
Metro Area	Colchester-Lebanon	\$86,400	\$91,400	\$25,920	\$27,420	86%	84%
Metro Area	Danbury	\$104,500	\$107,100	\$31,350	\$32,130	111%	112%
Metro Area	Hartford-West Hartford-East Hartford	\$81,100	\$85,100	\$24,330	\$25,530	102%	101%
Metro Area	Milford-Ansonia-Seymour	\$81,600	\$85,700	\$24,480	\$25,710	92%	90%
Metro Area	New Haven-Meriden	\$78,300	\$80,200	\$23,490	\$24,060	128%	121%
Metro Area	Norwich-New London	\$77,400	\$80,500	\$23,220	\$24,150	89%	89%
Metro Area	Southern Middlesex County	\$93,900	\$96,700	\$28,170	\$29,010	95%	96%
Metro Area	Stamford-Norwalk	\$117,800	\$122,300	\$35,340	\$36,690	113%	113%
Metro Area	Waterbury	\$63,700	\$66,900	\$19,110	\$20,070	113%	112%

Source: NLIHC, Out of Reach

Table 80: Out of Reach Housing Wage Data

Type of Jurisdiction	Name of Jurisdiction	Housing Wage for 2-Bedroom FMR		2-Bedroom Housing Wage as % of Mean Renter Wage		Estimated % of Renters Unable to Afford 2-Bedroom FMR	
		2008	2009	2008	2009	2008	2009
State	Connecticut	\$21.11	\$21.60	128%	123%	53%	52%
Non-metro	---	\$17.05	\$17.69	159%	160%	47%	47%
Metro Area	Bridgeport	\$22.52	\$23.35	100%	96%	59%	58%
Metro Area	Colchester-Lebanon	\$19.98	\$20.73	142%	139%	43%	43%
Metro Area	Danbury	\$27.90	\$28.94	124%	119%	54%	54%
Metro Area	Hartford-West Hartford-East Hartford	\$18.94	\$19.63	122%	119%	50%	50%
Metro Area	Milford-Ansonia-Seymour	\$20.67	\$21.40	157%	155%	46%	46%
Metro Area	New Haven-Meriden	\$21.96	\$21.17	166%	153%	62%	57%
Metro Area	Norwich-New London	\$17.81	\$18.48	126%	124%	45%	45%
Metro Area	Southern Middlesex County	\$20.46	\$21.23	136%	140%	48%	49%
Metro Area	Stamford-Norwalk	\$31.58	\$32.75	140%	135%	56%	54%
Metro Area	Waterbury	\$16.60	\$17.19	126%	124%	56%	54%

Source: NLIHC, Out of Reach

The *Out of Reach* study estimates that more than half of Connecticut renters are unable to afford the fair market rate for a two-bedroom unit. This data is consistent with the “living wage,” or self-sufficiency standard, mentioned earlier. Many state residents simply do not earn enough to live in the state without being burdened by housing costs.

Since 2005, HOMEConnecticut, an initiative of the Partnership for Strong Communities, has issued an annual report that analyzes housing affordability in each Connecticut town.³¹ The study makes its calculations based on the median sales price of single-family homes and the median income of residents in the state’s 169 towns. The goal of the study is to determine whether, in a given town, a home at median sales price for that town is affordable to a household earning the town’s statistical median income. The 2007 HOMEConnecticut study shows that despite a downturn in the national housing market, the median sales price for a single-family home in Connecticut remains unaffordable for citizens in 84% of Connecticut towns.

To determine the affordability of a given town, the study calculated the “qualifying income”—the income necessary for a household to qualify for a mortgage. The study assumes that the household is earning the median household income, that they have no outstanding debt, and that they have reserved 10% of the purchase price for a down payment. The study also assumes that the household is looking at a median-priced home in that town. The formula used by HOMEConnecticut determines the qualifying income for a 4.5% fixed-rate, 30-year mortgage with a 1% annual property tax rate and \$60 per month in property insurance. Once the qualifying income was calculated, it was compared to the town’s actual median household income. A town was considered unaffordable if its median household income was lower than the qualifying income. Overall, 142 out of the 169 towns in Connecticut were considered unaffordable. Though this number represents an improvement from the 2006 study, in which 154 towns were unaffordable, unaffordable housing exists in most Connecticut towns.

Future cost burden trends allow us to segment demand for housing and provide insight to affordability. Understanding current affordability suggests what production the market may address and what production may need to be subsidized by the state.

The statewide projection of cost burden for renters and homeowners illustrates the housing affordability needs of the population in the year 2015. Tables 81 and 82 show the cost burden data for the baseline, 2015 projected data, and the change between the two data sets. The cumulative percentage distribution of income level is assumed to remain the same in the year 2015. The number of cost burdened renter and homeownership household units are projected to decrease in 2015. The 2006 statewide percentage of renter households was 48% and is projected to decrease to 36%. The 2006 statewide percentage of homeownership households was 35% and is projected to

³¹ See:

http://www.homeconnecticut.org/images/stories/pdf/2008_Affordability_Study/hc_2008_ctaffordability_study_all.pdf

decrease to 19.7%. The decrease is expected to happen from changes in population and employment during 2006 to 2015. However, the number of households, renter and homeowner, that will still be cost burdened in 2015 needs to be addressed.

Table 81 : 2000 Cost Burden Data and Projection for Renters-Statewide							
Tenure and Income	2000 Census Cumulative			2015 Projections			Change 2000-2015
Renters	Total Renters	Cost Burden @ 30%	Percent with 30%+ Cost Burden	Total	Cost Burden @ 30%	Percent with 30%+ Cost Burden	Cost Burden @ 30%+
Under 30% AMI	136,839	93,043	68.00%	133,660	90,881	68.00%	-2,162
Under 50% AMI	221,636	133,902	60.40%	216,487	130,791	60.40%	-3,111
Under 60% AMI	258,261	145,347	56.30%	252,261	141,970	56.30%	-3,377
Under 80% AMI	315,387	151,878	48.20%	308,060	148,350	48.20%	-3,528
Under 100% AMI	352,904	153,772	43.60%	344,706	150,200	43.60%	-3,572
All Renters	431,928	155,324	36.00%	421,894	151,716	36.00%	-3,608
	<i>Within Income Range</i>			<i>Within Income Range</i>			<i>Within Income Range</i>
Under 50% AMI	221,636	133,045	60.40%	216,487	130,791	60.40%	-3,111
50-80% AMI	93,751	17,976	19.20%	91,573	17,558	19.20%	-418
Over 80% AMI	116,541	3,446	3.00%	113,834	3,366	3.00%	-80

Source: CT Housing Supply and Demand Model

Table 82: 2000 Cost Burden Data and Projection for Ownership-Statewide							
Tenure and Income	2000 Census Cumulative			2015 Projections			Change 2000-2015
	Total Renters	Cost Burden @ 30%	Percent with 30%+ Cost Burden	Total	Cost Burden @ 30%	Percent with 30%+ Cost Burden	Cost Burden @ 30%+
Renters							
Under 30% AMI	77,635	39,480	50.90%	85,182	43,318	50.90%	3,838
Under 50% AMI	164,109	71,107	43.30%	180,062	78,019	43.30%	6,912
Under 60% AMI	211,388	65,932	31.20%	231,937	72,341	31.20%	6,409
Under 80% AMI	311,976	88,991	28.50%	342,303	97,642	28.50%	8,651
Under 100% AMI	415,111	138,916	33.50%	455,463	152,420	33.50%	13,504
All Renters	869,742	171,452	19.70%	559,582	110,310	19.70%	-61,142
	<i>Within Income Range</i>			<i>Within Income Range</i>			<i>Within Income Range</i>
Under 50% AMI	164,109	71,107	43.30%	180,062	78,019	43.30%	6,912
50-80% AMI	147,867	17,884	12.10%	162,241	19,622	12.10%	1,738
Over 80% AMI	557,766	82,461	14.80%	217,279	12,668	5.80%	-69,793

Source: CT Housing Supply and Demand Model

Barriers to Affordable Housing

Creation Barriers

Overview

Housing is a basic need of every person/family regardless of age, race, or income level. The lack of housing choices for all citizens affects the state's fiscal condition, the quality of life, and the vitality of our cities, towns and neighborhoods. The availability and quality of housing choices have substantial impacts on economic competitiveness, responsible growth, and the cost of infrastructure, not just roads and bridges, but also the cost of municipal services and local schools.

The state needs to raise the prominence of quality, affordable housing to the top of the local, state, and federal agendas. The affordable/workforce housing issue must reach beyond the development community and housing advocates to a broad range of constituents, including businesses, utilities, trade organizations, public and private sector employees, community leaders, and government officials.

Connecticut is the home of a highly educated and professional workforce. It is understood by many that the cost of housing is an important factor in Connecticut's ability to effectively attract and retain employees and businesses. Young workers are often forced to leave the state because of high housing costs. A lack of affordable housing choices hinders business recruitment and expansion and is a key consideration in business location decisions.

Housing prices nationwide have increased dramatically over the past 15 years. A number of factors have contributed to the rising prices, including federal, state, and local regulations that affect land and housing development. While many regulations provide important public benefits, others may be outdated, excessive, unnecessary, or exclusionary. Various studies have found that obstructive regulations have contributed to rising housing costs and created roadblocks to quality affordable housing in most of our communities.

Regulations that affect housing prices occur in several categories, as a component of building codes, environmental stipulations, land use and zoning, impact fees, and administrative processes. The point at which a regulation/policy becomes a barrier is not always clear. Regulations, in general, should serve a greater public purpose; therefore regulations that raise housing costs must serve a greater public purpose. The regulations/policies that should raise concern are those which disproportionately impact low- and moderate-income individuals by deliberately or indirectly prohibiting or discouraging the development of affordable housing, with little compensating public benefit.

The availability of workforce housing, both ownership and rental, plays an important role in growing and sustaining the state's economic future. It is recognized by many in the business and governmental sectors that barriers to the creation of a full range of housing choices exist on both the state and local levels. Improved integration of housing, zoning, and land use policies with economic development and transportation policies will strengthen the state's ability to compete in the global economy.

Given the level of public investment in infrastructure (transportation, etc.) and the need for housing choices that are affordable to the state's workforce, governmental decisions regarding policies, regulations, and financing should be mutually reinforcing. There has never been sufficient action at all levels of government to address the growing imbalance between economic growth (business expansion and recruitment) and the number of net new housing units available and affordable to workers and their families.

It is understood that high-density development actually is more efficient than low-density development. By their very nature, longer sewer lines and sprawling utility (water, gas, and electric) supply systems are more costly; traditional development patterns dictate expensive road construction. In addition, local governments must provide fire and police protection (as well as other services) over a larger area. In contrast, compact development benefits from economies of scale and geographic scope can potentially be less costly.

There is a need to educate the public to the benefits of greater affordable housing choices, mixed-use and mixed-income housing complexes, transit-oriented developments, and pedestrian-friendly communities and how these provide for economic growth. The bias against multifamily rental housing must be overcome if Connecticut is to meet its housing needs in an environmentally sustainable and economically realistic manner.

Quality of Life

"Quality of Life" is identified frequently as a major attraction for Connecticut residents and an important factor in job recruitment and retention. Each time a job is added, regardless of the attached wages, it is important to be able to have desirable and affordable housing within a reasonable (less than one hour) commuting distance. Worker retention, already a problem for some employers in both the public and private sectors, is likely to become an even greater problem if the cost and availability of housing do not improve.

It is in employers' self-interest to find ways to increase the supply and affordability of housing. A healthy community is one that has more of its workforce within its boundaries so that they have time to participate in its governmental, social, and economic processes.

Need for Regulatory Reform

Regulatory delays increase costs, reduce returns on investment, and cause investors to seek other opportunities. Regulations are often written without considering how much they will cost the developer. In evaluating any regulation or modification, it is important that both the costs and benefits be considered. It is only in this way that careful decisions can be made.

More than a century ago, the notoriously poor living conditions associated with tenement houses led not only to a movement to reform and improve such dwellings, but also to a movement to prevent further apartment construction. Opponents drew on two key tools to block new multifamily buildings: restrictive building codes that made multifamily construction uneconomical; and restrictive zoning—in particular, the creation of single-family-only districts.³²

The need for regulatory reform has been recognized at the national, state, and local levels for many years. The U.S. Department of Housing and Urban Development (HUD) began exploring this issue in the early 1990s. HUD appointed the Advisory Commission on Regulatory Barriers to Affordable Housing in 1991 to study the impact of state and local regulations on housing prices. The Commission found that regulatory restrictions raise development costs in some communities by as much as 35 percent. A regulatory barrier is either a de jure or de facto action that prohibits or discourages the construction of affordable housing without sound reasons directly related to public health and safety. In June 2003, HUD created the America's Affordable Communities Initiative (AACI) to assist state and local governments address regulatory reform to increase the availability of affordable housing for America's workforce."³³

Recent research analyzing density restrictions in local jurisdictions making up the 50 largest metropolitan areas, which encompass 48% of the population in these areas, concluded that:

- Residential developments with densities of more than 30 units per acre are prohibited in all but 12% percent of local jurisdictions; and
- A hypothetical 2-story, 40-unit apartment property on five acres of land would be prohibited outright in about 30% of such jurisdictions.

³² Kenneth Baar, "The National Movement to Halt the Spread of Multifamily Housing, 1890-1926" *Journal of the American Planning Association*, Chicago: Winter 1992.

³³ "Creating a Task Force on Regulatory Barriers to Affordable Housing", U.S. Department of Housing and Urban Development, Office of Policy Development and Research – 2007.

- Such restrictions not only reduce the range of housing options available to local residents they tend to favor lower density over higher density developments, which in turn make housing more expensive.³⁴

Property Values

Concerns that multifamily rental housing will lower the value of their single-family houses have driven many residents to oppose new apartment developments in or near their neighborhoods. Opponents of rental housing often argue that while people who own their homes are invested in the long-term success and safety of a community, people who rent apartments are merely short-term transients and therefore less desirable neighbors. Multifamily rental housing complexes, however, do not generally lower property values in surrounding areas.

- Pollakowski, et al., in their 2005 study entitled the Effects of Mixed-Income, Multi-family Housing Developments on Single-family Housing Values state that “We find that large, dense, multi-family rental developments...do not negatively impact the sales price of nearby single-family homes;”³⁵ and,
- Joyce Siegel states in The House Next Door that “In sum, the presence or proximity of subsidized housing made no difference in housing values as measured by relative price behavior in a dynamic market.”³⁶

The available research is fairly strong that multifamily rental housing:

- Does not impose greater costs on local governments;
- Does not increase traffic and parking problems;
- Does not reduce property values if well-designed and appropriate to the neighborhood;
- Does not inherently attract residents who are less neighborly or less involved in the community; and
- Has “not contributed significantly to the rise in school enrollments” and that “it is very unlikely that new multi-family housing has produced a negative fiscal impact on cities and towns.”³⁷

Barrett and Connery (footnote 91) argue that multifamily housing does not significantly add to school enrollments because most of the units (one- and two-bedrooms) produced

³⁴ John M. Quigley and Larry A. Rosenthal, “The Effects of Land Use Regulation on the Price of Housing: What Do We Know? What Can We Learn?” *Cityscape*, Vol. 8, Nr. 1 (2005) and Edward L. Glaeser and Joseph Gyourko, “The Impact of Building Restrictions on Housing Affordability,” *Economic Policy Review*, Federal Reserve Bank of NY, New York, NY: June 2003.

³⁵ Henry O. Pollakowski, David Ritchay, and Zoe Weinrobe, “Effects of Mixed-Income, Multi-family Housing Developments on Single-family Housing Values,” Cambridge, MA: MIT Center For Real Estate, April 2005.

³⁶ Joyce Siegel, *The House Next Door*, Innovative Housing Institute, 1999.

³⁷ Judith Barrett and John Connery (2003). “Housing the Commonwealth’s School-Age Children,” Citizens’ Housing and Planning Association Research Study, August.

in these complexes were never designed to house families with children. They argue that developers do so for the express purpose ensuring local officials that their developments will not hurt local fiscal matters. Barrett and Connery note that this approach ends up pitting fiscal policy against housing policy—that is, the kind of residential developments that are approved are not what might be required by local households, but rather to address a perception that multifamily housing will have an adverse impact on the local budget.

The fear that housing density will hurt property values seems to be primarily based on anecdotes. In contrast, as noted above, most research has come to a different conclusion. In general, neither multifamily rental housing, nor low-income housing, causes neighboring property values to decline.³⁸

Zoning and Land Use Regulations as a Barrier

Zoning and land use regulations are frequently listed as barriers to the development of lower cost housing. Requirements such as height restrictions, density limitations, maximum lot coverage, minimum lot size, minimum setback requirements, street and right-of-way requirements add to development costs. Zoning and land use regulations are not the only barriers to quality, affordable housing choices, but do contribute to the problem.

Many communities have zoning and land use policies that make it difficult or impossible to develop multifamily and other types of housing that tend to be less costly. To discourage affordable housing, communities employ exclusionary zoning tactics, including large minimum lot requirements or density limitations that restrict multifamily housing development. Alternative forms of affordable housing such as accessory dwelling units and manufactured housing are often prohibited by zoning codes. Some communities impose high architectural standards or require developers to include attractive amenities that increase the costs and demand for housing in a community.

It is not generally possible to identify the unique impacts of zoning and land use regulations or precisely where and when zoning and/or land use regulations impose regulatory barriers. The evidence suggests that zoning and land use regulations indeed are a barrier to higher-density multifamily housing. The evidence suggests a relationship between zoned capacity and housing production, and between higher-density zoning and multifamily housing production. Research has found that those communities that directly limit housing development generally have higher incomes, higher housing prices, lower densities, and fewer multifamily housing units than communities that do not impose such limits.

³⁸ Alexander von Hoffman, Eric Belsky, James DeNormandi, and Rachel Bratt, "America's Working Communities and the Impact of Multifamily Housing," Cambridge, MA: Joint Center for Housing Studies, 2004

Zoning and land use regulations alone do not cause, nor can they solve the problem of affordable housing. Changes in zoning and land use regulations alone are not a sufficient policy response to the problem of housing affordability. Many factors beyond zoning can limit the quantity of multifamily housing stock. These include market conditions, land availability, the quantity and quality of public services, other planning goals (e.g., protecting open space or rural areas), and existing land-use patterns.

However, the rationale for restrictive zoning and land use policies is often based on concerns about the preservation of neighborhood character and desirability. With appropriate zoning, land use and design policies in place, however, a wide array of housing types can be incorporated into communities without compromising local design standards, property values or quality of life.

Regulatory and Administrative Processes as a Barrier

Regulatory processes are potential barriers to the development of lower cost housing. Professor May classifies regulatory process barriers as those posed by “regulatory approval processes,” “regulatory practices,” and “fragmented administrative structures.”³⁹ According to Professor May, developers need to go through a “regulatory gauntlet” including a series of pre-application meetings, submission of application materials showing adherence to a number of regulations, a variety of special reports and studies, hearing processes, and approval conditions on the proposed development.

The delays in the local approval process increase development costs and hence have a negative impact on affordability. Additionally, meeting the conditions imposed as part of different approval processes, and accounting for the fees often associated with these processes, can add substantial costs to the project.

Housing developers seeking state or federal financial assistance face additional delays. Approval processes associated with government financial assistance pose additional barriers for developers because of the various state and/or federal regulatory or policy conditions that need to be met. Typically, state and federal agencies offer financial assistance only for project sites that are ready to be developed. Therefore, lengthy local review procedures such as zoning, environmental reviews, etc. make land acquisition extremely challenging for affordable housing developers.

There are additional barriers associated with strict implementation of regulations as opposed to more “cooperative enforcement and facilitative practices” (footnote 27). Strict enforcement strategies can also increase the cost of housing by causing delays.

In addition to the time required by lengthy approval processes, the involvement of multiple agencies concerning different regulations poses further barriers. Duplication,

³⁹ Peter J. May, “Regulatory Implementation: Examining Barriers from Regulatory Processes” - Prepared for HUD Workshop on Regulatory Barriers, April 22, 2004, Washington D.C.

inconsistencies between the requirements of different regulatory bodies, multiple review practices, and the cumulative impact of regulations are the major barriers associated with fragmented administrative process.

Complex administrative processes can also become a barrier by significantly increasing housing costs. Developers are often required to work with several different agencies to obtain approval for development, and coordination with these agencies can lead to significant delays in the permitting process. Administrative inefficiency and delays in permitting often increase developer costs and lead to higher than necessary housing costs.

Finally, NIMBY (Not In My Back Yard)-related community opposition, though not a part of the regulatory processes per se, comes into play during the fulfillment of public hearing and community meeting requirements mandated by some regulatory processes.

Building Codes as a Barrier

Building codes can be considered as another potential barrier to lower cost housing.⁴⁰ Like zoning and land use, the regulation of building construction is an exercise of police powers delegated to the municipalities from the state.

These codes are generally enforced at the local level by means of periodic inspections. An existing property that is rehabilitated typically will have to satisfy building, plumbing, mechanical, and sister codes as well as the fire and hazard codes, etc. It should be noted that building codes designed to regulate new construction sometimes create an expensive and unrealistic burden on developers interested in rehabilitating existing buildings.

In May 1997, HUD published the Nationally Applicable Recommended Rehabilitation Provisions (NARRP) to serve as a model for the development of rehabilitation codes to regulate work in existing structures. Similarly, in January 1998 after two years of work, New Jersey adopted its rehabilitation code. Since then, rehabilitation codes have been adopted by Maryland, New York, Rhode Island, Minnesota and Delaware.

The overall goal of the rehabilitation codes is to encourage the reuse of older buildings. These new codes are based on two principles:

- Predictability that clear rehabilitation codes would foster the accurate prediction of improvement standards and costs; and

⁴⁰ David Listokin, Rutgers University and David Hattis, Building Technology Inc. "Building Codes and Housing" - Prepared for HUD Workshop on Regulatory Barriers, April 22, 2004, Washington D.C.

- Proportionality, in that a sliding scale of requirements is established depending on the level and scope of the rehabilitation activity, from repairs to reconstruction.

A 2006 study by Burby, Salvesen, and Creed provided the first systematic empirical evidence that New Jersey's rehabilitation code stimulated rehabilitation activity.⁴¹ The authors compared New Jersey's success to similar neighboring state communities to determine the full impact of renovation-friendly codes.

Their study controlled for varying influences that could contribute to an increase in renovation activity, such as a strong economy, low interest rates, or a shortage of development sites in the suburbs. The authors found that New Jersey's rehabilitation code was responsible for increased residential rehabilitation activity from 1998 to 2002, by more than 100 rehabilitation projects per year per community in comparison with communities without rehabilitation codes.

Exactions and Impact Fees as a Barrier

At one time, infrastructure was funded almost entirely by government because infrastructure generally tends to serve a public purpose and to accelerate private investment. Today, budgetary constraints, the economy, and public opposition to higher taxes have whittled down the public dollars available for infrastructure development. Thus, part of the burden of constructing capital facilities has shifted from the public sector to the private sector.

Impact fees, on-site land dedication requirements, and requirements for the construction of infrastructure and public facilities are different forms of exactions that have a potentially negative impact on the affordability of housing. To the extent that the fee or exaction exceeds the land developer's proportionate share of the facility's cost, the levy is an unconstitutional taking of property.⁴²

Fees and exactions are direct charges or dedications collected on a one-time basis as a condition of an approval being granted by the local government. Fees can be categorized in three classes:

- Development impact fees which are levied on new development to cover the cost of infrastructure or facilities necessitated by that development;
- Permit and application fees which cover the cost of processing permits and development plans; and
- Regulatory fees.

⁴¹ Raymond J. Burby, David Salvesen, and Michael Creed (2006). "Encouraging Residential Rehabilitation with Building Codes: New Jersey's Experience," *Journal of the American Planning Association*, Volume 72, Issue 2 June, pp. 183-196.

⁴² Callies, David. "Exactions, Impact Fees and Other Land Development Conditions." Proceedings of the 1998 National Planning Conference.

<http://web.archive.org/web/20050205032224/http://www.asu.edu/caed/proceedings98/Callies/callies2.html>

Impact fees may pose barriers to affordability especially in communities where a flat fee per housing unit is charged instead of sliding scale fees based on the cost of the unit. The price tag for the construction of public facilities and infrastructure can take up a substantial portion of the project budget and thereby of the public subsidy as well. On-site land dedications can also affect affordability because the total cost of the project including land acquisition cost is divided between a fewer number of units.

Environmental Regulations as a Barrier

There is not much information about the impact of environmental regulations on the price of housing.⁴³ Environmental regulations can potentially increase project costs through delays, consultant fees, and additional items for site improvement in the project budget, such as environmental site assessment requirements. Often permitting and processing procedures that take very long periods of time, thereby forcing developers to pay higher interest costs in carrying their land, as well as other project costs.

Environmental laws and regulations can and do impact the supply of land and cost to develop housing at a given price. According to Kiel (footnote 98), there are few empirical studies that attempt to quantify the impact. Kiel concludes from her literature review that little is truly known about the impact of environmental regulations on the price and quantity of housing. Kiel notes, "Most, if not all, economists would say that the increase in the price of inputs, along with any increase in delays and/or uncertainty, would decrease the supply of new housing to the market, thus increasing the price of new housing. And most, if not all, economists also would say that improvements in the environment due to regulation should increase the demand for housing in areas that have experienced the improvement, which would increase price. Many economists have estimated the price increase, with some attributing the increase to changes in supply and others to changes in demand..."(footnote 31, pp 20-21).

Economic Impacts

Local officials and citizens have made many communities increasingly inhospitable to virtually all new development over the past several decades. Regulations have been passed that are intended, at least in part, to increase the difficulty of obtaining permits and slow the pace of new development. These regulations have harmful economic impacts on towns, cities, and the state.

Some of the impacts are relatively immediate: a loss in construction jobs and local construction-related spending; a decline in vacancy rates leading to increased rents and house prices; lengthening commutes as workers seek lower housing costs; and wear and tear on local and state roads and highways. In the longer run, high housing costs put upward pressure on wages for local businesses and government workers, forcing

⁴³ Katherine A. Kiel, College of the Holy Cross "Environmental Regulations and the Housing Market: A Review of the Literature" - Prepared for HUD Workshop on Regulatory Barriers, April 22, 2004, Washington D.C.

businesses to make decisions to locate or relocate elsewhere. Finally, as some families decide to leave the area altogether for lower housing costs, the available workforce shrinks and growth stalls.

A 2005 study found that improvements in permit processes can help a community promote economic development, lower business costs, and create jobs both within the construction sector and throughout the local economy.⁴⁴ Increased tax collections can provide a revenue source that can help finance the costs of the systems and procedural improvements needed to accelerate permit approval.

These land use regulations result in inelastic supply, impeding the ability of the market to respond to an increase in demand. Greater demand for housing therefore leads to higher prices for all housing—new and existing—rather than greater production of housing units. Higher prices reduce the share of housing that is affordable to average-income households. One study concludes that in the Boston region, housing prices might have been 23-36% lower by 2004 if regulation had not reduced new permits since 1990.⁴⁵

Regulations and the resulting high house prices lead to a lower quality of life for the region's residents. The search for affordable housing leads many households to outer suburbs, leading to long commutes which ultimately cause increased congestion and infrastructure costs, and lower air quality. Long commute times leave workers less time for their families and to participate in volunteer and social activities in their communities. High housing prices increase wages local businesses must pay to retain workers.

Housing supply restrictions that result in high housing prices mean that businesses have either to pay higher wages or move out of state to a place with lower housing costs and wages. In addition to wage pressure, high housing prices increase the difficulty of attracting and retaining workers. Because wages have been unable to keep up with housing costs, businesses, universities, hospitals, and other employers in high-cost states report increasing difficulty in attracting and retaining high-quality employees.⁴⁶

SUMMARY

Housing relates to economic development through new construction and real estate fees, as well as the consumption of housing-related goods and services. The existing supply of housing in Connecticut is constrained, but the cost of producing a unit is high, therefore new developments of large homes are now the norm, instead of starter, single-

⁴⁴ National Economic Consulting "The Economic Impact of Accelerating Permit Processes on Local Development and Government Revenues" - Prepared for American Institute of Architects December 7, 2005.

⁴⁵ Glaeser, Edward L., Jenny Schuetz, and Bryce Ward (2006). "Regulation and the Rise of Housing Prices in Greater Boston," Cambridge: Rappaport Institute for Greater Boston, Harvard University and Boston: Pioneer Institute for Public Policy Research.

⁴⁶ Carman, Edward C., Barry Bluestone, and Eleanor White. 2003. Building on Our Heritage: A Housing Strategy for Smart Growth and Economic Development. Report and Recommendations for the Commonwealth Housing Task Force. Boston, MA: Center for Urban and Regional Policy, Northeastern University.

family homes being built across the state. Connecticut's population is projected to grow by 140,000 between 2010 and 2025; however, employment growth is projected to slow, reducing the need for housing in the long-term. Fairfield, Hartford, and New Haven counties have a declining growth of stock, while rural towns (mostly in Windham County) are growing the most. Connecticut still has a sizeable special needs population—the elderly, those with disabilities and health issues, and abuse victims—which requires affordable and adequate housing throughout the state. This echoes the fact that affordable housing is deficient in Connecticut, based on the number of low-income families; while renting is becoming a more common option among young adults. Without the availability of affordable housing, homeowners will bear a greater burden of taxes in Connecticut, and the flight of young adults out-of-state will continue to adversely affect the labor market.

Connecticut Housing Supply and Demand Model Appendix

I. Overview

The Connecticut Housing Supply And Demand model (hereinafter, the model) consists of historical demographic, economic, and housing data entered into a spreadsheet. The model compounds annual growth rates in employment at the state and county level to estimate future employment and to create housing supply and demand projections. The model calculates gaps between housing production potential and demand.

DECD used the model to quantify housing needs in Connecticut at the county level for 2015 and 2025, defined as the short- and long-term horizons. DECD selected these projection years based on population projection data provided from the Connecticut State Data Center. The model provides insights to current and future demographic, economic, and housing trends in the state, and can be updated with current ACS data and employment growth rates to make projections for different time periods.

II. Housing Needs Baseline with 1990, 2000, and 2006 Cost Burden Data

The following describes the elements of the basic housing needs assessment model for the DECD analysis of housing needs at the state and county levels. The housing needs baseline consists of historical data to generate supply and demand projections. The model provides basic needs analysis data for the counties of Connecticut and includes selected variables related to growth in population, households, and the housing stock, along with year 2000 Census data on household income by ownership, and housing cost burden ratios for renters and single-family homeowners.

The baseline indicators of the model illustrate housing cost burden (household income distribution, overpayment by ownership, by income, and by age) for each county for 2000. The Department of Housing and Urban Development defines 30 percent of gross income as the maximum that all but wealthy households can afford in housing costs without creating excessive housing cost burden. Using Census 2000 income data by ownership, DECD interpolated relative to local area median family income thresholds to obtain the income distribution of households by ownership, by ownership and housing cost burden at 30% or more and 35% or more for monthly housing costs for the local area median family income thresholds, and by elderly and non-elderly age classifications. The model's historical analysis form the baseline assessment for housing need.

We adapted the model to better reflect housing cost burden by income level and household size by using the income limits specified by HUD and extending them to include 100%-125% of AMI, 125%-150% of AMI, 150%-200% of AMI and greater than

200% of AMI in order to quantify the entire spectrum of housing demand. DECD further adjusts these income limits by household size measured as the number of bedrooms per dwelling. Cross-sectional data⁴⁷ of household income by bedroom size for each county segments housing characteristics by geography.

III. Employment and Relationship to Population and Households

In order for the state to sustain employment growth, it is necessary to have affordable housing within reasonable commuting distance to firms where people work. The model contains historical data for 1990 and 2000 on the relationship between the number of working residents by area, and number working within versus outside (not available for 2006) the area in relation to the area's resident population and households. Commuting patterns are not available for 2006. The most stable relationship over time for most areas appears to be the ratio of resident households to the number of working residents older than 16 reported by Census. For the near-term projection year 2015, the model assumes that the annual ratio of households to total working residents remains constant (that is, it is stable over time) based on consistent historical trends.

Total non-agricultural employment data is not generally available for sub-state areas. Therefore, a flexible model that relies on employment data must make use of regularly published (annual) covered-employment information. This is generally available for all but the smallest communities. In the model, covered private sector wage and salary employment reported by Connecticut Department of Labor, is used for 1990, 2000, and 2006.

The relationship between covered employment (private) and the number of working residents is shown in the model for 1990-2006. The ratio of combined private sector and government employment to the number of working residents of the area is available for 2000 and 2006. There is a presumed relationship between total wage and salary employment in an area and the number of residents working (in and outside that area). This relationship rests on the principle that employment provides an incentive for people to live within reasonable commuting distance to their employment.

IV. Basis for Production Estimates for 2015 and 2025

The underlying premise of the model is that, if employment grows within a given area, demand for working residents living in that area will increase proportionately as a result of increased job availability both within and outside that area. For the projection years 2015 and 2025, DECD assumes that the year 2006 ratio between a region's covered employment (including government) and its number of working residents remains constant. This allows the employment projections to yield an estimate of the number of working residents.

⁴⁷ The Connecticut State Data Center, DataFerrett

This model attempts to provide a basis to anticipate future housing supply requirements as a function of employment and population growth estimates. The supply element of the model presents three projections of housing supply requirement for each county in Connecticut. The first projection uses a statewide employment growth rate from REMI and the 2006 shares of county employment (assumed to be stable over time) to estimate the near-term employment by county. The second uses county projections of employment from REMI for the near- and long-term employment projections. The third projection relies on Connecticut State Data Center population projections. These three approaches generate three reasonable estimates of housing needs in the near- and long-term by county.

The model makes short-term housing need projections at the county level for 2015. The year 2015 was selected as the short-term projection year and 2025 as the long-term projection year because REMI state and county employment projections and Connecticut State Data Center population projections provided data for these years. The geographical scope of these projections is at the state- and county-level consistent with the data available.

The production element of the model presents three projections of housing supply needs for each county. Two projections are employment-driven and the third is based on population projections issued by the Connecticut State Data Center. By using three distinct methodologies and different data sources to identify housing supply need, a range of numerical housing needs arise for each projected year accounting for different scenarios

The employment-driven projections essentially represent two scenarios that indicate the number of housing units needed (by owner and renter occupants) based on projected employment growth. The employment-based projections indicate the quantity of housing that would be required to meet the demands associated with residents working within the county as a portion of total projected housing demand (based on historic commuting patterns). This approach does not represent a sophisticated econometric model; it employs simple ratios that are consistent with year 2000 relationships between selected demographic and employment variables.

For the employment-based projections, DECD calculates the state and county growth rates for the near- and long-term periods to calculate the growth in employment. For the population-based projection, DECD uses Connecticut State Data Center's state and county population projections for 2015 and 2025.

The first employment-based projection assumes that each county maintains its year 2006 share of the state's wage and salary employment, and then allocates the resulting statewide employment growth to each county. REMI provides projected employment growth for the state for the period 2006-2015, indicating an average annual growth rate

in total employment of about 0.77% per year. To make long-term projections and using REMI DECD calculates an annual growth rate in employment of 0.67% for the period 2006-2025.

The second employment-based projection assumes that each county has a different rate of employment growth than the state as a whole, which DECD calculates from REMI employment projections for each county. Thus, DECD calculates employment projections for each county using the same exponential growth formula used to calculate statewide employment projection.

The third projection in the model is based on county-level population projections for 2015 issued by the Connecticut State Data Center. The population-based projections work in a similar manner as the employment growth methodologies to generate future housing supply and demand, but are not associated in the model with a particular employment expectation.

In summary, the model provides a reasonable methodological approach to accomplish some Commission objectives. The model is adaptable to different periods and geographic areas contingent upon available Census and ACS data.

V. Adapting the Model to Different Time Periods

While DECD chose 2015 and 2025 for projection years, the model can be changed to a time horizon consistent with available projection data. Typically, population projections from Connecticut State Data Center are made at 5-year intervals. Incorporating ACS data into the model more accurately reflects recent historical trends in the state. For this particular model with the current time period falling between decennial census years, DECD used 2006 ACS data. In general, the model is adaptable to make projections for any desired period, either short- or long-term. The model presents a range of housing demand estimates for the state and county based on employment and population projections.

VI. Historical 1990 and 2000 Data

DECD collected 1990, 2000, and 2006 data for total population, group quarter's population, households, owners, renters, households by age (65+ vs. under 65) and ownership, and vacant units as available from Census and ACS data.

Using 2000 Census data, the DECD illustrates the distribution of household income by specific income bands (interpolated as a percent of AMI) by housing ownership for owner and renter households. This provides a basis for comparing and analyzing the distribution of incomes between owners and renters. (Ownership by income for all owner and renter households is included in Census SF3 Table HCT11.)

DECD determines the number of year 2000 households with high housing cost burdens, defined as 30%+ and 35%+ ratios of monthly housing costs to income for renters and owners of single family detached homes. [Important: while general income tables are available for households by owner/renter, the Census tables for homeowners that depict cost burden ratios by age or income are limited to a sample of “specified owner occupied units.” This sample excludes owners of attached, multifamily, and manufactured housing, and therefore reflects only the cost burden of selected single-family homeowners, which represents about 75% of all homeowners. See Census SF3, Tables H73 (renters) and H97 (specified owner-occupied units) for these tables.

DECD collects data for 1990 and 2000, total population, group quarters population, and the population in households. Subtracting the group quarters population from total population yields the non-institutional population (equivalent to population in households). Dividing the non-institutional population by the number of households yields average household size. For 2006, ACS data provides average household size.

DECD computes the ownership split (owner/renter percentage of total households) for 1990, 2000, and 2006 Census/ACS data and adds to the model.

For 2000, within each ownership group, DECD interpolates local income data using county income thresholds as appropriate to the community to estimate the number of homeowner and renter households falling within the various thresholds (under 30% of MAI, under 50% etc). DECD adds the results for the selected county to the model.

For 1990 and 2000, computations were completed for the elderly/non-elderly split in housing need, based on the percent of households with high cost burden, by ownership, who are under 65 or 65 and older (as distinct groups). While this cost burden data is available by age and ownership, it is not available for specific income groups by age and ownership within the SF3 tables. However, because most high cost burden occurs in the lower income ranges, we provide a general estimate of the proportion of need found in the elderly vs. non-elderly groups. (See Census 2000 Census SF3, Tables H71 and H96.) More detailed age breakouts are possible.

Using Census data for 2000 as a basis, we illustrate the proportion of households in each ownership and income band having housing cost ratios of either 30% or 35%+ of gross income (or both). Note: Some rent subsidy programs allow tenant payments for gross rent that exceed these ratios, so there will be some overlap between the number identified as having a housing need and those tenants who have various forms of housing assistance. The number of renters spending 35% or more on gross rent may be closer to a “net need” figure than the number indicated using the 30%+ threshold.

More detailed housing cost ratio data for renters is included in the 2000 Census SF3 Table H69, which includes payment ratios of up to 50% or more of income. However, this table reflects all renters, and does not differentiate renters by income.

Using the above model, DECD estimates housing needs by income range, ownership and cost burden to the extent allowed by the cost and income tabulations of the SF3 data of the 2000 Census. Homeowner cost burden data is less useful for updates and projections because it would require an estimate of the number of “specified owner occupied units” per the Census definition, which represents only a subset of owner-occupied housing.

DECD uses the above method as a basis for estimating or projecting housing needs in broad income ranges for general planning purposes. This addresses statutory requirements for the evaluation of housing needs of all income levels and ages in regional and local housing need assessments.

VII. Updated and Projected Needs Data for 2006

By including 2006 ACS data in the model, current housing needs analysis can be performed. Using 2006 ACS data, DECD updated the baseline housing needs data in the model, including data for area population, group quarters population, ownership split, total number of households, and vacancy rates.

For the 2015 short-term projection year, DECD obtained population estimates from the Connecticut State Data Center and prepared estimates of population using the employment-based projection model. We subtract from these estimates of the total future population an allowance for the number or percent living in group quarters (the institutional population) to project the population living in households. We divide the total updated or future non-institutional population by an updated or projected average household size to estimate the number of households in the update or projection year. In the model, we assume a 2015 average household size that is about 98% of the 2000 base year, reflecting U.S. Census nationwide projections. We account for a smaller household size due to a slowing birth rate, aging population and out-migration.

Year 2000 Census income distributions for each ownership group were applied to the updated number of owner and renter households to estimate total households by income band (expressed as a percent of AMI).

Housing need estimates based on housing cost burden by income were updated by applying the percentages with high cost burdens for each income group (by percent of AMI) for each ownership category to estimate needs beyond the Census year.

The DECD was able to update the Mayberry Model from 2000 data to 2006 data. By adding an additional column in the model spreadsheet, we can continue to update and maintain this model as new data becomes available in future years.

VIII. Methodology for Employment-Based Projections 2000-2015

In order to project 2015 population and households, the following steps are reflected in the model:

The annual percentage growth rate assumption for employment from 2006-2015 in the "State Total" tab is the initial "driver" for this model. The initial estimate based on Connecticut Department of Labor projections is about 0.78% per year. This rate is then compounded in the model to estimate year 2015 wage and salary employment including government employment. That employment is distributed to the counties based on their 2006 share of the state total. The county-level employment projections from REMI were used to generate an estimate of working residents and subsequent housing need in 2015.

For each county, 2015-projected employment is multiplied by year 2000 commuter ratios calculated from Census journey to work data. The number of commuters is totaled to equal the adjusted number of working residents based on changing employment both within and outside the county.

The projected number of working residents in 2015 is then multiplied by the 2006 households/working residents ratio to estimate the number of households in 2015.

The number of households is multiplied by an estimate of average persons per household in 2015 (estimated at 98% of the 2000 average for the area, based on U.S. Census national projections). This yields total persons living in housing units. The group quarters population is estimated as a function of persons, using ratio of 2006 group quarters population to population in households. The resulting group quarters population estimate, plus population in households, equals total population for the area. (This is shown for information and comparison only, as the primary focus of the model is on household growth).

In the population-driven projection column, we use total population projected by the Connecticut State Data Center as the beginning point. For this projection, the 2015 group quarters population is assumed to be the same share of the total as in the 2006 ACS, with the remainder allocated to population living in dwelling units.

The number of households for each set of projections is split between owner and rental using the 2006 ACS ratios.

The vacancy rates assigned to 2015 are pre-set at 1.5% for ownership units and 4.8% for rental units. For each ownership category, the required number of vacant units in 2015 is estimated as $(\text{households}/(1-\text{vacancy rate}))- \text{households}$. This yields the total ownership or rental housing supply needed to provide reasonably adequate housing choice.

The final step in estimating the housing supply requirement for 2015 is to add a replacement factor for housing units lost as the result of demolition or disaster. The model assumes that about 0.17% of the base year (2000) housing stock would need to be replaced each year due to these factors (or 1.7% of the base year supply over the 10-year projection period). The same rate is applied to ownership and rental housing. This loss rate is based on an interpretation of estimates of the components of housing inventory change compiled by the U. S. Census and U. S. Department of Housing and Urban Development using data from the Annual Housing Survey. The most recent cumulative report on long-term components of change available from this source was based on 1980-1993 data. The indicated replacement figure is based on data for the Northeastern portion of the U.S.

The total 2015 supply need for the resident population of each area is then computed as the sum of households, vacancy reserve, and replacement. The results for each county are then summed to the state level for an estimate of total production needs. These demand estimates do not include other housing unit production that may be generated by seasonal, occasional use, or second home use. The year 2015 projection, less the comparable units present in 2006, yields the housing growth estimates. Implicitly, the projections include production needed to rectify base year (2006) supply deficits indicated by vacancy rates.

STRATEGIC PLAN

Section 91.315 (a) General

“For the categories described in paragraphs (b), (c), (d) and (e) of this section, the consolidated plan must do the following:

- (1) Indicate the general priorities for allocating investment geographically within the state and among priority needs;*
- (2) Describe the basis for assigning the priority (including the relative priority where required) given to each category of priority needs;*
- (3) Identify any obstacles to meeting underserved needs;*
- (4) Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs;
- (5) For each specific objective, identify the proposed accomplishments the state hopes to achieve in quantitative terms over a specific time period (i.e., one, two three or more years) or in other measurable terms as identified and defined by the state.

OVERVIEW

As required by, Title 24, Part 91, Section 91.315 of the Code of Federal Regulations (CFR), 2010 – 2015 Connecticut’s Consolidated Plan describes the state’s strategic goals and objectives and proposed actions to address issues related to:

- o affordable housing;
- o public housing;
- o homelessness;
- o other special needs; and
- o non-housing community development needs.

In addition, this section of the state’s Consolidated Plan addresses issues related to:

- o community revitalization;
- o barriers to affordable housing;
- o lead-based paint hazards;
- o the state’s anti-poverty strategy;
- o the state’s institutional structure;
- o coordination among state agencies and with other interested parties, both public and private; and
- o low-income housing tax credit use.

INTRODUCTION

The State of Connecticut is committed to providing quality affordable housing, encouraging economic growth, and undertaking community redevelopment activities. Housing and community development needs in the state are great; however the resources available to address these needs are finite. The state recognizes that a realistic and comprehensive housing and community development strategy is vital to the future economic prosperity of Connecticut and that serious challenges continue to be present that must be addressed if Connecticut is to remain competitive and maintain its quality of life.

The strategic plan establishes the framework for the efficient allocation of the federal formula grant funding, for the development of affordable housing and community development activity that assists low- and moderate-income households, and where applicable, extremely low-income households, in the state over the next five years. The

strategic plan articulates policies, strategies, goals and objectives which are based on an analysis of the state's housing needs, housing market, and community development needs.

The state's long-term vision is that Connecticut's communities will be vibrant, safe, clean, and diverse places for people to live, work, and raise a family, that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Connecticut's cities and towns will embrace regional solutions that promote Responsible Growth and Sustainable Communities principals.

Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need.

Housing development is linked to Connecticut's other public policy areas which include, education, transportation, energy cost and availability, health and safety, workforce development, environmental quality, and economic development. Historically governments have viewed and addressed each of these areas independent of each other. In the real world these areas are not independent. They are interconnected and interdependent. Just as transportation is not just a network of roads and bridges, housing is not just shelter. It is an integral part of the state's socio-economic fabric. Public policy and investment decisions made in one area directly and indirectly impact the other areas. As such the state must comprehensively consider these relationships and take a multifaceted and balanced approach to addressing Connecticut's housing and community development needs.

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. Additionally the principals are also in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), Economic Strategic Plan, and State Long-Range Housing Plan. Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, public infrastructure and other societal resources over the long-term they are incorporated into the state's Consolidated Plan. The state will use its federal formula grant funding to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

OVERARCHING PRINCIPLES

Responsible Development

Responsible Development includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. As per the responsible growth policy, DECD will give priority to projects that reuse or capitalize areas within built-up lands, existing commercial properties, and brownfields.

DECD will give preference to community and housing development/redevelopment projects that satisfy the following responsible growth criteria:

- Conform with the C&D Plan for Connecticut;
- Are sited within existing developed areas and promote infill development;
- Are sited within existing public utilities service areas (water, sewer, etc.);
- For projects outside of public utility services areas, scaling down to use on-site systems, where practicable, to manage unplanned development of adjacent land;
- Integrate transit-oriented development ;
- Integrate energy/water conservation, energy efficiency and "green" building design;
- Avoid adverse impacts to natural and cultural resources and open space; and
- Promote mixed-use development and mixed income development and compatible land uses (pedestrian-friendly with access to multiple destinations within close proximity of each other).

The state's responsible growth strategies directly related to affordable housing include supporting state programs such as the Housing for Economic Growth program (a.k.a. HOME Connecticut) and the Incentive Housing Zones for higher-density, mixed-income housing in downtowns and re-developed brownfields and former mills close to transit options and job centers. DECD also supports federal efforts by the U.S. Departments of Housing and Urban Development (HUD), Transportation (USDOT) and the Environmental Protection Agency (EPA) to promote mixed income housing near transit, known as the Partnership for Sustainable Communities.

Sustainable Communities

"The average working American family spends nearly 60% of its budget on housing and transportation costs, making these two areas the largest expenses for American families."

As referenced above, HUD, the USDOT and the EPA have entered into a "partnership to help American families gain better access to affordable housing, more transportation options, and lower transportation costs while protecting the environment in communities". This initiative, known as the Sustainable Communities Initiative, is based on the following "Livability Principles":

- Provide more transportation choices. Develop safe, reliable, and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

- Promote equitable, affordable housing. Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.
- Enhance economic competitiveness. Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.
- Support existing communities. Target federal funding toward existing communities - through strategies like transit oriented, mixed-use development, and land recycling - to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.
- Coordinate and leverage federal policies and investment. Align federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.
- Value communities and neighborhoods. Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods - rural, urban, or suburban.

This initiative is consistent with the state's responsible growth principles and policies. The State of Connecticut will work to align its funding and development policies and initiatives, as outlined in Executive Order 15 and Sections 4-124 (s) and (t) of the Connecticut General Statutes, with those of the Sustainable Communities Initiative. To these ends the Connecticut State Departments of Economic and Community Development (DECD), Transportation (CTDOT) and Environmental Protection (DEP) have begun executive level meetings on integrating responsible growth and sustainable communities' livability principles and policies into their planning and funding processes and to align state programs, development initiatives and funding with those of the federal sustainable communities initiative. Therefore, the state is including the "livability principles" along with its responsible growth principles in its overarching policies for housing and community development.

OVERARCHING GOALS

The overall goal of the community planning and development programs covered by this section of the plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons and where applicable extremely low-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

GOALS

The consolidated submission described in Title 24, Part 91 of the CFR requires that the state articulate in one document its plan to pursue the following goals for all the community planning and development programs, as well as for housing programs. It is

these goals against which the plan and the state's performance under the plan will be evaluated by HUD.

1. Work To Ensure Decent Housing Is Available To All.
Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

2. Work to Ensure That All of the State's Residents Live in a Suitable Living Environment.
A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower-income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

3. Work to Ensure That All of the State's Residents Have Access to Economic Opportunities.
Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

In accordance with Title 24, Part 91, Section 91.315 of the CFR requires that the state's Consolidated Plan must, for the categories of Affordable Housing, Public Housing, Homelessness, Other Special Needs and Non-Housing Community Development (as defined in Section 91.315) do the following:

- (1) Indicate the general priorities for allocating investment geographically within the state and among different activities and needs.

- (2) Describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among low-income and moderate-income households.

- (3) Identify any obstacles to meeting underserved needs.
- (4) Summarize the priorities and specific objectives the state intends to initiate and/or complete during the time period covered by the strategic plan describing how the proposed distribution of funds will address identified needs. For each specific objective statement, identify proposed accomplishments and outcomes the state hopes to achieve in quantitative terms over a specified time period (e.g., one, two, three or more years), or in other measurable terms as identified and defined by the state.

Note: *Different programs have different income group targets. For the purposes of this document, when used with regard to funding activities and/or with goals and objectives, the terms “low-income”, “low and moderate income”, “low-moderate income” and “low-mod income” include the “very low” and “extremely low” income groups as directed by federal regulations for programs that specifically target such groups. Please see the Code of Federal Regulations for specific guidance with the applicability of such targets.*

OBJECTIVES

Objectives, Outputs, Outcomes and Indicators

Each goal is supported by specific objectives (objectives are either specific actions to be taken or specific milestones to be achieved) designed to help achieve the goal. Each of these objectives is, in turn, followed by an output a corresponding proposed outcome and an indicator. Outputs are the products of the activities undertaken to meet the objectives and outcomes are the benefits that result from undertaking those activities. Indicators are the metric that will gauge the performance of the state in meeting the objectives and ultimately the goal to which they relate.

Basis for Assigning Priority

Each objective also has a proposed funding source (or sources), a targeted population and geographic target, and a priority rating. Each objective is supported by a brief discussion of the need/basis for assigning the priority and identifying obstacles to meeting underserved needs summarized from the Needs Assessment and Housing Market Analysis sections of this plan.

Priority ratings were established after a thorough examination of Connecticut’s housing and community development needs and the state’s current and historical housing market. (See Needs Assessment and Housing Market Analysis sections). Based on the state’s review of all relevant and available data, specific issues were selected and run through an internal screening at the Department of Economic and Community Development and Social Services. Issues chosen to be assigned high priority funding status within this plan were selected based on three overarching factors: (1) the issue’s relative demonstrated need (as identified in the needs assessment), (2) the availability of other funds to address the need and (3) the eligibility criteria of each of the four federal programs governed by this plan.

High Priority Needs and Funding

As stated above, only those issues deemed to be a high priority to the state have been identified in this plan. All other issues are, by default, deemed to be a lower priority in terms of federal funding attention.

This does not exclude the state from funding lower priority projects. The high priority designation serves to emphasize to the public, the areas in which the state will concentrate its efforts over the next five years, in terms of housing and community development. Further, it defines where the state will focus its usage of the federal funds accessed through the four state administered federal programs governed by this plan.

A proposed project that addresses a high priority need is not guaranteed funding based solely on the fact that it will address a high priority need. All projects funded by the state must be financially and logistically feasible as well as meet all of the eligibility criteria of the proposed funding source. When two or more projects are competing for funding dollars (all things being equal), the project addressing the high priority need will be given funding preference.

Note: for the purposes of this plan, "Other Funds" include all available state, federal or private funds other than those allocated to the state under the SC/CDBG, ESG, HOME and HOPWA programs.

GEOGRAPHIC TARGETING

The state will target its federal funds to certain geographic areas consistent with the priorities set in the recommended State Plan of Conservation and Development, except as prohibited by federal or state law. For example, the state's allocation of SC/CDBG and ESG funds may only be used in non-entitlement areas. However, since there is a major emphasis on directing resources to areas in need of revitalization, resources will be focused, to the greatest extent possible, in targeted areas.

The existing Section 8 Voucher/Certificate, Section 8 Moderate Rehabilitation, Community Services Block Grant (CSBG), Federal Historic Tax Credits, and Federal Historic Preservation Grants are exempt from the state's geographic targeting.

The following federal resources will be directed toward specific geographic areas as described below:

- Emergency Shelter Grant (ESG) - Emergency Shelter Grant funds are awarded through a formula established by the federal government. The state's allocation of ESG funds may be used anywhere in Connecticut without restriction. Five jurisdictions (Bridgeport, Hartford, New Britain, New Haven and Waterbury) receive their own allocations of ESG funds directly from the federal government, thus are not eligible for the state allocation. Because of the nature of homelessness, the ESG program is exempt from Priority Funding Area requirements.
- Rural Development (aka Farmers Home) Programs (All) - The U.S. Department of Agriculture's Rural Development Housing Programs were established to provide quality affordable housing to the nation's rural and farm communities. All Rural Development programs (502, 515, 523, etc.) are restricted for use in "rural areas" which include open country and places with populations of 50,000 or less.
- Home Investment Partnerships Program (HOME) - The HOME Program was established under the Cranston-Gonzalez National Affordable Housing Act of

1990. The state's allocation of HOME funds may be used anywhere within the State of Connecticut.

- Federal Low-Income Housing Tax Credits (FLIHTC) - Federal Low-Income Housing Tax Credits may be used anywhere within the State of Connecticut. However, in accordance with federal law, states are required to develop allocation criteria that disperse the tax credits across the state through an IRS-approved competitive process. CHFA is Connecticut's tax credit administering agency and has an approved competitive process that allows points to be given to rental housing projects. CHFA's allocation plan must be consistent with the recommended State Plan of Conservation and Development.
- Small Cities Community Development Block Grant (SC/CDBG) – Small Cities Community Development Block Grant funds are awarded through a formula established by the federal government. The state's allocation of SC/CDBG funds may not be used in the following jurisdictions: Bridgeport, Bristol, Danbury, East Hartford, Fairfield, Greenwich, Hamden, Hartford, Manchester, Meriden, Middletown, Milford Town, New Britain, New Haven, New London, Norwalk, Norwich, Stamford, Stratford, Waterbury, West Hartford, West Haven. These jurisdictions receive their own allocations of CDBG funds directly from the federal government and are not eligible for use of the state allocation designated for small cities.
- The majority of HOPWA dollars allocated to Connecticut are apportioned through the Eligible Metropolitan Statistical Area (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DSS receives a small amount of "Balance of State Dollars" and uses a competitive procurement process for HOPWA services to ensure statewide coverage for the balance of state catchment area: Windham County, New London County, Middlesex County and Litchfield County.

AFFORDABLE HOUSING

Section 91.315 (b)

With respect to affordable housing, the consolidated plan must include the priority housing needs table prescribed by HUD and must do the following:

- (1) The affordable housing section shall describe how the characteristics of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Sec. 91.305 provided the rationale for establishing allocation priorities and use of funds made available for rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units (including preserving affordable housing units that may be lost from the assisted housing inventory for any reason). Household and income types may be grouped together for discussion where the analysis would apply to more than one of them. If the state intends to use HOME funds for tenant-based assistance, it must specify local market conditions that led to the choice of that option.*
- (2) The affordable housing section shall include specific objectives that describe Outcomes the state hopes to achieve and must specify the number of extremely low-income, low-income, and moderate-income families to whom the state will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period.*

OVERVIEW

Connecticut faces an affordable housing issue. There is a current and projected affordable housing supply deficit, both for homeowners and renters. Housing is considered affordable if it consumes (costs) no more than 30% of a household's annual income. It is feasible for persons to live in dwellings where costs exceed 30% of the household income, making them cost burdened. Currently, 36.2% of Connecticut's homeowner households and 48.2% of renter households are cost burdened. Collectively, nearly half a million Connecticut households pay more than 30% of their income for housing. The highest concentrations of cost burdened households are low-and-moderate-income households.

Rental assistance, production of new units, rehabilitation of existing units and acquisition of existing units will assist in remedying the affordable housing issues in Connecticut. Regional partnerships for housing projects could be cost effective while satisfying the housing needs of multiple communities.

Expanding programs for financial assistance and housing choice greatly benefits the rental population, especially those that are already cost burdened. Implementing development with responsible development principles will make the most efficient uses of energy, land, public infrastructure and other societal resources over the long term.

The state's responsible development strategy includes creating quality living environments by promoting mixed-use and transit-oriented developments. Walkable or transit access to employment centers from residential areas could further increase affordability and quality of housing for the low-, and moderate-income households. One of the obstacles faced by municipalities to implement higher density land uses are the local zoning regulations. Therefore, enabling municipalities with their rezoning efforts will help with the goal of supply of quality affordable housing. Remediation and rehabilitation

of brownfields and reuse of old mills is also part of the responsible growth initiative of the state. All programs and financing tools that can encourage responsible growth and development in the state should be promoted.

GOAL

Enhance suitable living environment, create decent housing, and provide economic opportunities for low- and moderate-income persons and address the shelter, housing and service needs of the homeless, those threatened with homelessness with an emphasis on preventing homelessness.

AFFORDABLE HOUSING STRATEGIES

Fair Housing and Housing Choice

Fair housing initiatives promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies.

The state will endeavor to “bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions”². To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state’s fair housing strategy in order to promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies. Using education and outreach, regional solutions and cooperation and neighborhood stabilization and revitalization, the strategies are as follows:

- Support fair housing education and outreach activities and actions to address discrimination and overcome identified impediments to fair housing and housing choice.
- Encourage regional cooperation to increase opportunities for housing choice and to find regional solutions to housing, community and economic development challenges and needs.
- Support activities related to the acquisition and rehabilitation of abandoned and foreclosed properties in order to stabilize the decline and improve the revitalization of neighborhoods through any of the following:
 - Financing mechanisms for the purchase and redevelopment of foreclosed upon homes and residential properties;
 - Purchase and rehabilitation of residential properties for sale, rent or redevelopment;
 - Establishing land banks;
 - Demolishing blighted structures; and
 - Redeveloping demolished or vacant properties.

² *People, Place and Opportunity: Mapping Communities of Opportunity In Connecticut*, Kirwan Institute, Ohio State University & the Connecticut Fair Housing Center, November 2009.

- Within budget appropriations, the DECD will continue to support the Connecticut Fair Housing Center with their efforts to assist the State of Connecticut to fulfill the recommendations in the State's Analysis of Impediments (AI) for state level action. Utilization of the Fair Housing Center has enabled the state to better address the objectives of the AI by increasing the access of people in the protected classes to the existing supply of affordable housing, expanding fair housing outreach and education activities, providing increased training of state employees, service providers, housing developers or other funding recipients in the area of fair housing/civil rights and increasing monitoring and enforcement of fair housing laws and policies within the State of Connecticut.
- DECD will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.
- Update the Analysis of Impediments to Fair Housing Choice including the Action Steps for state and local governments.

The Supply of Quality Affordable Housing

The state will work to preserve and increase the supply of quality affordable rental housing available to low- and moderate-income households and improve the ability of low- and moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership. While increasing the supply of low- and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments. Most urban areas are natural mixed-use developments whereas suburban areas need to move away from the traditional single-use developments.

Increasing the supply of quality affordable housing can be accomplished in multiple ways including new construction and rehabilitation of existing units. Adaptive re-use of historic structures provides multiple benefits to communities. Redevelopment lowers the ratio of poor quality or unused structures. Additionally, re-use lessens sprawl in rapidly developing areas by preserving open space/undeveloped land. Adaptive re-use is very likely to engender community support by preserving structures that have long been part of the community.

The following strategies and overarching goals will help to preserve and expand the supply of quality affordable rental housing and to expand and maintain homeownership:

- Interdepartmental Cooperation - DECD will work cooperatively with other state agencies over the next five years in its effort to not only provide quality affordable housing, but to rebuild ailing urban and suburban centers into healthy communities.
- Support Other Housing Providers - DECD and CHFA will, to the extent possible, support the applications of housing providers for affordable housing funds for which DECD is not an eligible applicant. This includes support for persons and organizations applying for Section 202, Section 811, USDA, and other federal funding.

- Financial Resources – DECD, CHFA, the Department of Mental Health and Addiction Services (DMHAS), DSS and the Office of Policy and Management (OPM) will continue to work at the state and federal level to increase the amount of resources available to build or renovate quality affordable housing and ensure there is a mechanism to fund both the Housing for Economic Growth Program, incentive housing payments and the Housing Trust Fund to increase workforce housing in the state. Priority consideration will be granted to create flexible mechanisms that include gap financing and regulatory relief so that the production of affordable home ownership units can be significantly increased throughout the state. Grants and loans from the Housing Trust Fund, the Affordable Housing and HOME programs will be coordinated with CHFA and its financing programs, treating each pool of funding as a source of flexible capital. This allows developers to seek ‘subsidized’ capital from a pool of funds and put all parts of the capital structure of a housing project together while mitigating uncertainty and delays. Bond allocations for shovel ready project will be maximized to advance projects.
- Low Income Housing Tax Credits - CHFA, through revision of the Low Income Tax Credit Qualified Allocation Plan will ensure that the Low Income Housing Tax Credit program addresses the needs and priorities of the State Long-Range Housing Plan and the Consolidated Plan for Housing and Community Development.
- Rental Housing – DECD and CHFA will individually and jointly finance quality affordable new rental housing and preserve existing state-assisted and/or CHFA financed housing stock by using private, federal, local, and state resources.
- Housing Rehabilitation - DECD will use its Small Cities Community Development Block Grant (SC/CDBG) program, as well as other programs, to rehabilitate eligible owner-occupied and small rental housing.
- Homeownership Counseling - CHFA will continue its counseling process for first time borrowers to reduce default rates and will also work to reduce single family delinquencies and foreclosures through proactive intervention indicators.
- Homeownership for Persons with Disabilities – DMHAS, DSS, DECD, and CHFA will promote homeownership opportunities for persons with disabilities who have been unable to access private financing.
- Mortgage Assistance - CHFA will continue to implement the Emergency Mortgage Assistance and CT FAMILIES (Connecticut Fair Alternative Mortgage Lending Initiative & Education Services) program as well as counseling initiatives and mediation efforts to assist economically distressed households maintain homeownership.
- Encourage and promote mixed use and transit-oriented development. To these ends the DECD will:
 - Prioritize funding requests for affordable housing projects that include mixed-uses and/or are located close to public transportation facilities and are on established bus routes. Integrating and locating housing with a mix of other uses and in close proximity to transit would help induce a pedestrian environment and

- reduce dependence on the automobile, thus further increasing affordability for the low-and-moderate- income.
- Encourage and promote zoning for higher-density housing. In its effort to reduce sprawl and conserve land, the state has introduced the Incentive Housing Zone program whereby municipalities are encouraged to create zones that allow higher-density housing. DECD and OPM will continue to support municipal efforts to create higher density residential zoning districts through the Housing for Economic Growth program's Incentive Housing Zone Program and other programs.
 - Green Building - Encourage green building by the use of sustainable construction in new buildings that meet Leadership in Energy and Environmental Design(LEED) standards or similar standards and through the use of tax credits, such as the Green Building tax credit enacted via section seven of Public Act 09-8 .
 - Healthy Homes - DECD, CHFA, the Department of Environmental Protection (DEP), the Department of Public Health (DPH), DSS, local governments and property owners will work to help abate lead paint through the Connecticut Lead Action for Medicaid Primary Prevention Project (LAMPP) or other similar programs and work with DPH on the implementation of its 'Healthy Homes Initiative' which has been designed to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.
 - Lead Paint: Renovation, Repair and Painting Program (RRP) – Becoming effective April 22, 2010, the Environmental Protection Agency (EPA) is requiring that lead-safe work practices are followed when work is performed on pre-1978 housing and child occupied facilities. Firms will be required to be certified, their employees must be trained in use of lead-safe work practices and lead-safe work practices that minimize occupants' exposure to lead hazards must be followed. Pre-renovation requirements are already in effect, including the distribution of EPA pamphlets to the owner and occupants before renovation starts, including adult representatives for children in child-occupied facilities, and posting informational signs describing the nature, location and dates of the renovations.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

Summary of Five-Year Affordable Housing Objectives

A. Fair Housing and Housing Choice

Over the five-year period covered by this plan, the state will focus its resources to achieve the following goals related to fair housing:

- Within budget appropriations, the DECD will continue to support the Connecticut Fair Housing Center with their efforts to assist the State of Connecticut to fulfill the recommendations in the state's Analysis of Impediments (AI) for state level action. Utilization of the Fair Housing Center has enabled the state to better address the objectives of the AI by increasing the access of people in the protected classes to the existing supply of affordable housing, expanding fair housing outreach and education activities, providing increased training of state employees, service providers, housing developers or other funding recipients in

the area of fair housing/civil rights and increasing monitoring and enforcement of fair housing laws and policies within the State of Connecticut.

- DECD will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.
- Update the Analysis of Impediments to Fair Housing Choice including the Action Steps for state and local governments.

B. Quality Affordable Housing

Over the five-year period covered by this plan, the state will focus its resources to achieve the following:

- **With Regard to New Affordable Rental Housing**
 - DECD will work to create 750 new quality affordable rental housing units.
- **With Regard to New Homeownership Opportunities**
 - DECD will work to create 300 new affordable homeownership opportunities.
 - CHFA will work to assist 13,500 to 15,000³ first time homebuyers.
- **With Regard to Preserving Existing Affordable Rental Units**
 - DECD will work to preserve 1,000 existing affordable rental housing units.
- **With Regard to Maintaining Homeownership**
 - DECD will work to maintain homeownership for 400 households.
- **With Regard to CHFA multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing**
 - CHFA will work to fund the development and/or preservation of 3,200⁴ units

The above referenced figures are based on historic program performance, current unit production costs and anticipated financial resources.

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.

To achieve the aforementioned five-year objectives for affordable housing the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

Enhance suitable living environments for low- and moderate-income through Fair Housing and Housing Choice.

³ Conditioned upon the availability of funds and market conditions.

⁴ Conditioned upon the availability of funds and market conditions.

Output:

- DECD will complete the update of the Analysis of Impediments (AI) by end of year two of this plan.
- Within available resources, fund the activities of the Fair Housing Center related to outreach and education with an emphasis on preventing discrimination and increasing housing choice opportunities annually.
- Improved availability/accessibility and affordability by promoting and funding at least one inter-municipal or regional partnership for a housing and/or community development project that benefits low- and moderate-income persons/households to increase housing choice and economic opportunities.
- Continue to fund mobility counseling/tenant education programs to encourage/assist/educate approximately 8,500 DSS Section 8 and State Rental Assistance and Transitional Rental Assistance Program participants with moves to areas of de-concentrated poverty annually.
- Support the upgrading of existing infrastructure within areas where the majority of residents are of low-and-moderate-income to increase housing choice and economic opportunities.
- Support up to four infrastructure projects per year to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low-and-moderate-income areas annually.
- Improve availability/accessibility by supporting the construction and/or rehabilitation and/or expansion of nine existing public facilities that primarily serve low-and-moderate-income persons, including but not limited to: transitional housing, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new-handicapped accessible facilities annually.
- Support fair housing education/outreach activities/actions to address illegal discrimination, to include DSS continuing to fund mobility counseling/tenant education programs to encourage/assist/educate DSS Section 8 and State Rental Assistance Program participants with 100 moves to areas of de-concentrated poverty annually.

Outcome:

- Improved availability/accessibility by supporting fair housing education, outreach activities, programs and actions to address illegal discrimination and expand housing opportunities.

Indicator(s):

- Complete update of the AI by end of year two of this plan
- Number of fair housing educational and outreach opportunities achieved
- Increased housing choice for low-and-moderate-income residents.
- Number of regional projects funded that promote fair housing and further the state's fair housing efforts.
- Support at least one inter-municipal or regional housing project.
- Create incentives for municipalities to collaborate on projects.
- Number of infrastructure projects conducted per year.
- Number of DSS Section 8 and State Rental Assistance Program participants educated through this program that move to areas of de-concentrated poverty.

- Number of DSS Section 8 and State Rental Assistance program participant moves that represent a census tract improvement of at least ten points; from a higher concentrated area to an area of lower concentrated poverty.

Priority Rationale

In Connecticut, 25% of the population is considered minority, or non-white. Fair housing initiatives promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies. Additionally, nearly half a million Connecticut households pay more than 30% of their income for housing, making them cost burdened. There is a higher concentration of cost burdened households that have low-and-moderate incomes.

Regional partnerships for housing projects could be cost effective while satisfying the housing needs of multiple communities.

In low- and moderate- income areas of the state, small communities often do not have the resources to repair severely deteriorated infrastructure which impairs the health and welfare of residents, and worsens economic opportunities which, in turn, reduces job creation activities.

In addition building structures and facilities are often not retrofitted to be energy efficient thus increasing energy costs and leading to wastage of precious nonrenewable energy.

Prioritization is given to this objective based on the needs analysis finding that enhancing community and neighborhood based programs enhances the livability of communities. The subsequent rise in quality of life spurs investment across the housing spectrum. Investing in already developed areas also aids the overall objective of limiting sprawl.

Obstacles to Meeting Underserved Need

Regional partnership in housing development is not common in the state. Although there is relevant legislation that can aid in the partnership details between and among municipalities, regional housing projects would be more difficult to implement than housing projects handled by individual municipalities.

Funding is a critical issue to attain the above objectives.

Objective 2:

Enhance suitable living environments and create decent affordable housing.

Output:

- Produce up to 750 newly constructed rental units that serve low- and moderate-income households using federal HOME and/or state housing programs.
Rehabilitate up to 1,000 rental units that serve low- and moderate-income households using federal SC/CDBG/HOME and/or state housing programs.
- Produce up to two newly constructed homeowner units that serve low-and-moderate income households using federal HOME and/or state housing programs.
- Rehabilitate up to 400 homeowner units that serve low-and-moderate income households using federal SC/CDBG/HOME and/or state housing programs.

- Improve affordability by promoting and supporting mixed-income development projects in areas that currently under-serve low- and moderate-income income households.
- Support the moderate rehabilitation of existing single-family homes (a single family home is defined as a one to four unit owner occupied residential structure).
 - SC/CDBG Program - Support up to four single-family moderate rehabilitation projects each year in the SC/CDBG Program eligible communities.
 - State Housing Programs - Support up to four single-family moderate rehabilitation projects each year in suburban communities.
- Creation of multifamily housing
 - HOME Program- Produce up to 75 to 125 units of new multifamily housing in areas of need each year.
 - State Housing Programs - Produce up to 75 to 100 units of new multifamily housing in areas of need each year.
- The CHFA multifamily housing development mortgage program will work to fund the development and/or preservation of units of multifamily housing.
- Through the adaptive re-use of historic structures, create and/or preserve residential units using federal SC/CDBG/HOME and/or state housing programs.
- Identify properties most at risk of being lost to the affordable market.
- Support energy conservation/efficiency projects that would primarily serve low-and-moderate-income persons by funding housing projects each year that improve energy efficiency using federal and/or state housing and/or weatherization programs.

Outcome:

- Expansion of rental and homeowner housing and Sustainable Community activities completed that serve low-and-moderate income households.

Indicators:

- Number of newly constructed units.
- Number of rehabilitated units.
- Number of rental units.
- Number of homeowner units.
- Number of single-family moderate rehabilitation projects completed each year.
- Number of single-family units rehabbed each year.
- Number of new multifamily housing units created in areas of need.
- Number of residential units created by re-use of historic structures.
- State, Federal and private resources leveraged.
- Number of energy efficiency projects completed each year.
- Number of at risk properties identified.
- Number of mixed income developments.

Priority Rationale

In Connecticut, 30% of the housing stock is renter occupied and there is demand for more rental housing. Expanding programs for financial assistance and housing choice greatly benefits the rental population, especially those that are already cost burdened. Implementing development with responsible development principles will make the most efficient uses of energy, land, travel time and other societal resources over the long term.

In Connecticut, homeowners account for living in 70% of the housing stock. The median monthly mortgage is \$2,108 and statewide, 36.2% of homeowners are cost burdened.

While increasing the supply of low- and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments. Most urban areas are natural mixed-use developments whereas suburban areas need to move away from the traditional single-use developments.

Adaptive re-use of historic structures provides multiple benefits to communities. Redevelopment lowers the ratio of poor quality or unused structures. Additionally, re-use lessens sprawl in rapidly developing areas by preserving open space/undeveloped land. Adaptive re-use also is very likely to engender community support by preserving structures that have long been part of the community.

Obstacles to Meeting Underserved Need

The most critical obstacle is the availability of historic structures available for re-use. Specifically, the availability of suitable structures that can efficiently be adapted for re-use is subject to low supply, particularly in areas of already high occupancy rates and areas that have seen sharp increases in housing prices. In these areas, market pressures have altered the re-use cost benefit model and it is likely that the most promising structures have been adapted already, leveling a smaller stock of suitable properties.

Connecticut currently does not have a broad/pervasive system of public transit. As such, current opportunities for transit-oriented developments are limited and concentrated in certain regions of the state. The concept of responsible development and mixed-use developments is new and will take a while to gain acceptance. In addition, there has always been resistance to higher density housing in Connecticut due to pressures on local infrastructure and public education facilities. Also, development of brownfields has always had a negative connotation among developers both for its complexity for development and the costs involved.

Objective 3:

To enhance suitable living environments through financial intermediaries.

Output:

- Provide economic opportunities in the form of rent subsidies to enhance suitable living environments.
- Provide economic opportunities in the form of mortgage assistance to enhance suitable living environments.
- Improve affordability by continuing to use CHFA's multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing units consistent with the needs and priorities established in this plan annually.
- Maintain mortgage lending and equity funding programs to fund up to approximately 800⁵ units annually based on recent program experience, with an estimated 400-500⁶ units funded through the Low Income Housing Tax Credit Program and the balance through the issuance of tax-exempt bonds or other bonds for development and expiring use preservation, based on the availability of these resources, financial

⁵ Conditioned upon the availability of funds and market conditions.

⁶ Conditioned upon the availability of funds and market conditions.

market conditions, demand for financing and the availability of other necessary capital and operating subsidy required to attain feasibility. Use these debt and equity funding programs to leverage state, federal and private resources to the extent possible.

- Implement a Location Efficient Mortgage (LEM) Program to be administered by CHFA. The LEM program provides state-backed relief in mortgage premiums based on proximity to urban areas. The LEM Program combines a low down payment, competitive interest rates and flexible criteria to encourage families to attain homeownership in proximity to transit annually.
- Continue CHFA's homeownership mortgage programs to expand homeownership generally, with an emphasis on targeted areas with lower rates of homeownership; and continue statewide special programs and initiatives to maintain homeownership.
 - Maintain CHFA efforts to expand homeownership through assisting approximately 2,700 to 3,000⁷ first time homebuyers each year during the five-year period based on recent program history and the availability of mortgage capital for this purpose.
 - Maintain lending in the state's federally targeted urban areas to a minimum of 30% of all mortgages purchased by CHFA each year.
 - Build program and investment partnerships with local stakeholders that maximize the use of CHFA's current program and leverage local, state and federal resources.
 - Continue efforts to help distressed homeowners maintain ownership.
- Create a homestead exemption whereby purchasers of homes within designated urban areas may receive state income tax reductions. The exemption will apply to first-time homebuyers and be considered for home purchases in targeted urban areas with the goal of increasing homeownership and neighborhood stability. To support this effort CHFA mortgage programs will be used, when possible, to encourage moderate and higher income households to move into urban neighborhoods in need of revitalization annually.
- Grant priority consideration to creating flexible mechanisms that include gap financing and regulatory relief so that the production of affordable homeownership units can be significantly increased throughout the state. Produce affordable homeownership units through increased funding flexibility and reduce regulatory burden.
- Coordinate grants and loans from the Housing Trust Fund, Affordable Housing (AHP) and HOME Programs, treating each pool of funding as a source of flexible capital. This allows developers to seek 'subsidized' capital from a pool of funds and put all parts of the capital structure of a housing project together while mitigating uncertainty and delays.
- Develop housing projects by allowing developers to seek subsidized capital from a pool of flexible capital.
- Promote and leverage transit oriented development, mixed-use development, brownfield redevelopment and other responsible development principles and strategies as a means to enhance suitable living environments and expand access to rental and homeowner housing that serves low-and-moderate income households.

Outcome:

Expansion of access to rental and homeowner housing that serves low-and-moderate income households.

⁷ Conditioned upon the availability of funds and market conditions.

Indicators:

- Number of rent subsidies.
- Number of mortgage assistance.
- Number of at risk properties identified.
- Strategies for mitigating the potential loss of units.
- Number of homeowners assisted.
- Number of mortgages purchased annually in federally targeted urban areas.
- Number of program and investment partnerships created.
- Number of new families that attained homeownership in proximity to transit by implementing the LEM Program.
- Leverage of CHFA’s current program and leverage of local, state and federal resources.
- Number of moderate- and high-income households encouraged to move to urban neighborhoods through the creation of a homestead tax exemption.
- Number of rental housing units constructed, rehabbed or preserved using CHFA’s multi-family housing development mortgage programs and tax credit equity funding programs.
- Number of housing units funded using CHFA’s Low Income Housing Tax Credit Program and tax-exempt bonds.
- Number of housing projects developed through pools of flexible capital.
- Number of affordable homeownership units produced thru flexible mechanisms and regulatory relief.

Priority Rationale

Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent, for young households forming, young workers and key service sector and other workers is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need.

Obstacles to Meeting Underserved Need

The major obstacle to creating financial intermediaries is having access to financial resources. Additionally, there are multiple organizations and agencies that work together to create, develop, implement and sustain these projects. Another obstacle comes from interagency/intergovernmental cooperation. When the individuals work together in cohesion, efficiency can be achieved. Coordination reduces costs and duplication of effort, freeing up resources to help more people.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME, State, Section 8	Low-Mod Income	Statewide
Objective 2	HOME, State, CHFA, SC/CDBG, State/Federal Weatherization	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas, SC/CDBG Eligible Communities, Statewide

	Programs		
Objective 3	HOME, State, CHFA	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas,

PUBLIC HOUSING

Section 91.315 (c) - Public housing.

With respect to public housing, the consolidated plan must do the following:

- (1) *Resident initiatives. For a state that has a state housing agency administering public housing funds, the consolidated plan must describe the state's activities to encourage public housing residents to become more involved in management and participate in homeownership;*
- (2) *Public housing needs. The consolidated plan must describe the manner in which the plan of the state will address the needs of public housing; and*
- (3) *Troubled public housing agencies. If a public housing agency located within a state is designated as "troubled" by HUD under part 902 of this title, the strategy for the state or unit of local government in which any troubled public housing agency is located must describe the manner in which the state or unit of general local government will provide financial or other assistance to improve the public housing agency's operations and remove the "troubled" designation. A state is not required to describe the manner in which financial or other assistance is provided if the troubled public housing agency is located entirely within the boundaries of a unit of general local government that must submit a consolidated plan to HUD.*

OVERVIEW

- (1) Resident initiatives. Connecticut does not have a state housing agency, as defined in Title 24, Part 5, Section 5.1 of the Code of Federal Regulations, administering federal public housing funds.
- (2) Public housing needs. There are 107 Public Housing Authorities in Connecticut. The state's housing needs have been identified in the housing needs section of this plan. In Connecticut there are approximately 28,900 public housing units. Of that number 11,900 are federal housing units, those units supported by Annual Contribution Contracts, and 17,000 are state-financed housing units which are not supported at all by federal dollars. Connecticut is one of four states with state-financed public housing, i.e. pre-housing finance authorities. Connecticut's first state-financed units were occupied in 1948 and the stock is among the oldest in the state. These state financed public housing units are managed primarily by local housing authorities and do not receive any federal support. It has been determined that the most immediate threat to the state's public housing units, mostly due to the age of the stock and its level of deferred maintenance, is its preservation. The objective identified below responds to the state's public housing needs.
- (3) Troubled public housing agencies. Connecticut has four HUD designated "troubled" public housing agencies; New London-CT022, Manchester-CT026, West Hartford-CT039, and New Britain- CT-005. All four "troubled" public housing agencies are located in municipalities that are designated as entitlements and therefore are required to submit their own consolidated plans to HUD.

GOAL

Provide decent housing and enhance suitable living environments for residents of public housing.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

The unit counts presented in relation to the Public Housing Objective enumerated below are not in addition to the unit counts stated in the Affordable Housing section of this plan. As stated above funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. In order to fulfill the stated Public Housing Goal the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

Address the housing needs of residents of public housing through preservation of existing housing units and additional rent subsidies.

Output:

- Preserve federally assisted housing units annually by working with current owners and prospective purchasers of these projects to retain them in service to low-income households over the long-term with a focus on projects nearing the end of their current mortgage service periods and those in need of capital reinvestment to provide quality rental housing through a new extended use period using financing from the Affordable Housing Program/Housing Trust Fund/Housing Sustainability Fund.
- Invest in the maintenance/rehabilitation/modernization of 200 existing publicly-assisted rental housing units annually to preserve them as a long-term resource using federal funding such as the SC/CDBG or HOME Program.
- Continue to offer loans, within available CHFA resources, to local housing authorities to fund capital needs. Continue to offer capital funding for the redevelopment of portfolio properties annually through the CHFA mortgage and tax credit programs. Seek and develop opportunities to leverage additional funding from federal and private sources for these purposes.
- Preserve 2,850 state financed elderly rental units through the Weatherization Assistance Program (WAP) over three years (programs duration).
- Encourage local public housing authorities and DSS to respond to all notices of funding availability from HUD to increase the supply of Federal Section 8 Vouchers by 50 new vouchers annually.

Outcome:

- New/improved availability/accessibility and affordability in public housing.

Indicators:

- Number of at risk properties identified each year.
- Number of public housing units preserved/rehabilitated annually.
- Number of units and properties redeveloped and maintained via capital funding each year.
- Number and amount of new funding opportunities identified and developed annually.

- Number of existing state-assisted rental units preserved through weatherization. each year.
- Number of new Section 8 vouchers each year.

Priority Rationale

To be eligible for public housing, applicants must have income at or below 80% of the area median income (AMI), per HUD regulations. However, the national average income level of a public housing resident is approximately 20% of AMI. In Connecticut 16.5% of households live below the 30% of AMI level and 64.7% live at or below 80% of AMI. Therefore, supporting public housing is addressing a significant need here in Connecticut.

Obstacles to Meeting Underserved Need

Funding and interagency/intergovernmental cooperation are the most significant obstacles, but the necessary level of commitment has been promised to overcome this. The next most problematic obstacle will be the heavy demand for public housing.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State SC/CDBG HOME CHFA Section 8 WAP	Low-Mod Income, CHFA Targeted Populations	State-Wide, CHFA Targeted Areas, SC/CDBG Eligible Communities

HOMELESSNESS PREVENTION & SUPPORTIVE HOUSING

Section 91.315 (d)

With respect to homelessness, the consolidated plan must describe the state's strategy for the following:

- (1) Helping low-income families avoid becoming homeless;*
- (2) Reaching out to homeless persons and assessing their individual needs;*
- (3) Addressing the emergency shelter and transitional housing needs of homeless persons; and*
- (4) Helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.*

OVERVIEW

As indicated in the Needs Assessment, Market Analysis and Institutional Structure sections of this document, it is clear that Connecticut has done much to address the needs of homeless and at-risk individuals and families as well as non-homeless persons with special needs. However, it is equally clear that the need for assistance is greater than the resources available as such more federal resources are needed.

GOALS

Enhance suitable living environment, create decent housing, and provide economic opportunities for low- and moderate-income persons and address the shelter, housing and service needs of the homeless, those threatened with homelessness with an emphasis on preventing homelessness.

STRATEGIES

The state will emphasize programs targeted at homelessness prevention and rapid re-housing and supportive housing as the primary means to prevent and end homelessness in Connecticut. The state will work to expand permanent supportive housing in Connecticut to break the cycle of long-term, chronic homelessness.

Over the five-year period covered by this plan, the state will focus its resources to achieve the following:

- Address the shelter, permanent affordable housing and service needs of the homeless and those at risk of becoming homeless to ensure that individuals and families receive emergency assistance that includes prevention, relocation assistance and/or provides emergency shelter services as a last resort once housing is lost and alternative resources cannot be identified quickly.
 - The state will:
 - Develop and implement strategies and solutions to address the problem of homelessness through the utilization of supportive housing;
 - Provide rent subsidies or operating subsidies to increase housing affordability (DSS/RAP); and
 - Expand homeless prevention services, follow-up services and increase transitional services throughout the system.

- Work to have in place housing units to help households who experience homelessness or are at high risk of homelessness to access permanent housing.
 - The state will:
 - Increase the number of permanent supportive housing opportunities available to homeless households or those at risk of becoming homeless, particularly those with special needs by providing financing for the renovation of existing buildings; and
 - Continue to work through the Governor's Interagency Council on Supportive Housing and Homelessness to finance housing with services for people facing homelessness and people with disabilities.
- Work to ensure that the systems are in place to assist those at immediate risk of becoming homeless to avoid homelessness.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

Objective 1:

Enhance suitable living environments to expand Homeless Prevention Rapid Re-housing Program (HPRP) services. The reoccurrence of homelessness is reduced and those experiencing homelessness are quickly transitioning into permanent housing. Additionally homelessness is averted for those individuals and families in danger of becoming homeless.

Output:

- Utilize the Beyond Shelter program and Counselors in Shelters Program, administered by the DSS, to reduce the reoccurrence of homelessness by assisting families who are leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.
- Establish and convene the Statewide Homelessness Prevention and Rapid Re-housing Operations Advisory Committee. The Committee is comprised of DSS, 6 regional and 5 municipal HPRP programs and municipal representatives.
- Participate in Connecticut Coalition to End Homelessness' Homelessness Prevention Taskforce and use the information gained to create a sustainable housing based system that will prevent/quickly end homelessness among families and individuals in crisis in the future.
- Review operational aspects of implementing HPRP program to identify "what's working" and "what's not working" to increase efficiency and eliminate duplication.
- Increase number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services (including but not limited to outreach and transitional services such as supported living, case management, and substance abuse treatment).

Outcome:

New and improved availability and accessibility through HPRP.

Indicator(s):

- Number of homelessness reoccurrences among DSS assisted families leaving shelters and transitional living programs.
- Increases in efficiency or elimination of duplications identified.
- Alternative means to addressing homelessness achieved.
- Number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services is increased and increase number of client cases closed, settled or resolved by 50 per year, over five years in order to expand services.

Objective 2:

Enhance suitable living environments that assist families and individuals to remain in permanent housing.

Output:

- Maintain the state-funded Eviction Prevention Program that assists families and individuals to remain in permanent housing.
- Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings. Create 150 new supportive housing units over the next five years.

Outcome:

New and improved sustainability in permanent housing for risk families and individuals.

Indicator(s):

- Funding level and dollars committed to the Eviction Prevention Program.
- Number of at risk families and individuals assisted and remain in permanent housing as a result of the program.
- Number of supportive housing units created.
- Number of rental subsidies.

Objective 3:

Support a regional approach to ending homelessness in Connecticut through the Ten Year Plans to End Homelessness that are presently in place.

Output:

- Coordinate funding opportunities to assist in achieving the strategies outlined in the Ten Year Plans to End Homelessness.

Outcome:

New and improved availability and accessibility of housing to prevent and reduce homelessness through long range planning.

Indicator(s):

- Number of funding opportunities that addressed specific strategies outlined in the Ten Year Plans to End Homelessness.

Objective 4:

Maintain the state’s network of “Homeless Shelters.”

Output:

- Continue to fund “Homeless Shelters” across the state.

Indicator(s):

- Funding leveraged (beyond ESG).
- Number of shelters DSS funds (ESG).
- Number of beds & type (men, women, children)-ESG.
- Number of clients (ESG).
- Number of services/type (ESG).

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HPRP, State, HOME	Low-Mod Income	State-Wide
Objective 2	HPRP, State, HOME, TANF	Low-Mod Income	State-Wide
Objective 3	HPRP, State, HOME,	Low-Mod Income	State-Wide
Objective 4	ESG, State	Low-Mod Income	State-Wide

Priority Rationale

In the final report *Connecticut Counts 2009*, volunteers counted 3,320 homeless households in Connecticut on the night of January 28, 2009. It is estimated that in a 12 month period, approximately 33,000 individuals (including 13,000 children) in Connecticut experience homelessness to varying degrees. The homeless population is often comprised of the following subpopulations: Chronically Homeless, Severely Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV or AIDS, Victims of Domestic Violence, and Unaccompanied Youth less than 18 Years. These goals help to address issues related to homelessness, reversing and preventing additional problems for the homeless population and subpopulations.

Obstacles to Meeting Underserved Need

The major obstacle to creating financial intermediaries is having access to financial resources. Additionally, there are multiple organizations and agencies that work together to create, develop, implement and sustain these projects. Another obstacle comes from interagency/intergovernmental cooperation. Coordination reduces costs and duplication of effort, freeing up resources to help more people. Another problematic obstacle is the demand for these resources and housing opportunities.

OTHER SPECIAL NEEDS

Section 91.315 (e)

With respect to supportive needs of the non-homeless, the consolidated plan must provide a concise summary of the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

OVERVIEW

As indicated in the Needs Assessment, Market Analysis and Institutional Structure sections of this document, it is clear that Connecticut has done much to address the needs of homeless and at-risk individuals and families as well as non-homeless persons with special needs. However, it is equally clear that the need for assistance is greater than the resources available as such more federal resources are needed.

GOAL

Create decent housing and a suitable living environment and economic opportunities for low- and moderate-income persons with special needs and address the shelter, housing and service needs of persons with special needs.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

Special Needs - General

Objective 1:

Coordinate the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to increase the availability of supportive housing by using state and federal resources effectively.

Output:

- Interagency Council and/or Interagency Committee meets regularly to insure coordination of efforts and identifies resources and prioritizes production and preservation of permanent supportive housing.

Outcome:

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Identification of resources and plan for production and preservation.

Objective 2:

Support and promote the coordination of multiple agency resources and inter-agency cooperation.

Output:

- Utilize the state's current Long Term Care Plan as a blueprint for coordination of services.

Outcome:

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Was the state's Long Term Care Plan used as a blueprint for coordination of services.

Objective 3:

Link permanent housing, employment and support services, and rental subsidies to meet the needs of each individual by providing appropriate services which anticipate client needs and address changes in age, health, income and other circumstances. These actions will ensure long-term housing stability and independence.

Output:

- The number of clients who are provided appropriate services increases over five years.

Outcome:

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Number of clients that received appropriate services.
- Year over year change of the number of substance abuse clients that received appropriate services.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-Wide
Objective 3	State	Low-Mod Income	State-Wide

Elderly and Frail Elderly

Objective 1:

Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that people with disabilities can live independently within their community of choice.

Output:

- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.

- The number of supportive housing units in the state is increased.

Outcome:

- New/Improved Affordability.
- Elderly and frail elderly persons are able to live within their community of choice in quality, accessible, affordable housing.

Indicator(s):

- Number of support services provided to client population.
- Number of clients being served by each program.
- Number of clients receiving multiple services.
- Year over year change in number of clients being served.

Objective 2:

Increase the number of elderly and frail elderly clients served by DSS.

Output:

- Increase client caseload by ten per year.

Outcome:

- More elderly and frail elderly state residents will receive assistance and be able to live independently longer with a higher quality of life.

Indicator(s):

- Number of new client cases managed.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/HOME	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-Wide

Priority Rationale

Connecticut has an aging population. In 2008, the number of homeowners 65 years old and older totaled almost 220,000 and there were almost 73,000 renters. The elderly population faces many challenges; the greatest is living independently and on a fixed income after retirement. This demographic is typically income-constrained, yet is forced to absorb increases in taxes, housing prices, and medical care costs. Demographic projections predict an astronomical increase in the elderly population in decades to come. The Connecticut State Data Center predicts a 72% increase in the population age 65 and older, compared to a 3% *decline* in the population ages 20-64 from 2005 to 2030.

Obstacles to Meeting Underserved Need

A major obstacle is keeping up with the demand for elderly housing as the eligible population increases. One of the greatest obstacles to elderly housing and services is the limited availability of state and federal resources. Unfortunately the need for elderly housing and services far exceeds the state and federal financial resources available to address them.

Persons with Disabilities

Objective 1:

Increase the number of linkages among federal agencies, state agencies and consumers in providing resources to continue the successful keeping of families and those individuals with disabilities together, through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

Output:

- Number of linkages among federal agencies, state agencies and consumers is maintain and/or increased.

Outcome:

- Families and those individuals with disabilities kept together and receive appropriate counseling and other supportive services which ultimately increases their quality of life.

Indicator(s):

- Number of families and those individuals with disabilities kept together through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

Objective 2:

Increase the accessibility of DMHAS provided client support services connected to affordable housing for individual with disabilities.

Output:

- The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased.

Outcome:

- Accessible, affordable housing is made available to individuals with disabilities that require it. State and federal resources designed to aid disabled persons are coordinated and leveraged increasing the quality of life for the recipients.

Indicator(s):

- Number of DMHAS clients with disabilities accessing services and affordable housing.
- Measured decrease in average wait period to receive services and affordable housing.
- Year over year change in the number of individuals with disabilities accessing services and affordable housing.

Objective 3:

Continue to provide for accessibility modifications.

Output:

- Accessibility modifications for 10 to 25 housing units per year are funded.

Outcome:

- New/Improved Availability/Accessibility.

- The supply of housing accessible to the disabled is increased providing more housing options for the disabled allowing them to live with in the community of their choice.

Indicator(s):

- Number of accessibility modifications funded.

Objective 4:

Expand accessibility modification activities to: 1) specifically target persons with disabilities who are ready and willing to leave nursing facilities and return to community living; 2) provide a full range of supportive services, including but not limited to employment training, social, health, recreational, housing and transportation services to ensure successful transition and long-term independence.

Output:

- \$250,000 in bond funds are provided to do accessibility modifications for persons leaving nursing facilities.
- Section 8 Housing Choice Voucher preference for up to 50 eligible persons in support of the Nursing Home Transition Initiative is established.

Outcome:

- Independent living is restored to all those capable of living independently with the aid of appropriate support services. This will ultimately lead to lower costs to the state and increase the quality of life for these individuals.

Indicator(s):

- Number of projects completed.
- Number of persons enabled to return to independent living as a result of accessibility modifications being made.
- Number of eligible persons transitioning from nursing homes provided Section 8 Housing Choice Vouchers.

Objective 5:

Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that the elderly can live independently within their community of choice.

Output:

- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.
- The number of supportive housing units in the state is increased.

Outcome:

- New/Improved Affordability.
- Independent living will be maintained for all those capable of living independently with the aid of appropriate support services. This will ultimately lead to lower costs to the state and increase the quality of life for these individuals.

Indicator(s):

- Number of support services provided to client population.
- Number of clients being served by each program.

- Number of clients receiving multiple services.
- Year over year change in number of clients being served.
- Number of new supportive housing units created.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-wide
Objective 3	State/HOME/ SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 4	State/Sec. 8	Low-Mod Income	State-Wide
Objective 5	State/HOME	Low-Mod Income	State-Wide

Priority Rationale

Persons with disabilities may be afflicted with several physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. The disabled population also has varying levels of financial independence. Slightly more than 11% of Connecticut’s citizens live with a disability.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to housing and services for persons with disabilities is the limited availability of state and federal resources. Unfortunately the need for housing and services for persons with disabilities far exceeds the state and federal financial resources available to address them.

Persons With HIV/AIDS And Their Families

Objective 1:

Continue to fund existing HIV/AIDS programs and seek additional federal funding for existing HIV/AIDS programs.

Output:

- Existing HIV/AIDS programs are maintained and expanded.

Outcome:

- New/Improved Availability/Accessibility.
- Persons living with HIV/AIDS continue to receive appropriate care and services.
- Funding leveraged (beyond HOPWA).
- Number of service providers DSS funds (HOPWA).
- Number of clients receiving assistance (HOPWA).
- Type of assistance (HOPWA).

Indicator(s):

- Dollars leveraged/amount of additional funding received.
- Number of people served by the programs.
- Year over year change in the number of clients accessing services.

Objective 2:

Increase access to supportive housing services for people living with HIV/AIDS and increase number of clients over five years.

Output:

- o Number of people accessing supportive housing services is increased over five years by 50.

Outcome:

- o New/Improved Availability/Accessibility.
- o Supportive housing services become available to more persons living with HIV/AIDS.

Indicator(s):

- o Number of people accessing supportive housing services.
- o Year over year change in number of people accessing supportive housing services.

Objective 3:

Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and ongoing mechanisms to track client preferences and needs.

Output:

- o AIDS/HIV supportive housing programs are evaluated annually and modified as necessary to improve services and benefits to clients.

Outcome:

- o New/Improved Availability/Accessibility.
- o Supportive housing programs become more efficient and effective in helping persons living with HIV/AIDS live longer and better lives.

Indicator(s):

- o Number of evaluations conducted.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/HOPWA	Low-Mod Income	State-Wide/ HOPWA Eligible Communities
Objective 2	State/HOPWA	Low-Mod Income	State-Wide/ HOPWA Eligible Communities
Objective 3	State/HOPWA	Low-Mod Income	State-Wide/ HOPWA Eligible Communities

Priority Rationale

As of 2008, the Connecticut Department of Public Health reported there were 10,860 persons living with HIV/AIDS. This number is almost certainly an underestimate of actual HIV/AIDS cases because HIV reporting was not required prior to 2002 and some people living with HIV/AIDS are not aware of their infection. The number of persons living with HIV/AIDS has been increasing steadily each year, almost doubling since 1998.

Obstacles to Meeting Underserved Need

People living with HIV/AIDS and their families need a wide-range of housing options and an appropriate level of support services in the community to handle more complex life issues. Many of the AIDS housing programs in Connecticut serve only individuals. Many supportive housing programs do not accept people with active substance abuse problems and may require that the person be currently in treatment for chemical dependency. These factors reflect, collectively, a growing need to address the housing needs of all types of households involving individuals with dependencies, single parents, and families with children. While the existing AIDS residential programs have increased the number of supportive housing units, there remains a significant gap between demand and available resources.

Persons With Alcohol Or Other Drug Addiction

Objective 1:

Continue existing substance abuse programs at levels permitted by funding availability. Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting services which anticipate and deal with changes in age, health, income and other circumstances. These actions will influence long term stability.

Output:

- o The number of clients who are provided appropriate services increases over five years.

Outcome:

- o More persons with substance abuse issues receive appropriate care leading to a better quality of life for assistance recipients and a lower incidence of the negative consequences and costs associated with substance abuse.

Indicator(s):

- o Number of clients receiving appropriate services.
- o Number of substance abuse clients that received appropriate services.
- o Year over year change of the number of substance abuse clients that received appropriate services.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide

Priority Rationale

The rate for substance dependence or abuse was higher in Connecticut than it is nationally. Additionally, the rates of persons needing but not receiving treatment for illicit drug problems or alcohol problems in Connecticut were 2.8% and 7.9%, respectively. Those numbers also exceed the national statistics of 2.5% and 7.3%, respectively. When related to housing, the largest group of sheltered and unsheltered homeless people is chronic substance abusers.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to housing for persons with alcohol or drug addiction is the limited availability of state and federal resources. Unfortunately the need for housing for persons with alcohol and drug addiction far exceeds the state and federal financial resources available to address them.

Ex-Offenders

Objective 1:

Increase the availability of permanent supportive housing as a housing option, to assist individuals leaving the correction system, to facilitate their integration back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately, or after living for a short time in a halfway house, live in supportive housing. The Connecticut Department of Correction (DOC) will work with other state agencies to maximize the use of various funding streams to assist persons to reintegrate into their communities after release from DOC facilities.

Output:

- o The state will work to increase the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Outcome:

- o Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Indicator(s):

- o Year over year change in the number of halfway house beds and other supervised community placements, enhance re-entry efforts, and pilot approaches.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide

Priority Rationale

Among homeless single adults, 10% of sheltered and 7% of unsheltered persons left their place of permanent residence to go to jail, and once released were forced into poverty and homelessness. It is common for de-incarcerated persons to have difficulty finding a job and an affordable housing unit after they are released; many eventually return to jail. The Connecticut Department of Correction’s 2008 Annual Report states that there were 19,413 people incarcerated in the 18 Connecticut facilities. The number of admissions for the 2007/2008 fiscal year was 34,541 and the number of releases for the same period was 34,016.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to housing for ex-offenders is the limited availability of state and federal resources. Unfortunately the need for housing for ex-offenders far exceeds the state and federal financial resources available to address them.

NON-HOUSING COMMUNITY DEVELOPMENT

Section 91.315 (f)

With regard to the state's use of the SC/CDBG program, the consolidated plan must concisely describe the state's priority non housing community development needs that affect more than one unit of general local government. These priority needs must be described by SC/CDBG eligibility category, reflecting the needs of persons or families for each type of activity. This community development component of the plan must identify the state's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the primary objective of the SC/CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-and-moderate-income persons. Further the plan must promote suitable living environments. Activities that promote suitable living environments include improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Additionally the plan must promote the expansion of economic opportunities. Activities that promote the expansion of economic opportunities include job creation and retention; establishment, stabilization and expansion of small businesses (including micro businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

OVERVIEW

The state will promote projects that are targeted to low-and-moderate-income persons. The state of Connecticut will focus on housing and economic development programs that directly benefit these individuals.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and livability principles and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan as well as in concert with the federal government's Sustainable Communities Initiative.

As a general rule, the state will adopt and employ, to the greatest extent possible, responsible growth strategies, including but not limited to: consistency with the State's Conservation and Development (C&D) Plan; inter-municipal or regional collaborations; reuse, rehabilitation, and revitalization of land, property and infrastructure; urban infill development; mixed-use developments; walkable environments; transit-oriented

developments; and incorporation of sustainable development standards in the implementation of all of the strategies and objectives outlined in this plan.

With specific regard to the Small Cities SC/CDBG program the state will:

- Provide communities with assistance to undertake economic development initiatives; and
- Provide assistance to help undertake community infrastructure, facility and service projects (public facilities) affecting public health, safety and welfare.

GOALS

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

Objective 1:

Provide economic opportunities including job creation and retention through the establishment, stabilization and expansion of small businesses (including micro enterprises) and the provision of public services concerned with employment.

Output:

- Support at least one Economic Development Project per year under the SC/CDBG Program with the creation of up to 15 jobs per year (8 of which will be for low-and-moderate-income persons).

Short-Term Outcome:

- New/Improved availability/accessibility.
- Support and funding of economic development projects and micro enterprise, activities/projects will create and/or retain permanent, private sector job opportunities principally for low- and moderate-income persons, through the expansion and retention of business and industry in the state.
- Economic opportunities through employment for low-and-moderate-income persons will be increased.

Long-Term Outcome:

- The economy of the state's communities will be improved as will the quality of life of all of the state's residents.
- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state.
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons.

- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of economic development projects funded under the SC/CDBG program annually.
- Number of jobs created by economic development projects funded annually.
- Percent of jobs created by economic development projects funded annually benefiting low-and-moderate-income persons.

Objective 2:

Enhance suitable living environments, create decent housing and provide economic opportunities by promoting and funding at least one inter-municipal or regional partnership for economic and/or community development project.

Output:

- Support at least one inter-municipal or regional project per year under the SC/CDBG Program including Comprehensive Economic Development Strategy (CEDS) project.
- Create incentives for municipalities to collaborate on projects.

Short-Term Outcome:

- New/Improved availability/accessibility.
- State, local and regional revitalization efforts and resources will be coordinated to maximize return on investment and chances of success.
- Economies of scale will be reached leading to lower governmental cost.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive regional cooperative and cost sharing agreements and strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of inter-municipal/regional projects funded under the SC/CDBG program annually.
- Number of jobs created in the region benefiting low-and-moderate-income persons annually.
- Cost savings for local municipalities and the state due to regional partnerships.
- Number of low-and-moderate-income persons served annually.
- Number of housing units annually.

Objective 3:

Enhance suitable living environments by supporting the upgrading of existing infrastructure within areas where the majority of residents are of low- and moderate-income.

Output:

- Support up to four infrastructure projects per year under the SC/CDBG program to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low- and moderate-income areas.

Short-Term Outcome:

- New/Improved availability/accessibility.
- Infrastructure projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional infrastructure improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of infrastructure projects funded under the SC/CDBG program per year.
- Number of low-and-moderate-income persons served annually.

Objective 4:

Enhance suitable living environments by supporting the construction and/or rehabilitation and/or expansion of existing public facilities that primarily serve low- and moderate-income persons, including but not limited to: homeless shelters, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities.

Output:

- Support up to nine public facilities projects per year under the SC/CDBG Program.

Short-Term Outcome:

- New/Improved availability/accessibility.
- Public Facilities projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional public facility improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of public facilities projects conducted per year.
- Number of low-and-moderate-income persons served annually.

Objective 5:

Enhance suitable living environments and create decent housing by supporting energy conservation/efficiency projects that would that primarily serve low-and-moderate-income persons.

Output:

- Fund up to two projects per year under state/federal weatherization programs that would improve energy efficiency.

Short-Term Outcome:

- New/Improved availability/accessibility and/ or affordability.
- Energy costs borne by low- and moderate-income persons and/or by the state will be reduced freeing up resources that can be used to provide other needed assistance to low-and-moderate-income persons.

Long-Term Outcome:

- The state will move closer to energy independence/self sufficiency, air quality will improve as will the quality of life of the state's citizens.

Indicator(s):

- Number of low-and-moderate-income persons served annually.
- Number of units with improved energy efficiency annually.

Objective 6:

Allow municipalities that have state-approved responsible growth/Transit Oriented Development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development and support the use of tax incremental financing. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.

Output:

- Five Special Services Districts established over five years.

Short-Term Outcome:

- Local governments will have greater resources available to undertake responsible growth/Transit Oriented Development (TOD) projects.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.

Indicator(s):

- Number of municipalities with state-approved responsible growth/Transit Oriented Development (TOD) projects allowed to develop Special Services Districts and levy additional taxes and/or fees to fund development over five years.
- Number of TOD projects with new Special Services Districts over five years.

Objective 7:

Allocate \$100 million of Urban Reinvestment Tax Credits for TOD/Responsible Growth projects and implement the Recovery Zone Economic Development Bonding Program as a financing vehicle for approximately two Responsible Growth projects over a five-year period.

Output:

- Allocated \$100 million of Urban Reinvestment Tax Credits as an incentive for private investment and to stimulate the development and implementation of two Responsible Growth/TOD projects over a five-year period.

Short-Term Outcome:

- Private investment will be leveraged to increase the resources available to undertake responsible growth/Transit Oriented Development (TOD) projects.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.

Indicator(s):

- Number of TOD/Responsible Growth projects developed and/or implemented as a result of the allocation of \$100 million of Urban Reinvestment Tax Credits over a five-year period.
- Amount of private funding for TOD/Responsible Growth projects leveraged by the allocated tax credits.
- Number of TOD/Responsible Growth projects developed and/or implemented as a result of the implementation of the federal Recovery Economic Development Zone Bond program over a five-year period.

Objective 8:

Provide \$100 million⁸ of federal/state/local community development resources for ten brownfield redevelopment projects as recommended by the Brownfields Task Force over a five-year period.

Output:

- Up to ten brownfield sites/projects are remediated returning unproductive properties to productive use and improving the health and safety of Connecticut's citizens over a five-year period.

⁸ Note: This amount would be utilized for all types of brownfield and mill redevelopment, not just housing projects.

Short-Term Outcome:

- Brownfield remediation will assist in the creation of a safe and sanitary living environment, benefit low-to moderate- income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional land use and development/redevelopment strategies which develop viable communities and primarily benefit low-and moderate-income persons.
- Strategies which facilitate the coordination of available brownfield remediation resources with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.
- Will indirectly reduce sprawl due to reuse of land and avoiding development of raw land.

Indicator(s):

- Dollar amount provided for brownfield redevelopment projects as recommended by the Brownfields Task Force over five years.
- Number of brownfield projects undertaken as a result of the \$100 million provided for brownfield redevelopment over five years.
- Number of brownfields/acres and/or buildings brought back to productive use over five years.

Objective 9:

Section 108 Program: DECD will be applying for a \$20M line of credit for SC/CDBG Section 108 loans to fund economic development projects. DECD estimates that it will support five economic development projects in five years.

Output:

- DECD estimates that it will support five economic development projects in five years by applying for a \$20,000,000 line of credit for SC/CDBG Section 108 loans (using the provisions of the Section 222 interim rule) on behalf of the non-entitlement communities of the state.

Short-Term Outcome:

- New/Improved availability/accessibility to funds.
- Support and funding of economic development projects and micro-enterprise, activities/projects that will create and/or retain permanent, private sector job opportunities principally for low- and moderate-income persons, through the expansion and retention of business and industry in the state.
- Economic opportunities through employment for low-and-moderate-income persons will be increased.

Long-Term Outcome:

- The economy of the state's communities will be improved as will the quality of life of all of the state's residents.

- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state.
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of economic development projects funded under the Section 108 Program annually.
- Number of jobs created by economic development projects funded annually.
- Percent of jobs created by economic development projects funded annually benefiting low-and-moderate-income persons.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 2	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 3	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 4	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 5	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 6	State	Low-Mod Income	State -Wide
Objective 7	State	Low-Mod Income	State -Wide
Objective 8	State	Low-Mod Income	State -Wide
Objective 9	Section 108	Low-Mod Income	State -Wide

Priority Rationale

The non-housing community development projects meet the needs of many subpopulations in Connecticut. Additionally, partnerships are created and developed with agencies and organizations to more efficiently execute projects and use funds.

TOD projects are usually large scale projects requiring large amounts of funds. Creation of a special service district in an area that has a state–approved TOD project would have multiple benefits including creating the necessary capital and enabling higher densities required to support the viability of a TOD project.

Redevelopment and reuse of brownfields is important because it avoids development of raw lands and is consistent with the responsible growth and sustainability principles.

Section 108 loans enable implementation of large scale economic development projects that would help improve the current economic conditions in the state.

Regional partnerships for economic and community development is important for Connecticut since it can reduce the fiscal burdens on any particular municipality, increase cost efficiencies, and help with a more systematic and planned economic development for the state.

Obstacles to Meeting Underserved Need

There is a lot of resistance to regional partnerships in Connecticut due to the local home rule system of administration.

Development of brownfields has always had a negative connotation among developers both for its complexity for development and the costs involved.

COMMUNITY REVITALIZATION

Section 91.315 (g) Community Revitalization

States are encouraged to identify areas where geographically targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. In addition, a state may elect to allow units of general local government to carry out a community revitalization strategy that includes the economic empowerment of low-income residents, in order to obtain the additional flexibility available as provided in 24 CFR part 570, subpart I. A state must approve a local government's revitalization strategy before it may be implemented. If a state elects to allow revitalization strategies in its program, the method of distribution contained in a state's action plan pursuant to Sec. 91.320(k)(1) must reflect the state's process and criteria for approving local government's revitalization strategies. The strategy must identify the long-term and short-term objectives (e.g., physical improvements, social initiatives, and economic empowerment), expressing them in terms of measures of outputs and outcomes that are expected through the use of HUD programs. The state's process and criteria are subject to HUD approval.

OVERVIEW

Community Revitalization - Pursuant to Section 91.315 (g), the state will utilize, to the fullest extent possible, SC/CDBG Community Revitalization Strategies (CRS) and Neighborhood Revitalization Zones (NRZ) in executing its community revitalization strategies.

In 1996, HUD established criteria, which allowed states to approve a locally determined strategy for revitalizing an area that is among the community's most distressed. In order to provide some incentive for communities to undertake such revitalization, the SC/CDBG Program regulations provide certain benefits for the use of SC/CDBG funds in such an area. DECD will apply the same criteria to communities eligible for the SC/CDBG Program.

A community that is interested in undertaking a Community Revitalization Strategy (CRS) must submit a request to DECD prior to applying for SC/CDBG funds. A community's revitalization strategy must be designed to provide for the economic empowerment of low- and moderate-income residents of a particular area that is among the community's most distressed. It must also provide for other long-term improvements within a reasonable period of time.

The state will promote projects that are targeted to low-and-moderate-income persons. The State of Connecticut focus will be on housing and economic development programs that directly benefit these individuals.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and livability principles and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan as well as in concert with the federal government's Sustainable Communities Initiative.

As a general rule, the state will adopt and employ, to the greatest extent possible, responsible growth strategies, including but not limited to: consistency with the State's Conservation and Development (C&D) Plan; inter-municipal or regional collaborations;

reuse, rehabilitation, and revitalization of land, property and infrastructure; urban infill development; mixed-use developments; walkable environments; transit-oriented developments; and incorporation of sustainable development standards in the implementation of all of the strategies and objectives outlined in this plan.

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

The unit counts presented in relation to the Community Revitalization Objectives enumerated below are not in addition to the unit counts stated in the Affordable Housing section of this plan. As stated above funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. In order to fulfill the stated Community Revitalization Goals the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

Enhance sustainable living environments, create decent housing and provide economic opportunities for low- and moderate- income persons through community revitalization activities that promote responsible growth principals to develop viable urban communities and suitable living environments.

Output:

- Allow municipalities that have state approved responsible development/transit-oriented development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.
- Allocate up to \$100 million of Urban Reinvestment Tax Credits for state approved responsible development/TOD projects, particularly for brownfield and former mill redevelopment as recommended by the Brownfields Task Force.
- Implement the federal Recovery Zone Economic Development Bond program as a financing vehicle for responsible development projects.
- Consolidate state bond allocations for shovel ready projects.
- Coordinated state agency activities to encourage and promote support of approximately three Community Revitalization Strategies or Neighborhood Revitalization Zones under the SC/CDBG program over a five-year period.

Outcomes:

New and improved sustainable communities.

Indicator(s):

- Number of responsible development/TOD projects developed and/or implemented as a result of the allocation of \$100 million of Urban Reinvestment Tax Credits.
- Amount of private funding for responsible development/TOD projects leveraged by the allocated tax credits.
- Number of brownfield projects undertaken as a result of the new state funding authorized for brownfield redevelopment.
- Number of acres and/or buildings brought back to productive use.
- Statewide database of brownfield sites is updated.
- Number of responsible development projects developed and/or implemented as a result of the implementation of the federal Recovery Zone Economic Development Bond Program.
- Bond allocations consolidated for shovel ready projects.
- Decreased project development time.
- Number of state agency activities coordinated to encourage and promote support of Community Revitalization Strategies and Neighborhood Revitalization Zones.
- Number of Community Revitalization Strategies and Neighborhood Revitalization Zones supported using the SC/CDBG Program involving two or more state agencies over a five-year period.
- Number of low-and-moderate-income persons served.

Objective 2:

Enhance suitable living environments and create decent housing in areas of need.

Output:

- Support at least two municipalities in rezoning efforts to enable for higher-density housing, mixed-use developments, and/or transit-oriented developments.
- Support local efforts to develop appropriate urban infill housing to make better use of limited urban land. Support 20 to 60 units of infill housing in urban areas each year using the HOME/State Housing Programs.
- Promote and support mixed-income housing developments in areas that currently under-serve low-and-moderate-income households.
- Give preference to one mixed-income infill project creating at least 10-25 units of housing each year in areas that currently under-serve low-and-moderate-income households using the HOME/State Housing Programs.
- Promote mixed-use and/or transit-oriented developments with residential ownership opportunities for low-and-moderate-income households in areas of need. Fund at least two mixed-use and/or transit-oriented development projects with availability of 20 low-and-moderate-income residential units in an urban or suburban area over a five-year period. Support at least two municipalities with rezoning efforts to enable mixed-use developments, and/or transit-oriented developments over a five-year period.
- Foreclosed properties are kept from deteriorating, rehabilitated and sold to low-and-moderate-income households. Utilize Neighborhood Stabilization Program (NSP) and Community Development Block Grant - Recovery (CDBG-R) Program funds to stabilize neighborhoods in areas impacted by foreclosures to serve 325 to 400 households annually.
- Implement a “Learn Here, Live Here” Program to be administered by CHFA. The program would allow Connecticut resident students attending any post-secondary institution to contribute the larger of their state income tax liability or \$3,000 into a First-Time Homebuyer Trust Fund each year for ten years. The money could be

withdrawn anytime over those ten years to purchase homes in Connecticut. Any interest income would be deposited annually into the state’s general fund to partially offset the cost of the program.

- Ensure there is a mechanism to fund both HOME Connecticut incentive housing payments and the Housing Trust Fund to increase workforce housing in the state.

Outcomes:

- New and improved sustainability.
- New and improved affordability.
- New and improved availability/accessibility.

Indicator(s):

- Number of municipalities funded for zoning changes that enable higher density housing, mixed-use developments, and transit-oriented developments.
- Number of municipalities funded through the Incentive Housing Zone Program.
- Number of municipalities that pursued building higher density housing after adopting the incentive housing overlay zones.
- Number of municipalities supported in rezoning efforts to enable higher-density residential uses, mixed-use developments, and/or transit-oriented developments.
- Number of units of infill housing in urban areas created.
- Number of mixed-income housing units created.
- Number of mixed-use and /or transit-oriented development projects in an urban or suburban area supported for low-and-moderate-income households.
- Number of foreclosed units acquired.
- Number of acquired units rehabbed and sold.
- Number of participants in “Learn Here, Live Here” Program.
- Number of homes purchased utilizing the “Learn Here, Live Here” Program.
- Number of HOME Connecticut incentive housing payments and the Housing Trust Fund funded.
- Number of workforce housing units created.

Priority Rationale

The state’s responsible development strategy includes creating quality living environments by promoting mixed-use and transit-oriented developments. Walkable or transit access to employment centers from residential areas could further increase affordability and quality of housing for the low- and moderate-income households. One of the obstacles faced by municipalities to implement higher density land uses are the local zoning regulations. Therefore, enabling municipalities with their rezoning efforts will help with the goal of supply of quality affordable housing. Remediation and rehabilitation of brownfields and reuse of old mills is also part of the responsible development initiative of the state. All programs and financing tools that can encourage responsible development in the state should be promoted.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to community revitalization is the limited availability of state and federal resources. Unfortunately the need for community revitalization far exceeds the state and federal financial resources available to address them.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target

Objective 1	State, SC/CDBG	Low-Mod Income	State-Wide
Objective 2	State, HOME, SC/CDBG	Low-Mod Income	State-Wide

BARRIERS TO AFFORDABLE HOUSING

Section 91.315 (h) Barriers to Affordable Housing

“The consolidated plan must describe the State’s strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Section 91.310.”

The policies, strategies, goals, objectives, activities and initiatives presented in the strategic plan section of this document are all designed to remove or ameliorate the barriers to affordable housing identified and discussed in the plans Housing Needs Assessment and Market Analysis section.

LEAD-BASED PAINT HAZARDS

Section 91.315 (g) Lead-based Paint Hazards

“The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs.”

OVERVIEW

In June 2009, the Centers for Disease Control and Prevention published The Surgeon General’s Call to Action to Promote Healthy Homes. The document provided public health practitioners with the action steps designed to protect the public from disease, disability, and injury that may result from health hazards in homes. At approximately the same time, the U.S. Department of Housing and Urban Development (HUD) published Leading Our Nation to Healthier Homes: The healthy homes strategic plan (July 2009). The HUD document provides overarching goals and a planned approach to addressing ‘healthy homes’ in the nation. One of the goals of the Healthy Homes Strategic Plan (Goal #3) is to mainstream healthy homes approaches into existing programs and services.

HUD’s Strategic Plan entitled, Leading Our Nation to Healthier Homes: The Healthy Homes Strategic Plan (July 2009) called for the following actions under Goal #3:

- 1) Reducing housing-related health and safety hazards in the maximum number of [CT] homes ultimately depends on the extent to which healthy homes principles can be successfully incorporated into ongoing public and private sector housing practices, programs, and delivery systems. Over the short term, collaboration with public sector housing professionals and programs will be critical.
- 2) Target housing audiences can be reached by the Healthy Homes program’s promotion of:
 - a) Cost-effective aspects of healthy homes assessments and interventions;
 - b) The incorporation of healthy homes principles into related housing and environmental movements; and
 - c) Promoting the use of healthy homes principles in issue areas where there is a critical public health need.

Short-term strategies to promote and mainstream healthy housing principles (HUD, 2009) that relate to environmental home-based health hazards include the following:

- 1) Integrate Pest Management (IPM). Encourage adoption of IPM in HUD-supported housing and other low-income housing areas through:
 - a) Incorporating Healthy Housing Principles in HUD-Supported Rehabilitation Programs; and
 - b) Energy Conservation;

- 2) Promote the Use of Healthy Homes Principles which includes:
 - a) Preventing Elevated Lead Levels through identifying and abating or remediation lead-based paint and lead-based paint hazards.
 - b) Improve Air Quality: Promote smoke-free housing, Prevent carbon monoxide poisoning, and Test and Reduce Radon Gas.
 - c) Reduce Allergens and Asthma.
 - d) Improve Water Quality.
 - e) Reduce Harmful Chemical Exposures: Pesticide Exposure Prevention, Household Chemicals and Medicines, and Regulated toxic substances such as asbestos, lead, and hazardous wastes that may be removed, repaired, disturbed, handled or disposed of improperly or illegally.
 - f) Improving Housing Structure and Design.
 - g) Preventing Injuries: Fall, Fire and Burn, and Drowning Prevention.

GOAL

Enhance suitable living environment and create decent housing for low- and moderate-income persons through the evaluation and reduction of lead-based paint hazards and the implementation of Healthy Homes principles, assessment practices, and evidence-based interventions.

STRATEGIES

Connecticut has Statutes, Regulations, Technical Standards, Guidance Documents and Policies that relate to health and housing. Through increased coordination of agencies and partners it is possible to implement a healthy homes assessment and intervention program through DECD. The DECD would continue to comprehensively address lead-based paint issues as required under HUD's Lead-Safe Housing Regulation (see below). The Healthy Homes Initiative encompasses several known home-based health hazards and programs, and seeks to coordinate the delivery of services through collaboration with the DECD and other state and community stakeholders. Initial strategies for statewide implementation include training and technical capacity building of housing and health partners, development and implementation of healthy homes materials, assessments (inspectional forms) and evidence-based interventions in DECD-selected pilot communities.

Lead-Safe Work Practices under new EPA Rule: In addition to HUD's Lead Safe Housing Regulations at 24 CFR Part 35, the EPA Renovation, Repair and Painting Program (RRP) became effective April 22, 2010. The Environmental Protection Agency (EPA) is requiring that lead-safe work practices be followed when work is performed on pre-1978 housing and child-occupied facilities. Firms will be required to be certified, their employees trained and certified in use of lead-safe work practices and that lead-safe work practices that minimize occupants' exposure to lead hazards be followed. Pre-renovation requirements include the distribution of EPA pamphlets to the owner and occupants before renovation starts.

Healthy Homes: DECD, will also support and work with DPH and its partners, as well as with HUD grantees on the implementation of its statewide 'Healthy Homes Initiative' which seeks to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible. The DPH Healthy Homes Initiative workgroup includes supervisors from the following housing-related programs: asbestos, asthma,

environmental engineering (septic systems), injury prevention, infectious disease, private wells, and radon.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the state of Connecticut can achieve with available resources.

Objective 1:

Enhance suitable living environments and ensure the availability of a decent housing supply that is free of lead-based paint, dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

Output:

- Actively participate in the Statewide Healthy Homes Initiative meetings, as scheduled.
- Collaborate with the DPH Healthy Homes Initiative on the development and implementation of a uniform healthy homes assessment and intervention approach, and to pilot the developed “healthy homes approach” in at least three communities.
- Support the abatement or remediation of lead-based paint and lead-based paint hazards, damaged asbestos containing materials, elevated indoor radon levels, and other identified or known environmental hazards in housing units in collaboration with other state agencies and in accordance with applicable federal and state laws. Lead-based paint testing, and remediation or abatement activities will be conducted in accordance with Regulations of CT State Agencies section 19a-111 et.al., the final lead safe housing rule – [Title X of the Lead-based Paint Hazard Reduction Act of 1992 (24 CFR Pt 35)] the EPA Lead Paint: Renovation, Repair and Painting Program (RRP) effective April 22, 2010, and through healthy homes assessments and intervention strategies established in concert with the Department of Public Health
- Fund up to three housing rehabilitation projects per year with the goal of making 20 units per year healthy homes (as defined in concert with the Statewide Healthy Homes Initiative). A healthy home assessment and intervention will address and seek to control environmental and other health and safety hazards such as, but not limited to, lead-based paint and lead-based paint hazards, damaged asbestos, elevated indoor radon levels; pests, sources of mold and mildew, smoke and carbon monoxide detectors, fire and electrical safety, and other structural components. This will be supported and accomplished in collaboration with state public health and housing programs such as the HOME, and SC/CDBG the DPH Healthy Homes Initiative, or through other state or federal funding sources.
- Build the technical capacity of DECD and local housing agencies by sponsoring ten (10) National Center for Healthy Homes (NCHH) training courses (2 courses held annually, or as needed). The NCHH two-day course is considered a pre-requisite to the National Environmental Health Association’s ‘Healthy Homes Specialist’ credential.
- Support the training and certification of at least 25 designated DECD and/or local housing staff who are interested in seeking national certification as “healthy homes specialists”.

Outcomes:

- o Improved accessibility to housing free of lead-based paint and other environmental health and safety hazards.

Indicator(s):

- o Number of housing lead-safe rehab projects per year.
- o Number of housing units made lead-safe per year.
- o Number of housing units that have had a healthy homes assessment conducted.
- o Number of housing units where a healthy homes intervention activity is performed.
- o Number of low-and-moderate income persons served per year.
- o Number of National Center for Healthy Homes training courses coordinated with DPH per year.
- o Number of DECD and local housing agency staff trained in the National Center for Healthy Homes Course.
- o Number of DECD and local housing agency staff certified as “Healthy Homes Specialists” by the National Environmental Health Association.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME SC/CDBG Other/ State	Low-Mod Income	State-Wide SC/CDBG Small Cities

Priority Rationale

The Healthy Homes Initiative and approach addresses not only lead-based paint environmental hazards, but in many cases the source of such hazards (e.g., moisture intrusion) while simultaneously reducing the likelihood and/or burden of disease associated with other home-based health hazards. Some examples of diseases and illnesses caused or exacerbated by home-based health hazards include injuries from falls, drowning deaths, severe asthmatic reactions and associated hospitalizations, lead poisoning, radon-induced lung cancer, and asbestos-related lung diseases., The Healthy Homes Initiative seeks to promote and mainstream healthy housing principles, assessments and interventions to ensure that Connecticut’s housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible. The number of children under six years old with high blood lead levels has been decreasing and was measured at 1,020 children in 2007. Those most susceptible to the dangers of lead poisoning are children under the age of six and low income households in homes that were built before 1949. The majority of childhood lead poisoning cases are located within the five largest cities in Connecticut (i.e., urban centers). There are almost 10,000 households in Connecticut that have heightened risks.

Obstacles to Meeting Underserved Need

Obstacles for implementing a comprehensive healthy homes program, assessment and intervention approach (which addresses lead hazard remediation) include the following: insufficient funds, lack of education of parents, coordination of health and housing resources at the delivery point (local level), defining a “healthy home”, absence of a statewide property maintenance code, and uncooperative landlords.

ANTI-POVERTY STRATEGY

Section 91.315 (h) Anti-poverty Strategy

“ The consolidated plan must describe the State’s goals, programs and policies for reducing the number of poverty level families and how the State’s goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control.”

Overview

The four programs covered by the state’s Consolidated Plan – SC/CDBG, HOME, ESG and HOPWA – directly support the overall State Anti-Poverty Strategy by addressing the housing and/or non-housing community development needs of persons at or below the poverty level.

Anti-Poverty Strategy

In addition to the four programs covered by the Consolidated Plan, the State of Connecticut, through several agencies and organizations employs numerous policies and programs to reduce the number of poverty level families within the state. These programs and the organizations that administer them are described within the Institutional Structure section of this plan.

Additionally, the State of Connecticut has several statutory and federally mandated interconnected/interrelated plans that further articulate and constitute the State’s Anti-Poverty Strategy. These plans include but are not limited to those enumerated below. The plans that follow are available online via the links included in their brief descriptions.

- **Economic Strategic Plan for Connecticut**

http://www.ct.gov/ecd/lib/ecd/connecticut_esp-final.pdf

This plan is mandated per Section 32-1o of the Connecticut General Statutes (C.G.S.) It is a comprehensive five-year strategic plan that reviews numerous factors that influence the state’s economic climate, from its transportation network, housing market and education system to its relative tax burden, energy costs and health care system. The plan then recommends more than 60 specific strategies and initiatives for the future, grouped in three general areas: Talent and Technology, Cultivating Competitiveness and Responsible Growth.

- **State Long-Range Housing Plan**

http://www.ct.gov/ecd/lib/ecd/2010-15_slrhp_-_final_.pdf

This plan is mandated per Section 8-37t of the C.G.S. It is a comprehensive five-year strategic plan that articulates and outlines the state’s strategies, goals and objectives with regard to the preservation and creation of quality affordable housing and opportunities. This plan is developed by the Connecticut Department of Economic and Community Development and the Connecticut Housing Finance Authority. It is developed concurrent with the development of the State’s Consolidated Plan.

- **State Plan of Conservation and Development**

<http://www.ct.gov/opm/lib/opm/igp/cdplan/adopted2005-2010cdplan.pdf>

This plan is mandated per Section 16a-24 of the C.G.S. It is a comprehensive plan that serves as a statement of the development, resource management and public investment policies for the state.

- **State Of Connecticut Temporary Assistance For Needy Families (TANF) State Plan**

[http://www.ct.gov/dss/lib/dss/pdfs/tanf_plan_2009_to_2011_rev_to_acf_062509_\(2\).pdf](http://www.ct.gov/dss/lib/dss/pdfs/tanf_plan_2009_to_2011_rev_to_acf_062509_(2).pdf)

This plan describes Connecticut's programs that furnish financial assistance and services to needy families in a manner to fulfill the purposes of the Temporary Assistance for Needy Families (TANF) program. Connecticut administers a variety of programs through a number of state agencies under the TANF program.

- **State Of Connecticut Department Of Social Services Administrative Plan For The Rental Assistance Program**

<http://www.ct.gov/dss/lib/dss/pdfs/rapadminplan.pdf>

This plan outlines how the State of Connecticut administers the Rental Assistance Program. The State of Connecticut Department of Social Services (DSS) Rental Assistance Program (RAP), created by legislation in 1985 through Substitute Senate Bill No. 883, is intended to supplement the Federal Section 8 Housing Program (now known as the Housing Choice Voucher Program) by providing an opportunity for low-income families to live in decent, safe and sanitary housing (see sections 17b-812-1 through 17b-812-12 of the Regulations of Connecticut State Agencies). The program requirements are described in and implemented through this administrative plan.

- **State Of Connecticut Department Of Social Services Administrative Plan For The Transitional Rental Assistance Program**

<http://www.ct.gov/dss/lib/dss/pdfs/trapadminplan.pdf>

The State of Connecticut Department of Social Services (DSS) Transitional Rental Assistance Program (T-RAP) is a rent subsidy program with a maximum term of one year, created by legislation in 1999 through Public Act 99-279. It is intended to supplement the Federal Section 8 Housing Program (now known as the Housing Choice Voucher Program) and the state's Rental Assistance Program, by providing an opportunity for low-income persons, who become employed and leave Temporary Family Assistance (TFA), to live in decent, safe and sanitary housing (see sections 17b-811a-1 through 17b-811a-8 of the Regulations of Connecticut State Agencies). The program requirements are described in and implemented through this administrative plan.

- **Child Care and Development Fund Plan for Connecticut**

http://www.ct.gov/dss/lib/dss/pdfs/ccdf_plan_2010-2011_063009new_.pdf

This plan describes the child care and development fund program to be conducted by the State of Connecticut.

- **State of Connecticut Comprehensive Mental Health Plan**

<http://www.ct.gov/dmhas/lib/dmhas/transformationgrant/cmhp2007.pdf>

This plan is submitted to the Federal the Substance Abuse and Mental Health Services Administration. It outlines the state's plan to address mental health and addition challenges facing the state.

- **State of Connecticut Department of Developmental Services Five-year Plan**
http://www.ct.gov/dds/lib/dds/commissioner/final_plan_2007.pdf

This plan is mandated per Section 17a-211 of the C.G.S. It is a comprehensive 5 year plan that serves as a strategic statement of the department's direction and an outline of its priorities in carrying out its mission to improve the quality of life for citizens of Connecticut who have disabilities.

INSTITUTIONAL STRUCTURE

Section 91.315 (k) Institutional Structure

“The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its Housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the state will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs.”

OVERVIEW

The Consolidated Plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the state will carry out its housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the state will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs.

A. *Elements of the Institutional Structure and Overcoming Gaps*

The Department of Economic and Community Development (DECD) is identified as the “first point of contact” for the institutional structure presented in this plan. This role is supported at three levels through: (1) designation by the legislature to serve as the state's lead agency; (2) the role as "grantee" of various HUD program funds; and (3) the mission to serve all the citizens of Connecticut. DECD will: (1) conduct and foster open participation, including supportive assistance, with the goal of facilitating meaningful involvement; (2) work to increase participation at all levels, especially among extremely low- and very low-income groups, as well as those traditionally under-represented; and (3) involve organizations that represent need populations across Connecticut.

The state recognizes the importance of partnering with other agencies to help serve its housing and community development needs. Nonprofit agencies play an important role in the provision of affordable housing, supportive housing and social services, and economic development activities. Local organizations with direct public contact have a clear view and understanding of the state's housing and human service needs. Such organizations are an essential part of the state's institutional structure and typically serve in one or more of the following capacities: (1) are eligible to receive public and private funds or resources targeted at serving need populations; (2) are legally restricted or structured by organizational charter to serve lower income or specific need populations; (3) are identified by regulation, program or otherwise allowed to undertake certain governmental programs serving need populations; or (4) have daily contact with, represent or advocate on behalf of, certain populations in need.

Private sector participants, in the preservation or development of the state's housing and community development delivery system, include financial institutions, builders/developers, foundations and realtors. Local financial institutions provide construction financing, low interest rehabilitation loans, mortgage financing and loan servicing, while builders/developers are active in participating in affordable housing projects. Many private businesses and organizations are involved or support the efforts of public agencies to provide human services and opportunities throughout Connecticut. Based on the needs and objectives developed in the *ConPlan*, the state is prepared to support

applications for assistance by other entities that serve to accomplish the goals set forth in the plan.

Connecticut will pursue and support efforts to develop urban/suburban and regional partnerships, in addition to collaboration with private and non-profit development corporations. The collective efforts of all parties will ensure that available resources are allocated to priority activities.

B. State Agencies

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT **www.decd.org**

The Connecticut General Assembly has designated DECD as the lead agency responsible for housing, community and economic development, including the preparation of the HUD *Consolidated Plan*. The mission of DECD is to develop and implement strategies to attract and retain businesses and jobs, revitalize neighborhoods and communities, ensure quality housing and foster appropriate development in Connecticut's towns and cities. DECD offers programs to improve human environment, promote job creation, and to develop and revitalize housing, neighborhoods and communities in Connecticut. DECD staff members manage projects and coordinate programs to assist companies, developers, and municipalities with business development assistance, housing assistance, and community development projects. Institutions previously defined as primary service partners support the lead agency (DECD) and provide resources targeted for housing, supportive services or facilities. Each individual agency or department will oversee its own activities and resources, relative to its mission. The following are DECD activities:

Housing Development: Programs and Services

- **Affordable Housing Appeals List** is published annually by DECD and lists all Connecticut municipalities and the percentage of affordable housing stock in each. The list identifies communities where at least 10% of the housing is affordable, and shows which towns do not meet the 10% threshold. Housing is deemed affordable if it: is governmentally assisted housing; is currently financed through a mortgage by the CHFA; or is legally required to be sold or rented at, or below, prices that will preserve the housing as affordable. Affordable housing, as defined in Connecticut General Statutes (C.G.S.) Section 8-39a, is for persons and families whose income is less than or equal to 80% of the area median income.
- **Affordable Housing Program (AHP)** provides financial assistance for a variety of housing development activities, expands the state's ability to serve the needs of housing applicants (municipalities, nonprofit organizations, local housing authorities, and for-profit developers), and allows the state to provide partial, or "gap", financing.
- **Congregate Facilities Operating Cost Program** provides grants to housing authorities and nonprofit corporations who own and/or operate state-financed

congregate rental housing for the elderly to offset the cost of social and supplementary services.

- **Elderly Rental Assistance Program** provides rental assistance to low-income elderly persons residing in state-financed rental housing for the elderly. DECD contracts with nonprofit organizations as well as housing authorities that provide rental subsidies in accordance with an approved contract.
- **Energy Conservation Loan Program** provides low-interest loans to homeowners of one to four unit residential buildings for energy conservation. Loans are limited to borrowers with incomes at or below 150% of the area median. Low-interest loans can also be provided for more than four units through the Multifamily Energy Conservation Loan Program. The partner agency for this program is Connecticut Housing Investment Fund (CHIF).
- **HOME Investment Partnerships (HOME) Program** provides federally funded grants and loans annually to eligible developers, housing authorities, and individuals for a variety of activities to develop and support affordable housing.
- **Housing Assistance and Counseling Program also known as Assisted Living in Federal Facilities (ALFF)**, is a joint effort with the Department of Social Services (DSS) and the Office of Policy and Management (OPM) to develop and implement a demonstration program that brings assisted living services to residents of four federal facilities. These facilities, originally funded by HUD under either the Section 202 elderly housing developments or Section 236 elderly housing program, agreed to participate with DECD and the DSS in providing assisted living services to their residents.
- **Housing Trust Fund** provides financing annually on a competitive basis to eligible developers for the development and/or preservation of safe, quality housing for low- and moderate-income families and persons at affordable prices. This program is funded from the proceeds of the sale of the state's general obligation bonds. The funds are awarded as loans and/or grants to eligible sponsors of affordable housing.
- **Housing Sustainability Fund** provides grants, loans, deferred loans, no interest and low interest loans, loan guarantees, and interest subsidies to eligible housing developments pursuant to C.G.S. Section 8-37uu.
- **Incentive Housing Zone Program** provides funds to nonprofit housing development organizations for technical assistance planning and other housing development related activities within approved incentive housing zones, once zones are approved by OPM.
- **Moderate Rental Payment In Lieu Of Taxes (PILOT) Program** provides grants to municipalities in which state-financed moderate rental housing developments are operated by local housing authorities. This program is currently not open to new applicants.

- **Pre-Development Loan Program** provides funds to eligible applicants for pre-development costs associated with constructing, rehabilitating, or renovating affordable housing for low- and moderate-income households.
- **Research** provided by the department is a central source of housing and demographic information about Connecticut, its towns, its regions, and neighboring areas. DECD publishes numerous informative demographic, economic, and housing publications annually, online and in print form.
- **Resident Service Coordinator (RSC) Program, also known as the Elderly Rental Registry and Counselor Program**, provides grant funds to sponsors of state-financed rental housing for the elderly to hire a Resident Services Coordinator to perform an evaluation of all tenants.
- **Section 8 New Construction/Substantial Rehabilitation (Section 8 NC/SR) Federal Project-Based Rental Subsidy Program** provides project-based federal rental assistance to 23 projects throughout Connecticut. HUD provides Section 8 project-based assistance to local housing authorities (HAs) or private owners for up to 20 or 40 years after completion of the construction or substantial rehabilitation of rental housing.
- **Surplus Property Program** examines excess state land holdings, or interests therein, for use as transitional facilities for the homeless, or for the construction or rehabilitation of housing for families with low and moderate incomes.
- **Tax Abatement Program** is designed to assist privately owned nonprofit and limited dividend low- and moderate-income housing projects by providing reimbursement for taxes abated up to \$450 per unit per year for up to 40 years. The abatement of taxes enables owners to maintain rents at an affordable level for tenants. This program is not currently open to new applicants.

Community Development: Programs and Services

- **Brownfield Municipal Pilot Program** is a new program to identify and fund projects that are complicated by brownfields but will upon completion make a significant economic impact.
- **Connecticut Brownfield Revolving Loan Fund and the Statewide Brownfield Revolving Loan Fund** are Environmental Protection Agency (EPA)-funded programs that provide funds for the environmental cleanup of brownfields located in Hartford and throughout Connecticut.
- **Connecticut Main Street Program** provides services and training for the revitalization of downtown districts to spur economic development within the context of historic preservation.
- **Small Cities Community Development Block Grant (SC/CDBG) Program** provides federally funded grants from HUD to eligible municipalities to use in

revitalizing neighborhoods, expanding economic development and affordable housing opportunities, and/or improving community facilities and services.

- **Small Town Economic Assistance Program (STEAP)** provides funds for economic development, community conservation, and quality-of-life projects for towns that are ineligible to receive Urban Act funding. This is an OPM program.
- **Urban Action Grant (UA) Program** provides funds to improve and expand state activities that promote community conservation and development and improve the quality of life for urban residents.

Business and Economic Development: Programs and Services

- **Dry Cleaning Establishment Remediation Fund** provides grants to eligible dry cleaning business property owners and operators for the assessment, cleanup, containment, or mitigation of pollution due to chemicals used in dry cleaning.
- **Economic Development and Manufacturing Assistance Act (MAA) Program** allows DECD to provide loans, loan guarantees, extensions of credit and grants to eligible applicants that are embarking on eligible business development projects. This program also allows DECD to fund municipal development projects. Funds may be used for machinery and equipment, construction, renovation and expansion of facilities, infrastructure improvements, business support services such as labor training, and other project expenditures. Under the MAA program, DECD funds the Small Manufacturers Competitiveness Fund.
- **Enterprise Zone Program** allows eligible companies in eligible communities to receive local property tax abatements on both real and personal property. The purpose of the program is to encourage investment in Connecticut's urban centers. In addition, the program provides a 25% to 50% corporate business tax credit for eligible projects.
- **Export Assistance** provides assistance for Connecticut companies entering the global market, including foreign market analysis, international trade, and market data and export statistics.
- **Inner City Business Strategy Loan Guarantee Program** is a loan guarantee program for eligible businesses that conduct business in key industries located in one of five eligible cities (Bridgeport, Hartford, New Britain, New Haven and Waterbury).
- **Insurance Reinvestment Fund Credit** provides tax credits for investments made in Connecticut companies engaged in the insurance business or providing services to insurance companies.
- **Job Creation Tax Credit** establishes a credit against the insurance premium, corporation, or utility company tax for Connecticut companies that create at

least 10 new, full-time jobs, hire new employees for those jobs, and keep them employed for at least 12 months. The credit equals up to 60% of the state income tax withheld from the new employees' wages.

- **Micro Loan Guarantee Program for Women- and Minority-Owned Businesses** is a special loan guarantee program, offered in conjunction with the Community Economic Development Fund (CEDF) that helps women- and minority-owned businesses obtain flexible financing. Funds are for start up as well as the growth of existing businesses.
- **Municipal Development Program** provides planning and development funding assistance statewide to renovate or demolish vacant industrial and commercial buildings, and to assist municipalities to develop industrial and business parks.
- **Naugatuck Valley Revolving Loan** provides funding for manufacturers and eligible wholesale distributors for acquisition, construction, renovation, rehabilitation, and purchase/installation of equipment and machinery.
- **Research** provided by the agency is a central source of economic and demographic information about Connecticut, its towns, its regions, and neighboring areas. DECD publishes numerous informative demographic, economic and housing publications annually, online and in print form.
- **Small Business Assistance** assists small businesses in securing financing, entrepreneurial training, and contract opportunities. Contract opportunities are available through the Small and Minority Business Set-Aside program.
- **Small Cities Community Development Block Grant (SC/CDBG) Program** provides federally funded grants annually on a competitive basis to eligible municipalities to revitalize neighborhoods, expand economic development and affordable housing opportunities, and/or improve community facilities and services.
- **Special Contaminated Property Remediation and Insurance Fund (SCPRIF)** is a brownfields revitalization program that provides loan assistance for investigating the environmental conditions of a site to ultimately encourage redevelopment that is beneficial to the community.
- **Turnaround Management Assistance** provides technical assistance for businesses experiencing significant difficulties.
- **Urban Action Grant Program (UA)** provides funds to improve and expand state activities that promote community conservation and development and improve the quality of life for urban residents of the state. The large scale development initiatives by the state are funded through this Office of Policy and Management program.
- **Urban and Industrial Site Investment Tax Credit Program** allows for a dollar-to-dollar tax credit of up to 100% of an investment made by an eligible

investor in an urban or industrial site development project. Projects and investments must be approved by DECD and receive annual certifications through DECD to be eligible for these credits.

- **Urban Sites Remedial Action Program** is the state's primary brownfields redevelopment program that provides funds for site investigations, remedial action plans, and implementation of the site remediation. This program is co-managed with the Department of Environmental Protection.
- **Workforce Development** promotes the linkage between economic and workforce development on behalf of the agency, provides the Office of the Commissioner with policy advice, and is a liaison with other state, quasi-public, and federal agencies and workforce development boards. Workforce Development technical assistance provides employers with information regarding workforce development and education and training programs and services; provides workforce development organizations and educational institutions with information about the needs of industry; and connects economic development strategies and workforce development programs and policies.
- **Community Housing Development Corporation (CHDC) Program** provides loans to community housing development corporations to establish loan funds for the construction or rehabilitation of housing for families with low and moderate incomes and for those with disabilities. These may be as direct loans or in conjunction with revolving loan funds. Also, low interest loans are issued to nonprofit corporations and business corporations, housing authorities, partnerships, families, and municipal developers to rehabilitate single family and multifamily units. The program benefit of the CHDC Program is to increase or preserve the affordable housing stock for low- and moderate-income persons and families throughout the state of Connecticut.

Other Programs and Services

- **Congregate Housing for the Elderly** provides a grant or loan to eligible applicants for the development of housing for the frail elderly. The program also provides on-going subsidies to assist in the provision of rental assistance, congregate (and optional assisted living) support services that are necessary to enable semi-independent living in a residential community setting. The Congregate Housing Program is a Direct Housing Program. There is no partner agency for this program. This program provides a much less expensive alternative for the state when compared to the cost of nursing home care.
- **Home Solutions Initiative:** The Home Solutions Initiative is made up of four separate programs: Senior Citizens Emergency Home Repairs, Septic System Repair, Energy Conservation Loan Fund, and Hazardous Materials programs. The partner agency for this program is Community Renewal Team (CRT).
- **Housing for Elderly Persons** serves persons 62 years of age or persons who have been certified by the Social Security Board as being totally disabled

under the federal Social Security Act or certified by any other federal board or agency as being totally disabled. Tenants must have incomes that are at or below 80% AMI. Most tenants of elderly housing have incomes that are between 25% and 50% of AMI.

- **Predevelopment Loans** program was designed to provide financial assistance in the form of interest-free loans to developers for predevelopment costs incurred in connection with the construction, rehabilitation or renovation of decent, safe and sanitary dwelling units for low- and moderate-income families. Loan amounts are limited to \$250,000 per project.
- **Removal of Health Hazards – General:** DECD provides grants in aid, deferred loans, or loans to for-profit or nonprofit developers, housing authorities, municipal developers, or a person or family, as approved by the Commissioner to provide technical assistance and abate lead-based paint or asbestos, and asbestos containing materials from residential dwelling units.
- **State Rental Rehabilitation Program's** purpose is to assist the sponsor in the renovation of state financed housing developments. Loans and/or grants are provided to the sponsor to upgrade and modernize rental units. The State Rental Rehabilitation Program is a direct housing program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (860) 270-8000

COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES **www.ct.gov/chro**

The mission of the Commission on Human Rights and Opportunities (CHRO) is to eliminate discrimination through civil and human rights law enforcement and to establish equal opportunity and justice for all persons within the State through advocacy and education. CHRO is the State's chief civil rights law enforcement agency. It receives and investigates complaints alleging discrimination in employment, housing, public accommodations and credit transactions. Where a violation is found, CHRO will attempt to negotiate appropriate relief or bring the issues to a hearing. Complaints must be filed in writing and under oath within 180 days of the alleged act of discrimination.

Contact Information: 21 Grand Street, Hartford, CT, 06106 Ph: (860) 541-3400

STATE LIBRARY FOR THE BLIND AND PHYSICALLY HANDICAPPED **www.cslib.org/lbph.htm**

The Library for the Blind and Physically Handicapped is a network library of the National Library Service for the Blind and Physically Handicapped, Library of Congress. This library provides the loan of recorded and Braille books and magazines and necessary playback equipment to eligible state residents (adults or children) unable to read conventional print because of a visual or physical disability. All materials are available by postage-free mail.

Contact Information: 198 West Street, Rocky Hill, CT 06067 Ph: (860) 721-2020

BOARD OF EDUCATION AND SERVICES FOR THE BLIND
www.ct.gov/besb

The Connecticut Board of Education and Services for the Blind (BESB) is responsible for the confidential registry of adults who are legally blind in Connecticut and children who are visually impaired. Their mission is to provide quality educational and rehabilitative services to all people who are legally blind or deaf-blind and children who are visually impaired at no cost to our clients or their families. Within available resources, BESB provides comprehensive low vision services (evaluation by an MD, use of optical, electronic and other devices), specialized education services, life skills training, case management by social workers, a business enterprise program (training legally blind persons for opportunities to manage a small business) and vocational services to individuals of all ages. Additional services are provided for older adults, deaf-blind clients, adolescents and other adults. The agency assists them in acquiring the skills and support services necessary to be independent.

Services in life skills include:

- **Orientation and Mobility:** instruction in safe use of white cane in community environments and use of public transportation and assistance with necessary applications
- **Rehabilitation Teaching:** “hands on” instruction in home management skills, safe food preparation, marking appliances, communication skills in Braille, using writing guides, talking watches and other adaptive aids
- **Vocational Rehabilitation Services:** assist legally blind residents to prepare for employment or to retain a current job
- **Counseling and Referral Services:** assistance with finding counseling resources in the community, discuss available housing options and assist with the application process, and referral to community, State and Federal Programs.

Contact Information: 184 Windsor Avenue, Windsor, CT 06095 Ph: 860-602-4000

COMMISSION ON THE DEAF AND HEARING IMPAIRED
www.ct.gov/cdhi

The Commission on the Deaf and Hearing Impaired (CDHI) provides interpreting and counseling services for deaf and hard of hearing persons interacting with the public in a variety of legal, medical, mental health, employment, educational, community participation and personal situations 24 hours a day seven (7) days a week. Services are available to other federal, state, local and private agencies and organizations as well as emergency services. In addition to interpreting services, CDHI provides job counseling and placement, personal and family counseling, information and referral services, as well as research and advocacy.

Contact: Information: 67 Prospect Avenue, 3rd Floor, Hartford, CT 06106 Ph: (860) 231-8756

DEPARTMENT OF DEVELOPMENTAL SERVICES

www.ct.gov/dds

The mission of Department of Developmental Services (DDS) is to join with others to create the conditions under which all people we serve experience:

- Presence and participation in Connecticut town life
- Opportunities to develop and exercise competence
- Opportunities to make choices in the pursuit of a personal future
- Good relationships with family members and friends
- Respect and dignity

DDS is a state agency funded to purchase or provide a wide range of supports and services for citizens of all ages in Connecticut with intellectual disabilities who are eligible for the services of the department. The supports and services DDS administers or purchases include: comprehensive case management; early intervention for infants and toddlers; community-based residential programs; individual home supports for people in their own or their family residences; job training, supported employment, and habilitative day programs; respite and other family support for people who live at home; and individual supports (self-directed services) for people who want to have a significant role in the management of their supports and services. DDS also helps individuals with finding roommates through an online matching service for individuals with disabilities. All services are subject to the availability of resources and may require a waiting period.

DDS supports and serves over 20,000 individuals including approximately 5000 in the Birth to Three program for infants and toddlers within a legislatively appropriated budget. Unlike other agencies, its supports and services (with the exception of the Birth to Three Program) are not an entitlement for people with intellectual disabilities and the majority of its services are provided by private non-profit organizations in local communities.

Many families who have a family member with intellectual disabilities find all the resources and supports they need in their personal networks and local communities. They may not request any assistance from DDS. Others may ask their DDS case manager to help them plan for the future or to apply for Medicaid or Social Security benefits through other agencies. Still others may be looking for more help to identify options or support for their family member who has mental retardation.

Services include:

- **Case Managers** are the primary point of contact for eligible persons for DDS supports and services. The case manager will help identify individual needs through a needs assessment and planning process, monitoring progress and evaluating the quality of supports and services.

- **Birth to Three:** DDS's Birth to Three Program is a statewide early intervention program for infants and toddlers with developmental delays. The system includes a range of services for children from birth to 36 months such as home visits, therapies, developmental evaluation, parent support and health services, depending on the needs of the child and his or her family. INFOLINE serves as the access point for the program.
- **Family Support:** DDS provides in-home supports, respite, and short-term crisis supports to families who care for family members who have intellectual disabilities. The Department has a small cash grant program for the purposes of providing individual and family supports or defraying extraordinary disability-related expenses. Supports that may be purchased with these subsidies include, but are not limited to, respite, in home supports, behavioral supports, nursing, medical or clinical supports, temporary assistance, crisis support, skill training, family training, recreation, transportation, support coordination, and assistance to access community supports. Families can purchase any items or services that support the family to care for their family member who lives with them. These grants may also be available to individuals who live on their own with no other DDS in-home supports.
- **Respite Services** provide temporary care of a person with a disability for the purpose of offering relief to the family or caregiver. Respite allows for time to reenergize, to deal with emergency situations, or to engage in personal, social, or routine activities and tasks that otherwise may be neglected, postponed, or curtailed due to the demands of caring for a person who has intellectual disabilities. DSS provides respite in a variety of ways including subsidies to families who make their own arrangements to purchase respite, the direct services of DDS staff for respite care, and contracts with respite providers and agencies. Respite services are also provided in DDS respite centers. Overnight respite is also available. DDS respite centers are staffed with DDS employees who have been trained to provide services to people with severe disabilities.
- **DDS Transition Planning – School to Adult Life:** DDS Transition coordinators work with students between the ages of 16 and 21, and their families to present clear expectations about the transition process and provide an introduction to future possibilities through person-centered planning and self-determination. They offer specialized training for staff and develop collaborations with schools and adult vocational service agencies.
- **Competitive Employment:** Many people who have intellectual disabilities find jobs through typical means. They answer ads and ask friends and family to help them put an application into the local employer. They work in their communities at jobs suited to their personal preferences, capabilities and needs.
- **Supported Employment** is a job option for people with disabilities who require assistance in order to be gainfully employed. A job coach works

side by side with the person who has a disability and trains the worker. As the worker's skills increase, the job coach does less of the actual job. People who work in supported employment situations may hold individual jobs or may work as part of a group. In each instance, a person in a supported employment job works in a regular place of employment such as a factory, store, hotel, restaurant, or hospital where other employees do not have disabilities. This service provides support and supervision but is not designed to provide ongoing, long-term one-on-one support to assist individuals with completing their work activities.

- **Group Day Services:** Group day services include both day support options and sheltered workshops. People with disabilities who attend sheltered workshops work in production-line fashion on projects that the workshop contracts to perform. These workshops focus on developing meaningful skills in the area of work, socialization and community participation.
- **Day Support Options:** Many Day Support Option programs are located at a provider agency and assist individuals to access natural settings in the community – places like stores, libraries, community centers, restaurants, theaters, and recreational facilities – where other people typically go to enjoy community events and activities. These settings increase participants' opportunities to interact and develop relationships with other people in their communities. The kinds of activities include a variety of community experiences and opportunities such as volunteer work, sports and exercise, recreational events, membership in clubs and organizations, and other activities that allow participants to experience and enjoy adult recreation and leisure activities in the community. For people who require therapeutic services and support, specialized services and therapies are provided.
- **Regional Centers:** DDS operates five centers that are certified as ICFs-MR and provide residential support to 243 individuals. Each of the regional centers is also able to offer respite to over 100 families annually. The addresses of these regional centers can be found on the DDS website.
- **Southbury Training School:** The school was built in the late 1930's for individuals with intellectual disabilities. Approximately 470 individuals still reside there.
- **Independent Living:** Some people with intellectual disabilities do not need staff support to manage a household on their own. They live in apartments, houses and condominiums and manage their residential lives just like persons without disabilities.
- **Individual Supports:** Individual Supports are designed for a specific consumer and are unique to each individual. Funding is portable and the person and his or her family decides how those funds will be spent. Support brokers and case managers are available to assist people to

develop their plans and budgets and to secure the supports they need. Individual Supports is DDS's fastest growing service option.

- **Community Living Arrangements:** People who need 24 hour support are provided with staff in group home settings. Three to six people will share an apartment or house and will have staff available to them 24 hours a day.
- **Community Training Homes:** Persons with intellectual disabilities live in a home setting with a family, who is not related to that person. Consumers in these settings live with a family that has received training from and are licensed by DDS.
- **Self-Advocacy:** Self-advocacy involves teaching individuals with a disability how to advocate for themselves, so that they feel comfortable speaking out for what they believe in and they can make better decisions and choices about their life, home, friends, job, supports, and future. Self-determination happens when people recognize and exercise their rights and take responsibility for their actions. In Connecticut, there are many ways one can get involved in self advocacy efforts such as joining a formal self advocacy group, becoming a board or advisory council member of a community organization, or participating in less formal social networks. Case managers assist people to become involved in self-advocacy.
- **Ombudsperson:** The Office of the DDS Ombudsperson works on behalf of consumers and their families. The office addresses complaints or problems regarding access to services or equity in treatment. The results and nature of complaints and concerns are communicated to the DDS Commissioner, the State Legislature and the Council on Developmental Services.
- **Rent Subsidy Program** provides rent subsidies for people with intellectual disabilities. The Rent Subsidy program is a direct housing program. There is no partner agency for this program.
- **Private Community Living Arrangements (CLA)** are funded by DDS and operated through contracts with private providers. They provide the habilitation and housing supports for people with intellectual disabilities. This is an indirect housing program. The partner agency for this program is the Department of Social Services (DSS), which funds these providers for their direct costs (room and board) under the authority of C.G.S. Section 17b-244.
- **Public Community Living Arrangements (CLA)** are operated directly by DDS for the habilitation and housing supports for people with developmental disabilities. This is both a direct and an indirect housing program.

Contact Information: 460 Capitol Avenue, Hartford, CT 06106 Ph: 860-418-6000

BUREAU OF REHABILITATION SERVICES

www.brs.state.ct.us

The Bureau of Rehabilitation (BRS) is a part of the State Department of Social Services. BRS offers career counseling, vocational training, home and vehicle modifications, assistive technology, community work assessments, job coaching, job placement and a variety of other services that may be custom fit to assist consumers in obtaining successful employment. The mission of BRS is to create opportunities that allow individuals with disabilities to live and work independently.

BRS programs include:

- **Vocational Rehabilitation** helps individuals with significant physical and mental disabilities to prepare for, obtain, and maintain employment. Through the provision of individualized services, persons with disabilities who are eligible for vocational rehabilitation are supported in planning for and achieving their job goals. In FFY 2006, 1,257 persons with disabilities entered or maintained employment as a result of receiving vocational rehab services.
- **Independent Living Program** provides comprehensive independent living services through contracts with Connecticut's five community-based independent living centers (ILCs). These centers offer four core independent living services: (1) peer support, (2) information and referral, (3) individual and systems advocacy, and (4) independent living skills training. The guiding principle of independent living is the integration of the person with the disability to the fullest degree possible into the community of choice.
- **Disability Determination Services** is responsible for deciding eligibility for the Social Security Disability Insurance (SSDI) and Supplemental Security Insurance (SSI) programs. These programs provide cash benefits to individuals who are unable to maintain employment due to the severity of their disabilities. The Medicaid for Employed Disabled program allows persons with disabilities to be employed without risking eligibility for needed medical services through the Medicaid program.
- **Connecticut Tech Act Project** makes assistive technology (AT) more accessible to persons with disabilities. The mission of CTTAP is to increase independence and improve the lives of individuals with disabilities through increased access to Assistive Technology for work, school and community living. Assistive technology is any device that helps an individual with a disability to maintain or improve their independent functioning. Activities under this project include: (1) a low interest loan program in collaboration with The Connecticut Bank and Trust Company (CBT) to provide financial support for individuals to purchase devices to enable them to live more independently; (2) seed money to establish the New England Assistive Technology (NEAT) Marketplace, which refurbishes and recycles used AT equipment and (3)

promoting systemic change to enhance the availability of AT to persons with disabilities.

- **Connect to Work Project** is a part of two federal grants awarded to BRS to support the employment of persons with disabilities in the competitive labor force. As a result, BRS has established a CONNECT TO WORK CENTER that coordinates information on the programs and services an individual might encounter in their efforts to enter and retain competitive employment. The primary goals of the CONNECT TO WORK Project are to: (1) establish a statewide network of benefits counselors, available to individuals with disabilities, families, employers, services providers and advocacy groups; (2) provide a single access point for information and assistance around benefits and services, connecting the key components of employment, health care and benefits counseling; (3) provide training, public education and outreach around benefits and services offered within the State of Connecticut (with a particular emphasis on the Medicaid for the Employed Disabled Program) and (4) conduct policy review and policy development to enhance opportunities for individuals with disabilities to enter the labor force.

Contact Information: 25 Sigourney Street-11th Floor Hartford, CT 06106 Ph: 1-800-537-2549

DEPARTMENT OF CHILDREN AND FAMILIES

www.ct.gov/dcf

The mission of the Department of Children and Families (DCF) is to protect children, improve child and family well-being and support and preserve families. These efforts are accomplished by respecting and working within individual cultures and communities in Connecticut, and in partnership with others. DCF is a comprehensive, consolidated agency charged with serving children (under age 18) and families. DCF mandates include child protective and family services, juvenile justice services, mental health services, substance abuse related services and prevention and educational services (acting in the capacity of a school district for the children in DCF care).

DCF is also a direct provider of services, operating a children's psychiatric hospital (Riverview Hospital), a residential treatment program (High Meadows), an emergency shelter and diagnostic center (The Connecticut Children's Place) and a facility for male adjudicated juvenile offenders (the Connecticut Juvenile Training School). Girls who are adjudicated as delinquent and committed to DCF by juvenile court receive services at DCF operated facilities, at private residential programs in the community and in their own communities while they live at home.

DCF operates a voluntary 20-day Wilderness Challenge course at the Wilderness School and also funds private community-based services and licenses and monitors private services.

The agency's primary source of revenue (for operating and funding for community services) is State general fund appropriations. DCF also receives and/or administers a variety of federal resource initiatives including two federal

child abuse and neglect formula grants under the Child Abuse Prevention and Treatment Act and the Independent Living Program. DCF also prepares the children's portion of the federally required state mental health plan and manages the State's cost reimbursement function under federal Title IV-E.

DCF delivers and funds services including family assessment, treatment planning, counseling, family preservation, temporary emergency shelters, residential treatment centers, group homes, homemakers, parent aides, parenting classes, aid to unwed mothers, supportive housing, foster care and adoption. The Supportive Housing Program provides subsidized housing and case management services to DCF families for whom inadequate housing jeopardizes the safety, permanency and well being of their children. DCF currently contracts with The Connection, Inc. to provide case management services to families. Until recently, the Department of Social Services provided access to Section 8 Family Unification Vouchers and State Funded Rental Assistance Program (RAP) vouchers. Given recent budget issues and limited availability of housing vouchers, DCF was directed to utilize a portion of the Foster Care - Board and Care Account to fund housing vouchers for participants in the agency's Supportive Housing Program.

Some of the programs and services provided by DCF include:

- DCF oversees two distinct programs of flexible funding (one for families involved with child welfare and one for families with a child with serious emotional disturbance) that include short-term funding for housing and housing related expenses.
- **Supportive Housing for Families Program (SHF)** provides intensive case management services and housing supports to DCF involved families where reunification or preservation is the plan and homelessness or inadequate housing is one of the main obstacles.
- **Short Term Assessment and Respite Homes (STAR)** provide short term community based living for children removed from their homes due to issues of abuse and neglect. There are 14 of these homes located throughout the state.
- **SAFE Homes** provide short term community based living for young children and sibling groups that have been removed from their homes due to issues of abuse and neglect.
- DCF funds 53 **Therapeutic Group Homes** that provide community based living opportunities for various cohorts of children and youth who require high levels of support, structure, and service. Some of the group homes are described below.
- **Allison Gill Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.

- **Beacon House** is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Bristol Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties also with mental retardation.
- **Connecticut Junior Republic Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Family Living Home (Wheeler)** program is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Farm Hill (Wheeler)** is a community based living setting for youth with mild to moderate behavioral health difficulties. Farm Hill is an indirect Housing Program.
- **Forbes House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **High Street House (Noank)** The High Street House provides a community based living setting for youth with mild to moderate behavioral health difficulties. The High Street House is an indirect housing program. There is no partner agency for this program.
- **Main Street House (Noank)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Main Street House is an indirect housing program. There is no partner agency for this program.
- **Mills House (CHR)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Mills House is an indirect Housing Program. There is no partner agency for this program.
- **New England Adolescent Treatment (NEAT)** offers a community based living setting for youth with mild to moderate behavioral health difficulties. The New England Adolescent Treatment (NEAT) program is an indirect housing program. There is no partner agency for this program.
- **Plainville Group Home** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Plainville Group Home is an indirect housing program. There is no partner agency for this program.
- **Project Return** program is a community based living setting for youth with mild to moderate behavioral health difficulties. The Project Return program is an indirect housing program. There is no partner agency for this program.
- **St. Vincent's Special Needs (Stratford and Trumbull) Home** is a community based living setting for youth with medically complex presentations. The St. Vincent's Special Needs home is an indirect housing program. There is no partner agency for this program.

- **Tress Road Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Tress Road Group Home is an indirect housing program. There is no partner agency for this program.
- **Uno House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Uno House is an indirect housing program. There is no partner agency for this program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (866) 637-4737

DEPARTMENT OF MENTAL HEALTH AND ADDICTION SERVICES
www.ct.gov/dmhas

The Department of Mental Health and Addiction Services (DMHAS) provides services for people with a psychiatric disability or an addiction disorder, or both, through a coordinated array of services. DMHAS serves individuals 18 years or older with a chronic psychiatric disability or an addiction disorder, who live at or below the poverty level. The mission of the Department of Mental Health and Addiction Services is to improve the quality of life of the people of Connecticut by providing an integrated network of comprehensive, effective and efficient mental health and addiction service that foster self-sufficiency, dignity and respect. Services provided include:

Mental Health Services:

- **Inpatient Services** include a comprehensive range of care for people whose illness precludes treatment in a less structured setting. Inpatient facilities provide high intensity care, focusing on clinical interventions for addiction and mental health disorders.
- **Special Programs** have been developed to meet the need of specific groups. These include people who are homeless and mentally ill, abusing substances and HIV positive, deaf and hearing impaired, individuals dually diagnosed with a mental illness and mental retardation or mental illness and substance abuse, and clients who are involved with the courts.
- **Community Psychiatric Services** are designed to provide clinical services that ameliorate psychiatric conditions and/or symptoms. These services include crisis services, respite care, acute inpatient, medication monitoring and outpatient therapy and partial hospitalization.
- **Community Support Services** are designed to enable adults with psychiatric disabilities to live in communities and to improve their quality of life. Support is offered through residential, employment, social rehabilitation, and case management services designed to reduce stress that can precipitate the symptoms of mental illnesses.
- **State Housing Assistance Fund (HAF) / Security Deposit Program:** The HAF program is a state funded rental assistance program which

provides a monthly subsidy payment to persons with a psychiatric disorder on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis. The partner agencies for this program are LMHAs and private nonprofit Organizations (PNPs).

- **Group Homes:** Contractors provide supervision, counseling, skill training in activities of daily living, community integration, social skill development, medication monitoring, and assure residents receive other needed community support and psychiatric services. Services are provided in congregate settings with staff in the residence 24 hours per day, 7 days per week. In addition, care and case management type services are provided. The Group Homes program is an indirect housing program. The partner agencies for this program are: DMHAS, local mental health authorities (LMHAs), and contracted private, nonprofit agencies
- **Federal Supportive Housing Program** is a McKinney-Vento Homeless Assistance Act program designed to promote, as part of a local Continuum of Care strategy, the development of supportive housing and supportive services to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible. The supportive services may be funded by other federal, state, or local sources, as well as private sources. The Federal Supportive Housing Program is a direct housing program. Partner agencies are private nonprofit organizations, local Continua of Care, and PHAs.
- **Shelter Plus Care (S+C)** is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases, and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.
- **State Supportive Housing Demonstration Program:** The State of Connecticut and the Corporation for Supportive Housing joined forces in June 1992 to design and implement a demonstration program to address the housing issues facing homeless and at-risk of homelessness populations. This joint initiative, the CT Supportive Housing Demonstration Program, has produced 281 units of service-enriched permanent housing for homeless and at-risk of homelessness populations. The program was designed to provide supportive housing, which is a non-institutional form of housing for people who have special needs but who are able to live independently if they have some assistance. In these supportive housing projects, tenants have their own

apartments, enter into rental agreements, and pay their own rent. The housing is intended to be permanent as long as the tenants abide by the terms of their leases. Although counselors are present during daytime and some evening hours, tenants are not required to obtain assistance from the social service providers – i.e., the utilization of case management services by the tenants is completely voluntary. Nine housing projects were developed and are currently in operation under the program. Each project consists of a single site with 25 – 40 housing units, generally efficiency and one bedroom apartments, along with common meeting rooms and staff offices. The first project was developed in Middletown, two are in Hartford, one is in Willimantic, two are in Bridgeport, one is in New Haven, and two are in Stamford. One of the project sponsors in Hartford, as well as the project sponsors in New Haven and Stamford, serve as managers of the properties, in addition to their roles as the project sponsors. The project sponsors in Willimantic, Bridgeport, Stamford, and one Hartford site also provide the social services at those six locations. The State Supportive Housing Demonstration Program is an indirect housing program. The partner agencies for this program are DMHAS, LMHAs, private nonprofit service provider agencies, Corporation for Supportive Housing (CSH), Connecticut Housing Finance Authority (CHFA), and DECD.

- **State Supportive Housing Pilots Initiative (Services) Program:** DMHAS and the National Supportive Housing Technical Assistance Partnership joined in a collaborative effort to foster the development of long-term solutions to the housing and service needs of persons with psychiatric disabilities and addictions. Through the initiative, called PILOTS (Planning and Implementing Housing options for Long Term Success), DMHAS and the Partnership offered training and planning assistance to Connecticut mental health, addictions, and homeless service providers in the provision of service-supported housing. The effort drew on the expertise of three national organizations – the Corporation for Supportive Housing (CSH), the Technical Assistance Collaborative, and the Center for Urban Community Services – which bring their collective experience in the development, finance and service-support of housing units nationwide. The assistance provides a unique opportunity for state providers to increase their knowledge and skills in the design, creation and funding of affordable housing options for their clients, and to develop model housing initiatives that are responsive both to client needs and the needs of local communities and service systems. In support of PILOTS, DMHAS provides continued funding for the implementation of regional housing initiatives, and uses these resources to leverage on-going housing and service funding from other state and federal agencies and the private sector. Partner agencies for the program are private nonprofit service provider organizations, and CSH. DECD provides funding for this project.
- **State Supportive Housing Pilots Initiative (Development) Program:** A collaborative program designed to create affordable housing and supportive services for people affected by mental illness or chemical dependency who are facing homelessness. Supportive housing

combines decent, safe, affordable apartments with individualized health, support, and employment services. It is a proven, effective means of reintegrating families and individuals with chronic health challenges into the community by addressing their basic needs for housing and ongoing support. The dwelling units in the Pilots Initiative will be created in two ways: (1) through leasing of scattered site, existing apartments, and (2) through the development of housing units through acquisition of property, new construction or rehabilitation. For development projects, at least 25% of each project's housing units must be reserved for occupancy by persons with special needs. Units not reserved for people with special needs must be targeted to households whose income does not exceed 80% of the area median family income. In projects of 20 units or more, no more than 50% of the units may be reserved for persons with special needs. The core of the support services funded by DMHAS under the Pilots Initiative is case management, which provides a single point of accountability for coordination of services that are designed to offer the tenant support in living independently and establishing and maintaining residential stability. Partner agencies for this program are CHFA, DECD, DSS, CSH, DMHAS, LMHAS, and private nonprofit agencies.

- **Supervised Apartments** are primarily congregate housing sites (e.g., apartment buildings) with staff on-site in the building 24 hours per day, 7 days per week to assist clients in all areas of daily living, community integration, education assistance and counseling, client management of personal financial resources and budgeting, referrals to all necessary services, meal preparation, improving communication skills, and use of leisure time. Supervised apartments also provide case management services and provide housing resource coordination, as needed, to aid clients in finding, obtaining and keeping safe, affordable housing. This is an indirect housing program. Partner agencies for this program are LMHAS and contracted private nonprofit agencies.

Addiction Services:

- **State Operated Facilities** offer acute care and rehabilitation services to addicted citizens of Connecticut. Clients receive individual and group counseling, family therapy, AIDS counseling and referral for counseling, occupational therapy, linkage to community and social services and exposure to 12 step groups such as Alcoholics Anonymous and Narcotics Anonymous. Priority access is granted to pregnant women.
- **Community Treatment Programs** are funded and monitored by DMHAS throughout the state, including services exclusively for pregnant substance abusing women and their children. Funded treatment programs offer a variety of residential and outpatient services to male and female substance abusers. There are also pre-and-post-trial education and criminal justice programs.
- **Alcohol and other drug abuse prevention organizations** throughout the state are funded by DMHAS. Programs such as the Connecticut Clearinghouse and the Governor's Prevention Partnership (formerly

known as Drugs Don't Work!) promote substance abuse awareness through informational campaigns and the distribution of educational materials about alcohol and drugs.

- **24-Hour Crisis Services** operates the statewide referral service for individuals experiencing problems with alcohol or drug abuse. Individuals seeking referral for treatment services should call Crisis Services at DHMAS. Town specific numbers can be found on the website listed above.
- **Federal Access to Recovery (ATR) Program** provides vouchers to adults with substance use disorders to help pay for community-based clinical treatment and recovery support services, including housing. ATR is a direct housing program. ATR providers include many traditional clinical substance abuse providers as well as new community support providers including faith-based organizations. Some of these entities provide housing in sober, recovery oriented environments.
- **State Administered General Assistance (SAGA) – Basic Needs Program:** The SAGA program is a direct housing program. Advanced Behavioral Health (ABH) is the administrative service organization under contract to perform administrative operations.
- **Substance Abuse Housing Assistance Fund (SAHAF)/ Security Deposit Program:** The SAHAF program is a state funded rental assistance program which provides a monthly subsidy payment to persons with a substance abuse disorder who are receiving services from the Women's and Children Program or the General Assistance Intensive Case Management program on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis.
- **DHMAS Transitional Case Management (for offenders):** The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 410 Capitol Avenue, CT 06134 Ph: (860) 418-7000

DEPARTMENT OF PUBLIC HEALTH
www.ct.gov/dph

The mission of the Department of Public Health (DPH) is to protect and improve the health and safety of the people of Connecticut by assuring the conditions in which people can be healthy; promoting physical and mental health; and preventing disease, injury and disability. The Department of Public Health (DPH) operates a Medicare Services Hotline. Messages may be left after hours, holidays, and weekends on the Medicare Hotline answering machine. Medicare beneficiaries can obtain information and register complaints or concerns about Medicare home health care services. The Children with Special Health Care Needs (CSHCN) Program is federally funded and serves children with disabilities and chronic medical conditions who are unable to access medical services due to limited income.

- **Diagnostic and Therapeutic Services** is coordinated and made available under the CSHCN program to Connecticut children under the age of 18, who are thought to have or who have been diagnosed as having certain chronic, organic, disabling conditions. Participation for individuals with cystic fibrosis is not restricted by age limits. Case management and coordination of services are provided by selected qualified providers or agencies. The program does not cover hospitalization. Eligibility is determined by financial and medical criteria.
- **Supplemental Security Income/Disabled Children Program** also provides case management and limited diagnostic and therapeutic services for all disabled children who are referred by the Social Security Administration who meet medical guidelines for the CSHCN Program.
- **Child Development Program** offers case coordination, developmental assessments and in-depth evaluations to infants and preschool children who are showing physical or psychological problems in their early development. Children from birth to 6 years who have developmental problems are eligible for the program. There is no fee in most clinics. Others charge a modest fee based on a sliding scale. Local provider services for children with special health care needs can be identified by calling INFOLINE.

Contact Information: 410 Capitol Avenue, Hartford, CT 06134 Ph: (860) 509-8000

CONNECTICUT HOUSING FINANCE AUTHORITY
www.chfa.org

The Connecticut Housing Finance Authority (CHFA) was established to alleviate the shortage of housing for low- and moderate-income families and persons by encouraging and assisting in the purchase, development, financing, rehabilitation and construction of owner-occupied and rental housing for such persons. CHFA is a self-supporting, quasi-public agency that provides homeownership mortgage loans for low- and moderate-income families and persons. CHFA serves as the allocating agency for the federal Low-Income Housing Tax Credit Program and the state's Employer Assisted Housing Tax Credit Program (EAHTC) and Housing Tax Credit Contribution Program (HTCC). Major financing programs include:

- **Connecticut Fair Alternative Mortgage Lending Initiative & Education Services (CT FAMLIES)** is a mortgage loan refinance program designed to help homeowners who have an Adjustable Rate Mortgage (ARM). CT FAMLIES refinances ARMs into 30-year, fixed rate amortizing loans for low- and moderate-income borrowers.
- **Emergency Mortgage Assistance Program** provides assistance to homeowners who have received a Notice of Foreclosure dated on after July 1, 2008. The loan is available to eligible homeowners who are not capable of making their monthly mortgage payment due to “extenuating circumstances.”
- **Homebuyer Mortgage Program** provides assistance to first-time homebuyers or prior homeowners purchasing in a targeted area of the state.
- **Housing Development Fund’s SmartMove Second Mortgage Program** is offered through a partnership with the Housing Development Fund (HDF). CHFA will provide the first mortgage and HDF will provide a downpayment second mortgage loan. This is a 3-year pilot program is offered to low- and moderate-income borrowers purchasing a first home in Fairfield County.
- **Downpayment Assistance Program (DAP)** provides downpayment loans to low-to-moderate-income homebuyers who are purchasing a home anywhere in Connecticut. Closing costs for certain eligible borrowers may also be financed. Loans are made at below market interest rates and secured by a second mortgage on the home.
- **Rehabilitation Mortgage Loans** provide funds to purchase and rehabilitate an existing home, or for current homeowners who wish to refinance and renovate the home in which they live.
- **Police Homeownership Program** provides low-interest rate home mortgages to local or state police officers to purchase homes in the communities in which they serve which is in a participating city.
- **Military Homeownership Program** provides assistance to members of the U.S. Military, Active Duty, Guard, Reserve or veterans who served in the U.S. Armed Forces, and who were discharged or released under conditions other than dishonorable.
- **Homeownership Program** provides assistance to residents of public housing looking to purchase a home.
- **Home of Your Own Program** provides low-interest rate Homeownership Program mortgages to persons with disabilities to enable them to have a “home of their own.”

- **Reverse Annuity Mortgage Program (RAM)** provides monthly payments, based on the equity value of homes of eligible elderly homeowners with long-term health care needs.
- **Rental Development Mortgage Program** provides direct mortgage lending to eligible developers to build or rehabilitate affordable rental housing throughout Connecticut. CHFA makes construction and permanent first mortgages that are financed by taxable bonds, tax-exempt bonds, or unrestricted funds.
- **Federal Low-Income Housing Tax Credit Program** is administered by CHFA for Connecticut and provides a direct credit against Federal income taxes for those investing in rental housing, a portion of which has been developed for occupancy by qualified low-income households.
- **State Housing Tax Credit Contribution Program** is administered by CHFA and provides private donors or corporations with credits against state taxes for making contributions to non-profit housing development groups for activities in support of housing development for low-income persons. A total of \$10,000,000 is available annually.
- **State Employer Assisted Housing Tax Credit Program** is administered by CHFA and provides credits against Connecticut business taxes to employers who set up qualified housing assistance programs for their employees. Assistance may be provided for downpayment in conjunction with home purchase and rental security loans for property rental. A total of \$1,000,000 is available annually.
- **Group Home Mortgage Finance Program:** Under this program, CHFA originates permanent loans secured by Group Home Mortgages. The group homes are designed to provide community based residential facilities for housing up to six mentally retarded or autistic persons each. The Department of Developmental Disabilities (DDS) works with providers across the state to identify potential group home sites. Development proposals are submitted and reviewed jointly by DDS and the Department of Social Services (DSS) to ensure that the property can be developed within the state's established cost guidelines. DDS and DSS provide verification that each home has sufficient aggregate income to support both operating costs and debt service. The Group Home Mortgage Program is a direct housing program administered under the guidance of a Memorandum of Understanding between DDS and DSS.
- **Multifamily Financing Program** objective is to increase the supply and availability of affordable rental housing for low- and moderate-income households. CHFA offers mortgage financing terms not generally available in the commercial market to help developers achieve financial feasibility for projects. The Multifamily Financing Program is a direct housing program. While there is no partner agency for this program, other federal, state, and local agencies may assist developments through separate multifamily financing programs.

- **Supportive Housing** as PILOTS and Next Step was established to provide additional units of affordable housing and support services to individuals and families who are affected by psychiatric disabilities or chemical dependency, or both, who are homeless or at risk of homelessness, and to persons with serious mental health needs who are community-supervised offenders supervised by the executive or judicial branch. This housing is transitional living programs or permanent supportive housing, which can include both individuals and families with or without special needs. The Supportive Housing Pilots Initiative is a direct housing program. The partner agencies for this program are OPM, DMHAS, DSS, DECD, and CSH. The Next Steps Supportive Housing Initiative (“Next Steps”) is designed to create permanent, affordable, service-enriched housing opportunities for individuals and families who are homeless or at risk of becoming homeless, particularly persons experiencing chronic, repeated or persistent homelessness. The purpose of Next Steps is to enable such persons to stabilize their lives and to regain a stake in the community. The partner agencies for this program are DMHAS, DSS, DCF, DECD and OPM.
- **Urban Rehabilitation Homeownership Program (URHOME)** provides low-interest mortgage financing for state, municipal, and private-sector employees working, purchasing, and rehabilitating a home in one of the state's federally targeted cities. In addition to a 30-year fixed-rate mortgage at one quarter point below the CHFA rate, purchasers of homes were eligible for deferred loans of \$25,000 for a single-family dwelling and \$35,000 for two to four units dwelling for rehabilitation costs. The Urban Rehabilitation Homeownership Program is a direct housing program. DECD is the partner agency for this program. \$10 million of DECD bond funds provided the funding of rehabilitation loans for this program.

Contact Information: 999 West Street, Rocky Hill, CT 06067-4005 Ph: (860) 721-9501

CONNECTICUT HOUSING INVESTMENT FUND
www.chif.org

The Connecticut Housing Investment Fund, Inc. (CHIF) is a statewide, nonprofit Community Development Financial Institution providing flexible funding, loan servicing and technical expertise to developers of affordable housing and neighborhood revitalization projects. CHIF offers several lending programs to homeowners and developers to rehabilitate existing housing or build new affordable homes and apartments for low- and moderate-income families. CHIF also provides loan servicing and development consulting services.

- **Predevelopment Loan Program** provides loans of up to \$50,000 to developers to pay for costs associated with the preliminary planning and design of affordable housing. Loans are provided at 1% – 3% for 12 months for new construction and rehabilitation projects. This special revolving loan program is funded with grants from the Melville

Charitable Trust and the Connecticut Housing Finance Authority (CHFA).

- **Neighborhood Rebuilder Program** offers developers short term construction loans. The rate is 6.5% for 12 months. The program provides a source of subsidies for development to pay for the appraisal gap that exists between the total development cost and the after-rehabilitated appraised value of the property.
- **Interim Bridge Loan Program** provides bridge loans to developers for interim financing. Loans are provided at 3% to 6.5% for up to 12 months.
- **First-Time Homebuyer Program** provides financing at low interest rates to first-time homebuyers purchasing their primary residence in the State of Connecticut. Both first mortgages and down payment assistance loans are available to qualified applicants. Homebuyers who have not owned a home in the last three years and who meet the specified income restrictions are eligible for this program. For eligibility inquiries for the First-Time Homebuyer Program email homebuyers@chif.org or call at (860) 761-1627.
- **CHIF/USDA Rural Services Homeownership Program** for first-time homebuyers provides decent living quarters for rural Americans of very low to moderate income. CHIF provides a first mortgage for 30 years, and the USDA provides a second mortgage for the balance. For more information contact usda@chif.org or call (860) 233-5165.
- **CHDC Revolving Loan Fund Initiative:** State funds of \$1.5 million are provided as a 0% deferred loan for a 30-year term to Connecticut Community Development Financial Institution (CDFI) Alliance to administer a revolving loan fund. CT CDFI Alliance is comprised of five nonprofit community housing development corporations each of which is federally chartered as a Community Development Financial Institution. The revolving Loan Fund Initiative, administered by CHIF/CT CDFI Alliance, is a direct housing program. There is no partner agency for this program. The program benefit is to improve and increase the stock of affordable housing throughout the state. DECD provides funding for this program.
- **Construction/Acquisition Loans** provide financing to community-based nonprofit developers to purchase and rehabilitate single-family deteriorated properties. Once the rehabilitation is complete, the nonprofit sells the property to a qualified buyer.
- **Energy Conservation Loan Program** provides loans at below-market rates to qualified owners of single-family homes and multifamily apartment buildings. Loans of up to \$25,000 with interest rates ranging from 1% to 6% are available to income-eligible single-family homeowners. The maximum loan amount for multifamily properties is

\$2,000 per unit, with a maximum loan amount of \$60,000 per building. Eligible improvements include the purchase and installation of heating systems, vinyl siding, roofing, windows, attic and wall insulation and alternative energy devices, and implementation of various cost-saving energy conservation measures. DECD provides funding for this program.

- **People's/CHIF Home Improvement Loan Program** allows qualified owner-occupants of one to four unit owner-occupied properties to borrow up to \$10,000 at a fixed annual percentage rate (currently 7.99%). Eligible improvements include structural additions, remodeling of bathrooms and kitchens, elimination of health and safety hazards, roofing, reconditioning or replacement of plumbing, air conditioning and electrical systems.
- **Wooden Window Replacement Program** is a pilot program for energy-efficient and environmentally safe housing in New Britain and Waterbury. CHIF will provide a \$100/per window subsidy to landlords who replace wooden windows in two-six-family houses built before 1950, with energy efficient vinyl units. DECD provides funding for this program through the Affordable Housing Program.

Since 1968, CHIF has offered technical and financial resources for help to expand affordable housing opportunities for those who have been excluded by virtue of discrimination of economic status.

Contact Information: 121 Tremont Street, Hartford, CT 06105 Ph: 860-233-5165

COMMUNITY RENEWAL TEAM, Inc.
<http://www.crtct.org/Index.htm>

The Community Renewal Team Inc. (CRT) is an anti-poverty organization serving people and families throughout the Connecticut River Valley. CRT programs give people the skills and the resources to become self-sufficient and to thrive.

CRT provides the following programs/services:

- **Home Solutions Initiative:** The Home Solutions Initiative is made up of four separate programs: Senior Citizens Emergency Home Repairs, Septic System Repair, Energy Conservation Loan Fund, and Hazardous Materials programs. The partner agency for this program is DECD.

- **DHMAS Transitional Case Management (for offenders):** The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is DHMAS.
- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is DOC.
- **Fresh Start:** The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is DOC.
- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is DOC.
- **Domestic Violence Supportive Housing** provides rental subsidies and supportive housing services in scattered sites to six families who are leaving Interval House, a domestic violence shelter serving women and their families in the greater Hartford region. The staff specializes in concerns specific to victims of domestic violence, so safety and recovery continue after the family leaves Interval House. Services are available for approximately 18 months for each family. The partner agency that funds this program is the US Department of Justice.
- **Community Housing Assistance Program (CHAPs)** is a supervised scattered site housing program for DCF mandated adolescents preparing for independent living. These youth will age out of the foster system without a permanent family structure. The partner agency for this program is DCF.

DEPARTMENT OF LABOR

www.ct.gov/dol

The Connecticut Department of Labor (DOL) is committed to protecting and promoting the interests of Connecticut workers. In order to accomplish this in today's ever-changing environment, DOL assists workers and employers in becoming competitive in the global economy. DOL takes the comprehensive approach to meeting the needs of workers, employers, and other agencies that

serve them. Employers needing qualified workers or help upgrading current employees' skills can count on DOL for recruiting, job-training, referrals and consulting services tailored to meet specific needs. For job seekers, available services include career counseling, information on skills training and job-search assistance.

DOL provides the following programs/services:

- **Apprenticeship Programs:** apprenticeships serve to maintain a continuing pool of skilled workers trained in current technology methods. Apprenticeship staff monitors and registers apprenticeship training programs while assisting employers in recruiting apprentices, implementing programs and making use of Connecticut business tax credits. Call 860-263-6085 for information.
- **CT Job and Career ConneCTion:** The Job & Career ConneCTion is for anyone in need of information on jobs and careers, including students, teachers, counselors, job developers, and job seekers. It helps individuals identify occupations that may be a good match for their skills, interest, and personality. And provides you with detailed information on these occupations. Use www.ctjobandcareer.org to visit the site. Job seekers may post resumes and search thousands of current job listings. Employers gain maximum 24/7 exposure to over 100,000 job seekers for their job openings and can review more than 10,000 active job seeker resumes. The Connecticut Job Bank automatically links to America's Job Bank to gain national exposure to one million job seekers for Connecticut employer job listings. Employers may also easily access the state's labor pool through on-site recruitment at one of DOL's career offices. Employers may also list job postings by phone at 860-344-2044 or by fax at 860-344-2057.
- **Dislocated Workers:** People who lose their jobs due to a plant closing or major layoff may get help with job search services and, depending on availability, retraining opportunities. Services are offered to eligible individuals through the DOL offices throughout the state. Call 860-263-6580.
- **Occupational Safety and Health Act (OSHA) On-site Consultation Program** is a free service provided to public and private employers who request a consultation concerning OSHA regulations and standards. At the invitation of an employer, a state consultant will visit the employer's workplace, discuss OSHA regulations and standards, "walk through" the establishment noting any violations observed, and have a closing conference with the employer. Call 860-566-4550.
- **Rapid Response Program** services ease the impact of layoffs and assure that workers are offered a full range of benefits and services. Prior to layoffs, the Rapid Response Team conducts "early intervention" sessions where employees can learn about unemployment benefits, job search assistance, and training opportunities. Call 860-263-6580.

- **Tax Credit Programs:** Employers can receive thousands of dollars in federal tax credits by using the Work Opportunity Tax Credit (WOTC) and the Welfare-to-Work (WtW) Tax Credit for hiring individuals who meet tax credit eligibility requirements. Business Tax Credits, Tax Credits for Individuals, Manufacturing Apprenticeship Tax Credit, Health Coverage Tax Credit (HCTC), Earned Income Tax Credit (EITC), and Advance Earned Income Tax Credit (AEITC) are also available. Employers may receive up to a \$2,400 federal tax credit per qualified individual hired through the WOTC Program, and up to \$8,500 over a two-year period per qualified individual hired through the WtW Tax Credit Program. There is no limit to the number of newly hired individuals that may qualify an employer for tax credits. Call 860-263-6060 for information.
- **Trade Adjustment Assistance (TAA and NAFTA)** program is available for individuals certified by the federal government as having lost their jobs due to the more competitive nature of goods produced outside of the United States. Benefits to certified workers might include retraining, job search and relocation. Call 860-263-6070 for more information.
- **Unemployment Compensation** provides temporary income to eligible unemployed workers. Established to protect workers against extreme financial hardship, this income support system was designed to provide short-term, partial aid for 26 weeks. During specific periods of high unemployment, benefits could be extended for additional weeks. Through this program Unemployment Insurance, Unemployment Appeals and Unemployment Tax are available. Call 860-263-6785.
- **Veterans Workforce Development:** U.S. military veterans are afforded priority in all the employment and training services offered by the DOL local offices. Veterans' representatives in each office provide specialized service to all veterans, with emphasis on services to disabled veterans. Outreach activities are regularly performed to inform veterans of the specialized programs and services available to them. Call 860-263-6790.
- **Wage and Workplace Standards** division administers a wide range of laws that protect and promote the interests of Connecticut's 1.6 million workers. This program provides information on wage payments, employment of minors, family leave, minimum wage, hour compliance, workplace standards, drug testing and more. Employers are assisted in complying with the laws primarily through seminars and educational materials. Call 860-263-6790 for more information.
- **Youth Employment Site (YES):** All offices, when requested by schools or organizations serving youth, offer tours of the Department of Labor centers and participate in career days and job fairs. Youth alone, or in groups, may access all local office services including career exploration, job search services and workshops. Services may be offered at the local office, schools, or community organizations. Contact the nearest Department of Labor/CT Works Career Center.

- **Speaker's Bureau:** speakers are available from the Department of Labor to make presentations on a variety of subjects ranging from Labor Market Information to FMLA guidelines. Topics include:
 - **Economic and Occupational Information:** current and future economic conditions, career development, industry and occupational forecasting.
 - **Safety and Health (OSHA):** individualized safety and health training programs
 - **Wage and Workplace Standards:** wages and hours, youth employment, family leave and other issues
 - **Unemployment Insurance (UI) Tax Division:** information and assistance in preparing quarterly tax returns for unemployment insurance

- **Career Centers:** CT Works/DOL Career Centers are located throughout the state and offer services to job seekers and employers. Career development services are provided at no cost to users, regardless of employment status. An equal opportunity employer with equal opportunity programs, the DOL provides auxiliary aids and services upon request to individuals with disabilities. Services include:
 - Career development specialists to help in job search, including Veterans' Employment Representatives
 - Certified professional resume writers to help job seekers develop a resume
 - Videotapes, publications and software to assist with job search strategies and learning computer programs
 - Internet access for finding a job, posting a resume, researching companies and career advice
 - Use of computers, telephones and fax machines
 - Job search and career transition workshops, including interview techniques
 - Occupational wages and employment outlook
 - Internet access for recruiting employees, researching training programs and labor market information
 - Low-cost, high profile job fairs throughout the State, run to help match employers and job seekers
 - Participation in hiring programs, possibly earning tax credits
 - Videotapes, workshops, publications and software to assist with basic skills training of employees
 - Referral to other state agencies for answers to questions regarding taxes, licensing, state regulations and employer services
 - Information on programs that help businesses expand and update technology
 - Employer registration for Unemployment Insurance (UI) liability and answers to any UI tax questions
 - Economic and labor market data

- **CT Individual Development Account (IDA) Initiative:** IDAs are savings accounts that enable low-income (and low-wealth) families and individuals to combine their own savings with matching public and private funds to purchase a first home, pay for college education or vocational training, start up or expand a business, purchase an automobile to obtain or maintain employment, or pay for a lease deposit on a primary residence. This asset building, anti-poverty strategy helps low-income people move toward greater self-sufficiency by accumulating savings and purchasing long-term assets. The theory behind this approach is that helping people purchase an asset, as opposed to simply increasing their income, provides stability that may allow them to escape the cycle of poverty permanently. The IDA program is a long-term program (3 to 5 years) that requires program participants to save regularly, attend financial education classes, meet with a case manager and attend asset-specific training for the duration the program.
- **Assets for Independence Demonstration Program (AFI)** provides funding for asset-building projects that feature IDAs. The program was authorized by Congress in 1998 to gauge the usefulness of IDAs and other related asset-building strategies as tools to improve the social and economic prospects for very low-income American households. The program is on-going and is funded by annual federal appropriations and substantial financial support from nonfederal sources.

Contact Information: 200 Folly Brook Boulevard, Wethersfield, CT 06109 Ph: (860) 263-6000

DEPARTMENT OF CORRECTION
www.ct.gov/doc

The Department of Correction (DOC) has served and protected the citizens of Connecticut since 1968 by daily ensuring the security of the State's 18 correctional facilities in a manner that is widely viewed as a national model. The mission of DOC is to protect the public, protect staff, and provide safe, secure and humane supervision of offenders with opportunities that support successful [community] reintegration. DOC provides programming, counseling, education and treatment to inmates that they can utilize to improve themselves. DOC provides programs and structured activities with clearly defined behavioral expectations for offenders. The Department's focus is on successful strategies to reduce recidivism and support offenders in returning to their communities.

DOC contracts for approximately 600 halfway house beds throughout the state. These programs assist offenders in the process of reintegrating into society, and may include employment assistance, substance abuse treatment, mental health and housing assistance. The Court Support Services Division supervises approximately 52,000 probationers and, as part of Connecticut's balanced program to alleviate overcrowding in the State's prisons, DOC has developed a major network of Alternative Incarceration Programs. By diverting less serious offenders to community punishment and supervision programs, Connecticut ensures that prison space remains available for more serious offenders.

The Department continues to face the challenges of providing adequate and appropriate risk/need assessment, case planning and pre-release services and intensive supervision and case management once offenders are back in the community. The most critical needs within 72 hours of release are medical services, registration for benefits, supervision compliance and access to appropriate and safe housing. The majority of offenders who violate parole have housing issues, with nearly 50% listing local shelters as their address at the time of parole violation. DOC recognizes that the problems of reentry are not strictly a correction issue or a criminal justice issue but a *community* issue and that creative solutions require collaboration, coordination and partnership with a wide range of state, local, non-profit and community groups.

- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).
- **Halfway Houses Program** includes the Work Release, Substance Abuse and Mental Health programs, and provides 875 beds throughout the state.
- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).
- **Fresh Start:** The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 24 Wolcott Hill Road, Wethersfield, CT 06109 Ph: 860-692-7480

DEPARTMENT OF VETERANS' AFFAIRS
www.ct.gov/ctva

The Department of Veterans Affairs (VA) is responsible for providing assistance to veterans, their eligible spouses and their eligible dependents. Assistance is provided in obtaining benefits as provided for under federal, state and local laws. The VA has an expanded, integrated, and coordinated program of services for Connecticut veterans and their families. Counsel is provided to Connecticut veterans concerning the availability of educational training and retraining facilities, health, medical, rehabilitation, and housing facilities and services;

services for veterans who may have been exposed to herbicide during military action; and VA benefits for nursing home care. The agency also assists in the establishment, preparation, and presentation of claims to rights, benefits or privileges accrued to veterans. The VA employs Veterans' Service Officers across Connecticut to assist veterans in this process and to represent them before the U.S. Department of Veterans' Affairs concerning claims and benefits.

VA programs include:

- **Residential Facility** includes programs for substance abuse, medical, recreational, vocational, education and social work services. The mission of this program is to facilitate a return to independent living for as many veterans as possible.
- **Health Care Facility at the CT Veteran's Home** provides long term care to veterans with chronic and disabling medical conditions including, but not limited, to heart and lung disease, stroke, Parkinson's, Alzheimer's and other dementias. The program also provides hospice care, palliative care and respite care.
- **Veterans Recovery Center** provides a variety of substance abuse services to eligible veterans who have chosen to be clean and sober and whose long term desire is to reintegrate back into the community. The center is designed to assist and support eligible veterans after successful completion of either day or inpatient rehabilitation programs.
- **Office of Advocacy and Assistance** provides assistance to veterans, their eligible spouses and eligible dependents in obtaining veterans benefits under federal, state and local laws.

Contact Information: 287 West Street, Rocky Hill, CT 06067 Ph: 860-529-2571

DEPARTMENT OF SOCIAL SERVICES

www.ct.gov/dss

The Department of Social Services (DSS) serves families and individuals that need assistance in maintaining or achieving their full potential for self-direction, self-reliance, and independent living.

- **Temporary Family Assistance (TFA)** is a program funded by the state and federal government from the Temporary Assistance for Needy Families (TANF) block grant that provides financial assistance to eligible families. The TFA program is designed to enable very poor families to provide basic necessities for their children while they are making the transition from welfare to work as part of the State's Jobs First Program. Many families eligible for TFA are also eligible for food stamps and energy assistance.

- **Preventive Services to Families** provides prevention, intervention and treatment services to individuals and families. Families receive counseling, education, case management, and home management to help reduce conditions of impoverishment or dependency.
- **CONNPACE** (Pharmaceutical Assistance) pays the cost of prescription drugs, after a co-payment per prescription, for people 65 and over and adults with disabilities who receive Social Security benefits. Eligible individuals must not be receiving prescription assistance from any additional source other than a Medicare-endorsed drug discount card. Applicants must be a state resident for at least six months and pay an annual registration fee. Individuals with income below or equal to 135% of the federal poverty level who are enrolled in Medicare Part A or B must obtain a Medicare-endorsed drug discount card.
- **Medicaid (Title XIX)** is a federal/state program administered by DSS. It provides medical coverage for eligible participants. The rules and regulations of the program are extremely complex. Anyone needing help to pay current, future or past medical expenses is encouraged to apply.
- **HUSKY (Health Care for Uninsured Kids and Youth) Program** is a service for all families with children who need health coverage. HUSKY offers a comprehensive healthcare benefit package for Connecticut families with children up to age 19, including the parents or other caretaker relatives of such children.

Elderly Services:

- **Protective Services for the Elderly and the Nursing Homes Ombudsman Programs** provide services to protect people aged 60 and over from abuse, neglect (including self-neglect), and exploitation. Crisis and social work intervention, counseling, safeguarding, advocacy and monitoring are among services provided by social workers after a state ombudsman refers cases. There is no income eligibility for initial referral.
- **Conservator of Person Program** social workers act as conservator designees for income-eligible people over 60 who have been determined by the probate court to be incapable of making personal decisions. This program enables substitute decision-making in areas such as housing and personal medical treatment, and gives the DSS Commissioner legal responsibility for the care and well being of persons eligible for this program.
- **Conservator of Estate Program** staff act as Conservator of Estate for low-income, elderly people who are unable to manage their financial affairs. Conservators are appointed by the Probate Court.
- **Ombudsman Office-Nursing Homes** receives, investigates, and resolves all complaints and problems from or on behalf of nursing home residents affecting their quality of life and care.

- **Ombudsman Office – Protective Services to the Elderly** staff receives and investigates reports of neglect, self-neglect, abuse, and exploitation of persons who are 60 years old or older and living in the community.
- **Statewide Respite Care Program** enables caregivers to receive respite care services for their loved ones with Alzheimer’s disease or related disorders. The program offers caregivers the opportunity to receive an assessment of services needed, have a care plan developed and/or purchase services for the individual with dementia.
- **Retired & Senior Volunteer Program (RSVP)** provides opportunities to persons 55 years of age and older to participate in their communities by sharing their knowledge and skills through meaningful volunteer experience.
- **Senior Community Service Employment Program** offers employment and training opportunities to individuals 55 years of age and over with an income not exceeding 125% of the poverty level. The program attempts to match the older worker’s interests and ability with a position in a community services agency.
- **CHOICES Program** provides health insurance assistance (Medicare, Medicaid, Medicare Supplement Insurance; outreach; information and referral; counseling; and eligibility screening through “One Stop” information and screening for 20 state and federal benefits and/or support programs.
- **Elderly Services Information Line** is a toll-free line established to handle questions concerning programs and services available for persons 60 years of age or older. Callers can speak with trained staff who can provide information about programs for senior citizens in Connecticut.
- **National Family Caregiver Support Program** is designed to support family members who provide care to an elderly family member aged 60 and over, or to grandparents who are age 60 and over and are caring for a child who is 18 years of age and under. Services include information, assistance, counseling, training, respite and supplemental services (these services are provided on a limited basis and vary by region).
- **Medi\$ave** provides education to Medicare beneficiaries in detecting fraud and abuse in the Medicare and Medicaid programs. Through senior volunteer education, the program strives to improve the quality of care and life for all Medicare and Medicaid beneficiaries.
- **Breakthrough to the Aging (Friendly Visitors/Shoppers)** trains volunteers of all ages to serve as Friendly Visitors and Friendly Shoppers to individuals aged 60 and over.
- **Connecticut Home Care Program for Elders** provides funds to assist frail elderly persons to remain living in their homes. The program provides a wide range of home health and non-medical services to

persons age 65 and older who are institutionalized or at risk of institutionalization. Services include adult day health care, home delivered meals, case management and emergency response systems.

- **Connecticut Partnership for Long Term Care** is a state program that works in alliance with the private insurance industry to create an option to help persons meet future long-term care needs without depleting all assets to pay for such care. Under the Connecticut Partnership, private insurance companies competitively sell special long-term care insurance policies that not only offer benefits to pay for long-term care costs, but also offer Medicaid Asset Protection should one ever need to apply to Connecticut's Medicaid Program for assistance.
- **Elderly Health Screening** supports four elderly health screening programs throughout Connecticut. The primary goal of these programs is prevention and early detection of disease. Healthcare education is also provided.
- **Elderly Nutrition Program** funds thirteen (13) projects across the State. These programs serve nutritionally balanced meals to individuals 60 years of age and over and their spouses. (Meals may also be provided to persons with disabilities living in senior housing facilities that have congregate meal sites). The meal sites (Senior Cafes) are located in senior centers, senior housing projects, schools, churches and other community settings. Meals are also delivered to homebound or otherwise isolated older persons.
- **Housing**, living arrangements and the availability of supportive services become increasingly important considerations as older individuals age. Housing options and programs in Connecticut include Assisted Living, Nursing Homes and Continuing Care Retirement Community and Reverse Annuity Mortgage Programs. For more information on these housing options, persons can contact the Elderly Services Division at DSS.
- **Subsidized Assisted Living Demonstration (ALDemo) – Subsidy Program** provides owners/managers of newly developed affordable housing units constructed under the PRIME -ALDemo Program on behalf of low and very low-income elderly residents. That program provides subsidized assisted living services, as defined in section 19-13-D105 of the regulations of Connecticut state agencies. DECD provides rental subsidy certificates for this program.

Housing Assistance:

- **State Rental Assistance Program (RAP)** assists low-income families to afford decent, safe and sanitary housing in the private market. To be eligible, family income may not exceed 50% of the median income for the Connecticut county or metropolitan area in which the family chooses to live. DSS calculates the maximum amount of housing assistance that a family may receive based on family income. A family pays 40% of its

monthly income on rent and utilities, while elderly and disabled families pay 30% of their monthly income.

- **Transitional Rental Assistance Program (T-RAP)** is a rent subsidy program that helps families who have earnings over the Temporary Family Assistance (TFA) Payment Standard, and who are leaving TFA, to afford privately owned rental housing. Families pay 40% of their adjusted monthly income towards their rent and utilities. Eligible families may receive T-RAP assistance for a maximum of twelve months.
- **Emergency Shelters for the Homeless** program includes grants supporting emergency shelters statewide and transitional living programs; emergency shelter/housing placement of families made homeless by natural disaster, fire or eviction; eviction intervention; and social work services to homeless families.
- **Eviction (& Foreclosure) Prevention Program** assists low- and moderate-income residents who are at risk of becoming homeless or losing their homes due to inability to pay their rent or mortgage, and attempts to prevent litigation, eviction, or foreclosure, through assessment, community-based mediation, conflict resolution, and the use of a rent bank.
- **Security Deposit Assistance** helps homeless individuals and families afford to move into rental housing. Qualifying emergency situations include: homelessness or living in a domestic violence shelter, motel or hotel, or temporary residence with friends or relatives during the homeless crisis; eviction; and release from hospital, prison or other institution. Applicants who meet the income limits and other criteria may be eligible for the equivalent of two months' rent. Families that have been selected off of a housing authority's waiting list, to receive a Section 8 Housing Choice Voucher, State Rental Assistance or a Transitional Rental Assistance Program Certificate are also eligible to apply.
- **Section 8 Housing Choice Voucher Program** is federally funded and assists very low-income families in obtaining decent, safe, and sanitary housing. This program provides direct rental subsidies to property owners. The family pays up to 40% of its monthly income on rent and utilities and the rent subsidy covers the remainder of the rent charge by the landlord. Housing subsidized under this program must meet HUD minimum housing quality standards of safety and sanitation. Rental assistance may be used in existing housing, newly constructed units, and in moderately or substantially rehabilitated units.
- **Temporary Rent Subsidy Program (TRSP)** assists a limited number of very low-income families participating in the Jobs First Employment Services (JFES) Program and families that have exhausted their TFA benefits. Families pay 30% of their monthly income on rent and utilities. The rent subsidy is provided for up to 18 months.

- **State Supplement for the Aged, Blind and Disabled (State Supplement)** is designed to supplement assistance received from the federal Supplemental Security Income (SSI) program. Actual receipt of SSI is not required. For example, recipients of a low monthly Social Security benefit, private pension, Veterans' benefits, or limited income from another source may still qualify for the State Supplement.
- **Adult Services** provides home care services to eligible people with disabilities. Social workers coordinate planning and management of services to help clients remain independent in the community. Services include homemaker, housekeeper, chore person, adult companion, day care, and home-delivered meals. Income/asset eligibility applies.
- **Personal Care Assistance** provides grants to people with disabilities to obtain or retain employment. Income eligibility applies.
- **Personal Care Assistance (PCA) Medicaid Waiver Program** allows flexibility in obtaining home care support for those who are receiving Medicaid assistance. Under this program, the individual is responsible for the hiring, training, supervision and payment to the PCA. To apply for this waiver, contact the regional DSS Office to obtain a PCA Waiver Request form.
- **Parent Subsidy Program** provides grants to help families finance the extraordinary expenses of children with disabilities.
- **Traumatic Brain Injury-Related Services** provides funding for placement in rehabilitation facilities or day treatment programs that provide behavior management; care management and home care services for people with traumatic brain injury.
- **Care 4 Kids Program** provides monthly subsidies to eligible families to help them pay for childcare. The program covers children up to 13 years of age (or 18, if the child has special needs) who are in licensed family daycare homes, group daycare homes, and child daycare centers, the child's own home, or in a relative's home. Actual payment is based on the difference between market rate (depending on the age of the child, setting of care, and region of the state) and the actual cost of care, whichever is lower, and a percentage of the family's income. Funding for the Care 4 Kids Program is limited. Interested persons must call DSS for more information including the availability of certificates.
- **Food Stamp Program** is a federal program operated through DSS designed to give low-income households extra money to purchase food.
- **Connecticut Access** is a program developed by DSS to improve health care for the state's Medicaid recipients. Eligible families are asked to choose a managed care health plan. All health plans provide the same basic benefits: diagnostic services, physician services, check-ups, maternity and newborn care, well child care, prescription services, hospital services, urgent care, emergency care, family planning services,

laboratory services, x-ray/imaging, physical therapy, dental care, mental health services, immunizations, vision care, hearing care, osteopathic manipulative therapy, chiropractic services, medical transportation, and addiction services. Participants may go to their primary health care provider's office, a health clinic, or a hospital.

- **Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Additional Low-Income Medicare Beneficiaries Programs** are federal and state funded and provide health care coverage and financial assistance in paying Medicare costs for certain Medicare beneficiaries. The programs are administered by DSS.
- **State Assisted General Assistance (SAGA)** is a state-funded financial and medical assistance program for individuals or households who do not have enough income or resources to meet basic living expenses and who cannot get immediate financial or medical help from other government programs. Cash assistance is limited to individuals who have a temporary or long-term disability. Medical assistance is available to those with limited means without regard to age or disability. The program is administered directly by DSS.
- **Domestic Violence Shelters** program provides a safe haven for victims of family violence and provides non-shelter services including community and organizational information sessions. This is a direct housing program. There is no partner agency for this program.
- **Residences for Persons with AIDS** program provides supportive housing to homeless children and adults with HIV/AIDS. This is a direct housing program. There is no partner agency for this program.
- **Safety Net Program** provides services to TFA clients who lose eligibility because they have not made a good faith effort to find or keep employment and have income below the TFA payment standard. The program also provides assistance with housing expenses. This is a direct housing program. The partner agencies for this program are the Connecticut Council of Family Services Agency and its statewide family services agencies, as well as the Connecticut Association for Community Action.
- **Transitional Living** offers transitional housing with supportive services for a period of 6 to 24 months to homeless individuals and families who are motivated to work for their future, but need the employment, education and self-esteem skills to become self-sufficient and move into permanent housing. The Transitional Living program is a direct housing program. There is no partner agency for this program.
- **USDOE Weatherization Assistance Program** is designed to increase the energy efficiency of buildings owned or occupied by low-income households. This is an indirect housing program. There is no partner agency for this program.

Contact Information: 25 Sigourney Street, Hartford, CT 06106 Ph: (800) 842-1508

OFFICE OF POLICY AND MANAGEMENT
www.ct.gov/opm

The Office of Policy and Management (OPM) functions as the Governor's staff agency and plays a central role in state government, providing the information and analysis used to formulate public policy for the state and assisting state agencies and municipalities in implementing policy decisions on the Governor's behalf. OPM provides the Governor with a global overview of proposed policy initiatives, identifying the full range of financial and policy implications of proposed actions. On the Governor's behalf, OPM analyzes and assesses financial, programmatic and legislative proposals of state agencies, the General Assembly and the federal government.

OPM prepares the Governor's budget proposal and implements and monitors the execution of the budget as adopted by the General Assembly. Through intra- and inter-agency efforts, OPM strengthens and improves the delivery of services to the citizens of Connecticut, and increases the efficiency and effectiveness of state government through integrated process and system improvements.

OPM also administers programs that provide tax relief, financial assistance, and/or grant funds directly to OPM customers. The list of grants and services administered by OPM are grouped by program recipients and/or eligibility requirements as follows:

For Individuals:

- Disabled Tax Relief Program
- Homeowners-Elderly/Disabled (Circuit Breaker) Tax Relief Program
- Homeowners-Elderly/Disabled (Freeze) Tax Relief Program
- Renters-Rebate For Elderly/Disabled Renters Tax Relief Program
- Veterans Additional Exemption Tax Relief Program

For Businesses:

- Commercial Motor Vehicles-Reimbursement of Tax Loss on Exemptions
- Distressed Municipalities-Reimbursement of Tax Loss for Exemptions
- Manufacturing Machinery and Equipment-Reimbursement of Tax Loss on Exemptions

Municipalities/Regional & Non-Profit Organizations/State Agencies:

- Colleges (Private) and General/Free Standing Chronic Disease Hospitals-Payment in Lieu of Taxes
- Computer Assisted Mass Appraisal (CAMA) System Grant
- Housing for Economic Growth (Incentive Housing Zones)
- Local Capital Improvement Program (LoCIP)
- Regional Planning (Grant-in-Aid)
- Small Town Economic Assistance Program (STEAP)

Criminal Justice Programs and Services:

- Connecticut Criminal Justice Information system (CJIS)
- Juvenile Justice and Youth Development Program & Grants
- Justice Statistics Program
- Justice Assistance Grant (JAG)
- Juvenile Justice System
- Leadership, Education and Athletics in Partnership (LEAP)
- National Crime History Improvement Program (NCHIP)
- Neighborhood Youth Centers Program (NYC)
- Offender Based Tracking System (OBTS)
- Police and Youth
- Safe and Drug-Free Schools and Communities (Governor's portion)
- School Attendance
- STOP Violence Against Women Formula Grant Program
- Youth Development

The following is a list of services provided by the OPM:

- Advisory Commission on Intergovernmental Relations (ACIR)
- Audit Reporting Requirements
- Child Poverty Council
- Connecticut Partnership for Long-Term Care Program
- Connecticut State Data Center (SDC) Program
- Energy Services – Small Business, Consumers, State Agencies and Institutions
- Estimates Book – State Formula Grants to Municipalities
- Juvenile Justice System
- Municipal Finance Advisory Commission (MFAC)
- Municipal Retirement Systems Task Force
- Neighborhood Revitalization Zone Program
- Public Investment Community Index Preparation
- Regional Planning Coordination
- Small Town Economic Assistance Program (STEAP)
- Statutes Governing Municipal Planning & Zoning
- Statutes Governing Property Assessment and Taxation
- Telecommunications Services Companies' Tax Liability

Contact Information: 450 Capitol Avenue, Hartford, CT 06106 Ph: (860) 418-6200

CONNECTICUT DEPARTMENT OF PUBLIC SAFETY
www.ct.gov/dps

The Connecticut Department of Public Safety (DPS) is committed to protecting and improving the quality of life for all by providing enforcement, regulatory and scientific services through prevention, education and innovative use of technology. DPS is comprised of three divisions: (1) Connecticut State Police, (2) Fire, Emergency and Building Services, and (3) Scientific Services. The State Police is the largest police department in Connecticut and is the third largest in New England. It is a full service police agency with statutory

responsibility for providing public safety needs to the citizens of Connecticut. DPS promotes cooperative law enforcement efforts between municipal and state police aimed at addressing crime within a targeted area of a community. Many of the initiatives of the Connecticut State Police are based on this “community policing” framework and are designed to deal with violent crime, including gang related criminal activities. Participating cities coordinate the enhanced law enforcement within an expanded plan for community improvement. Community action plans are self-selected at the local level. Examples have included the creation of neighborhood problem-solving committees, graffiti removal programs, removal of slum and blight, business-based programs to deter loitering, enhanced relationships with landlords of problem buildings, park cleanup campaigns, and added recreation and employment opportunities for neighborhood youth.

DPS provides the following services:

- Child Safety Seats
- Accidents Statistics
- Group Seeking Speakers
- Crime Statistics
- Patch Collectors
- Seat Belt Convincer
- Highway Traffic Information
- Victim Services
- Telephone Solicitation
- Connecticut State Police Honor Guard
- Connecticut State Police Auxiliary Force

Contact Information: 1111 Country Club Rd., Middletown, CT 06457 Ph: (860) 685-8190

CONNECTICUT DEVELOPMENT AUTHORITY
www.ctcda.com

The Connecticut Development Authority (CDA) provides debt financing and investment capital and offers business assistance including direct and guaranteed loans that enable and encourage companies to expand and succeed. CDA offers: (1) loans and loan guarantees to businesses in distressed municipalities in order to encourage business development, employment and neighborhood stabilization under URBANK; (2) up-front grants, financing and assistance to transform brownfields industrial sites to economically viable commercial and industrial properties; (3) equity financing and grants to developers of high technology or information technology projects and (4) generous financial and tax incentives to businesses that significantly expand in or relocate to Connecticut.

C. *Related State Agency Task Groups*

THE COMMUNITY MENTAL HEALTH STRATEGY BOARD
www.ct.gov/dmhas/cwp/view.asp?a=2908&q=334682

The Community Mental Health Strategy Board (CMHSB) is a 14 member panel chaired by the Commissioner of DMHAS. This board is charged with developing an investment strategy to address some of the most critical challenges identified by the Governor's Blue Ribbon Commission on Mental Health. CMHSB's primary goals are to: expand access to effective and quality-driven behavioral health care and improve services across a full continuum of care; integrate prevention and early intervention into the behavioral health system, making it an essential part of the continuum of care; and to provide services based on recovery and rehabilitation.

The Supportive Housing Pilots Initiative (PILOTS) Program is a public/private collaborative effort to foster the development of long-term solutions to the housing and service needs of families and individuals, coping with psychiatric disabilities and/or chemical dependency. DMHAS is spearheading PILOTS in partnership with other state agencies including DECD, CHFA, DSS, OPM, Corporation for Supportive Housing (CSH), philanthropic organizations, consumers, family members, and community-based non-profit housing and service providers statewide. The goal of PILOTS is the creation of new housing units over the next five years that link individuals and families with targeted employment and service supports.

As of July, 2001, the Connecticut General Assembly established the Community Mental Health Strategic Fund with \$15 million in state funds to provide for capital development, predevelopment and support services funding for non-profit mental health and substance abuse service agencies to create affordable housing, including transitional and permanent supportive housing options. An additional \$10 million of bonding from DECD was committed for this purpose. The Connecticut General Assembly appropriated new support service funding for PILOTS, authorizing total support service funding in the amount of \$3 million. Subsequent budgetary changes increased the bonding commitment to \$20 million representing a total of \$23 million for new housing.

Connecticut is the only state in the nation investing in the development of supportive housing on a statewide basis. A total of 534 units were provided under the PILOTS program including 221 at 14 existing PILOTS Demonstration Program Sites including housing 90 low-income individuals, who are not DMHAS clients, but are eligible to access services and 313 clients statewide through Phase 1 PILOTS leasing of scattered, existing apartments. Through the Next Steps Supportive Housing initiative to date 14 new supportive housing developments have been funded to provide an additional 287 supportive housing units including 117 units for low-income individuals, who are not DMHAS clients, but are eligible to access services.

NURSING FACILITY TRANSITION STEERING COMMITTEE

This committee oversees the Nursing Facility Transition Grant awarded to Connecticut's Department of Social Services (DSS) and funded by the Centers for Medicare and Medicaid Services (formerly Health Care Financing Authority). DSS has, in turn, contracted with the Connecticut Association of Centers for Independent Living (CIL) to implement the project.

The Nursing Facility Transition Project is a three-year grant with two major goals: (1) to create an effective system of transition for individuals residing in nursing facilities who desire to and are appropriate to live in the community, along with the necessary services and supports to allow individuals to maintain living in a community setting and (2) to demonstrate the effectiveness of the system by assisting one hundred and fifty (150) individuals to transition from nursing facilities to the community.

Consumers make up the majority of the membership of this Committee that will enable people with disabilities, family members and state agency representatives to have a leadership role in the design, development, monitoring and evaluation of the grant. In addition, workgroups include representatives from the Steering Committee and from the broader community to assist with specific aspects of the grant.

REAL CHOICES SYSTEMS CHANGE STEERING COMMITTEE

This Committee oversees the Real Choices Systems Change Grant awarded to Connecticut's Department of Social Services (DSS) and funded by the Centers for Medicare and Medicaid Services (formerly Health Care Financing Authority).

This three-year federal grant will be administered by the A.J. Pappanikou Center and has three primary goals to: (1) build the capacity within the State of Connecticut to support informed decision making, independent living and a meaningful quality of life for persons with disabilities across the life span; (2) assist three communities in Connecticut to become models of support for opportunities and choices for persons with disabilities across the lifespan and (3) provide a template for future statewide system improvements.

The Steering Committee has a majority of members who are consumers and, with DSS, collaborates closely with other "systems change" grants, in particular, the Nursing Facility Transition Grant and the Connect-to-Work Project.

D. Federal Agencies

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT www.hud.gov

The U.S. Department of Housing and Urban Development (HUD) mission is to increase homeownership, support and community development and increase access to affordable housing free from discrimination. HUD-funded programs are administered in Connecticut by the state, municipalities, private nonprofit agencies, and private owners. The current programs include community planning and development, fair housing, healthcare facility loans, lead hazard control, multifamily housing, public housing and single family housing programs. Also available through HUD are Community Development Block Grants, the HOME Program, Connecticut Small Cities Block Grants, Emergency Shelter Housing Grants, and Housing Opportunities for Persons with AIDS Grants.

Contact Information: One Corporate Center, 20 Church Street, 19th Floor, Hartford, CT 06103.

Ph: (860) 240-4800

SOCIAL SECURITY ADMINISTRATION

www.ssa.gov

Social Security Disability Insurance (SSDI) can be paid to disabled persons who are unable to work due to a medically determinable physical or mental impairment which has lasted or can be expected to last for a continuous period of not less than 12 months, or whose disability will result in death. Certain children, adult children with disabilities, widows/widowers may be eligible to collect SSDI from the account of a retired or deceased wage earner. Supplemental Security Income (SSI) is a federal income assistance program for the aged, blind, and disabled. Unlike Social Security, SSI has limits on the amount of money and resources a recipient can have. Recipients may receive both Social Security and Supplemental Security Income, if eligible for both.

FANNIE MAE

www.fanniemae.com

Fannie Mae is a private, shareholder-owned company that works to make sure mortgage money is available for people in communities all across America. Fannie Mae does not loan money directly to homebuyers but works with lenders to make sure they don't run out of mortgage funds so that more people can buy homes. Fannie Mae directs its efforts into increasing the availability and affordability of homeownership for low, moderate, and middle-income Americans. Fannie Mae's American Dream Commitment is a \$2 trillion pledge to increase homeownership rates and serve 18 million targeted American families who traditionally have been underserved by the nation's housing finance industry including minorities, people who live in central cities, senior citizens, immigrants, Americans with special needs, and others. Fannie Mae buys single-family home loans from mortgage bankers, savings and loan associations, commercial banks, credit unions, state and local housing finance agencies and other financial institutions, thereby providing a steady stream of mortgage funds available for lending to America's homebuyers.

Fannie Mae also provides financing for the multifamily housing market throughout the United States. As a leader in the multifamily housing finance industry, Fannie Mae's Affordable Housing and Community Development activities focus on tackling America's toughest housing problems. The mission of Fannie Mae is to tear down barriers, lower costs and increase opportunities for homeownership and affordable rental housing for all Americans.

Contact Information: 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892
Ph: (800) 732-6643

FEDERAL HOME LOAN BANK

www.fhlbanks.com

The Federal Home Loan Bank (FHLB) System is comprised of twelve (12) wholesale banks, the Federal Housing Board which regulates them, and the Office of Finance, which acts as a liaison with Wall Street. Through this cooperative structure, local lenders can extend affordable credit to their

communities. And these communities then have access to more affordable housing and funds for small businesses and community development projects. Since 1989, the FHLBanks have annually contributed 10% of their income or \$10 million, whichever is greater, to the Affordable Housing Program (AHP). This program subsidizes long-term financing for very low-, low- and moderate-income families and has provided over \$3 billion in grants since its inception. In 2007 alone, FHLBanks provided \$318 million for regional housing projects. In addition, FHLBanks have provided over \$50 billion since 1990 through the Community Investment Program (CIP) to fund community and economic development projects and financed 650,000 housing units. The FHLBanks are the largest supporter of Habitat for Humanity affiliates; one in four Habitat homes in the U.S. has received AHP funds.

Contact Information: 2120 L Street NW, Suite #208, Washington, DC 20037 Ph: (888) 941-4405

U.S. DEPARTMENT OF COMMERCE
www.commerce.gov

The Economic Development Administration of the U.S. Department of Commerce provides grants for infrastructure development, local capacity building, and business development to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions.

Contact Information: 1401 Constitution Ave., NW, Washington, DC 20230 Ph: (202) 482-2000

U.S. SMALL BUSINESS ADMINISTRATION
www.sbaonline.sba.gov

Congress created the U.S. Small Business Administration (SBA) in 1953 to help America's entrepreneurs form successful small enterprises. Today, SBA has program offices in every state, the District of Columbia, the Virgin Islands and Puerto Rico. These offices provide financing, training and advocacy for small firms.

Contact Information: 409 3rd Street, SW, Washington, DC 20416 Ph: (888) 827-5722

E. Partners, Organizations and Other Service Providers

CONNECTICUT ASSOCIATION OF REALTORS
www.ctrealtor.com

The mission of the Connecticut Association of REALTORS®, Inc. is to enhance the ability of its members to conduct their business successfully while maintaining the preservation of private property rights. REALTORS® doing certain business with the Department of Housing and Urban Development or other governmental agencies are required by law to design and implement Affirmative Fair Housing Marketing Plans. In the past, these firms have had the

option to adopt the Voluntary Affirmative Marketing in lieu of developing these plans. As a result of a new partnership between the National Association of REALTORS® and HUD, the option of adopting the Voluntary Affirmative Marketing Agreement in lieu of developing an Affirmative Fair Housing Marketing Plan is not allowed. CAR has a model Affirmative Fair Housing Marketing Plan for use by those REALTORS® doing business with HUD or other governmental agencies.

Contact Information: 111 Founders Plaza, Suite 1101, East Hartford, CT 06108-3212
Ph: (800) 335-4862

CONNECTICUT FAIR HOUSING CENTER
ctfairhousing.org

The Connecticut Fair Housing Center is a statewide nonprofit organization whose mission is to ensure that all people have equal access to housing opportunities in Connecticut. The Center provides community education, technical assistance and capacity building in the area of fair housing; provides assistance to individuals pursuing legal rights and remedies related to fair housing; offers fair housing referral and counseling services; promotes community involvement and resource development; conducts research and develops models related to fair housing; investigates complaints through a fair housing testing program to assist people who have experienced housing discrimination; participates in legal actions regarding fair housing; and advocates for policies and programs which expand available housing opportunities for all people.

Contact Information: 221 Main Street, 4th Floor, Hartford, CT 06106 Ph: (888) 247-4401

CONNECTICUT HOUSING COALITION
www.ct-housing.org

The Connecticut Housing Coalition (CHC) represents the broad, vibrant network of community-based, affordable housing activity across the State. The more than 250 member organizations that comprise CHC include nonprofit developers, human service agencies, resident associations and diverse other housing practitioners and activists. The mission of this group is to assert the right of every Connecticut resident to decent and affordable housing.

CHC is the primary communication link for local housing efforts through which organizations and individuals concerned about housing share information and advice. This coalition has played a leading role on issues including financing for affordable housing development and rehabilitation, rental assistance for low-income households, fair housing opportunity, and homelessness prevention. Products of CHC include a quarterly newsletter, periodic action alerts and an annual conference. Services provided include advocacy, community education and networking.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-2943

CONNECTICUT COMMUNITY DEVELOPMENT ASSOCIATION

This statewide association of community development practitioners is a welcomed partner in the training and dissemination of information regarding community development.

FAIR HOUSING ASSOCIATION OF CONNECTICUT

The Fair Housing Association of Connecticut, a non-profit fair housing organization operating within the State of Connecticut, was founded on the premise that those people who have the job of monitoring equal housing opportunity in their own municipality would serve their purpose well by banding together as a group to encourage the development of the fair housing professional.

AMERICANS WITH DISABILITIES ACT COALITION OF CONNECTICUT, INC. www.adacc.net

The Americans with Disabilities Act Coalition of Connecticut (ADACC) was organized in April 1992 to inform Connecticut citizens about the ADA and to foster voluntary compliance with the law. ADACC is the only organization in Connecticut devoted to ADA education and compliance. Through workshops, trainings, ongoing technical assistance, special projects and social action, the Coalition acts as a catalyst for change across Connecticut. Outreach strategies have been developed to ensure minority individuals with disabilities and their families understand the law. An alternative dispute resolution service provides an alternative to litigating ADA disputes.

Specific Services through ADACC include:

- **Information and technical assistance** on the ADA to any member of the public on Tuesdays through Thursdays by calling or e-mailing the office (contact information below)
- **Design and presentation of trainings and workshops** on a variety of ADA-related topics, from the specifics of town requirements to the unique obligations of school systems, the responsibilities of restaurants, health care facilities and other private for-profit and non-profit businesses

Compliance evaluations of public and private entities related to ADA requirements:

- **Communications** through an e-mail newsletter, feature articles and a calendar of events
- **Access Monitor Network** which includes periodic training of community members to act as ADA compliance resources in their own neighborhoods; these two-day trainings focus on Title II (for states and municipalities) and Title III (public accommodations); living in every region of Connecticut, Access Monitors are invaluable local resources for ADA knowledge

- **Artful Access** is an evaluation of cultural facilities in Connecticut to assist them in enhancing the access they offer people with disabilities
- **Lifework: An Employment Preparation Project for Youth** prepares youth with disabilities to enter the workforce; the program is available to high schools across the State
- **Open the Windows! Workshops on Accessible Information Technology** is a series of workshops for students, faculty, “techies” and anyone interested in widening the reach and effectiveness of information technology. The workshops provide information on what makes information technology accessible, how to target problems which limit universal access and federal regulations governing information technology accessibility.
- **Partnership with Democracy Works** to promote voter rights and voter registration with particular emphasis on increasing the participation of minority groups on public boards and commissions
- **Partnership with the Department of Mental Health and Addiction Services (DMHAS)** to implement legislation that will increase access to gynecological services for women with disabilities, develop policy to ensure that procedures are in compliance with patients’ civil rights and produce a directory of accessible providers by providing ADA guidance in all facets of the project

Contact Information: 60-B Weston Street, Hartford, Connecticut 06120 Ph: 860-297-4383

THE CORPORATION FOR INDEPENDENT LIVING

www.cilhomes.org

The Corporation for Independent Living (CIL) is a nonprofit housing development corporation that specializes in the creation of accessible and affordable housing. CIL secures financing and provides construction services to build and maintain quality affordable and barrier free homes so people may live as independently as possible in non-institutional community settings. CIL administers the Loans and Grants for Accessibility program, which is a DECD funded program that provides funds to people with physical or developmental disabilities for the purpose of renovating their homes and creating accessibility. Eligible grant applicants must have an adjusted gross income that is 80 percent or less of the median income for the area in which they reside. Eligible loan applicants must have an adjusted gross income between 80 percent and 150 percent of the median income for the area in which they reside.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-6011

CONNECTICUT COMMISSION ON CULTURE AND TOURISM

www.cultureandtourism.org

Historic Homes Rehabilitation Tax Credit program provides a 30% tax credit for rehabilitation of one to four unit historic buildings in which one unit is owner-occupied. Properties must be in targeted areas. Per unit tax credit cap is \$30,000; annual state fiscal year aggregate tax credit cap is \$3 million. Credit can be used only by corporations with tax liability under C.G.S. chapters 207-212. The Historic Homes Rehabilitation Tax Credit program is a direct housing program. The partner agency for this program is the DRS.

DEPARTMENT OF CONSUMER PROTECTION
www.ct.gov/dcp

Occupational and Professional Licensing program covers Mobile Home Park (MHP). The Occupational and Professional Licensing program is an indirect housing program. There is no partner agency for this program.

Contact Information: 165 Capitol Avenue, Hartford, CT 06106 Ph: (860) 713-6050

FAMILIES UNITED FOR CHILDREN'S MENTAL HEALTH
www.familiesunited.org

Families United for Children's Mental Health is the Connecticut chapter of the Federation of Families for Children's Mental Health. This organization is a statewide support and advocacy group run by and for families of children and youth with emotional, behavioral or mental health needs. Services provided by the organization include individual emotional support, information and referral to mental health and other related services, a newsletter detailing children's mental health issues, and advocacy on behalf of families.

Contact Information: 131 Main Street Ext., Middletown, CT 06457 Ph: (860) 343-7730

CONNECTICUT COUNCIL OF ORGANIZATIONS SERVING THE DEAF, INC.
www.ccosd.org

The Connecticut Council of Organizations Serving the Deaf (CCOSD) has a basic objective to promote and serve the best interests and welfare of all deaf citizens of Connecticut. CCOSD serves as a catalyst for the cooperative efforts and actions of its member organizations including businesses, nonprofit organizations, schools and state agencies.

The goals of CCOSD are:

- **Elimination of socio-economic barriers** which deprive deaf citizens of the traditional American way to opportunity and advancement
- **Elimination of discriminatory practices** which deny deaf citizens the rights to jobs, careers and promotion

- **Protection of legal rights** of deaf citizens through publicity about a deaf citizen's right to a qualified interpreter, as based on the Interpreter Law of 1973
- **Promotion of adult basic education and continuing education programs** for deaf residents as avenues to personal self-enrichment
- **Provision for liaison** between the Connecticut's Commission on Deaf and Hearing Impaired and other state and national organizations serving the deaf to better identify and understand the problems of deaf citizens
- **Provision for sharing information** about deafness and the needs of deaf people
- **Dissemination of general information** about deafness and its problems to the public at large, state agencies and others
- **Coordination of services**, assistance and expertise to its member organizations

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEW ENGLAND

www.creditcounseling.org

The Consumer Credit Counseling Service of Southern New England (CCCS/SNE) is a private, nonprofit counseling agency licensed by Connecticut's Department of Banking and affiliated with the National Foundation for Consumer Credit. CCCS provides confidential counseling, money management and budgeting skills and debt repayment planning assistance.

INFOLINE

www.infoline.org

Infoline is a public/private partnership of United Way and the State of Connecticut. It is an integrated system of help via the telephone, a single source for information about community services, referrals to human services and crisis intervention. Infoline is accessed toll-free from anywhere in Connecticut by simply dialing 2-1-1. This three-digit number went into effect in March of 1999. Connecticut was the first state in the nation to use 2-1-1 statewide. Infoline operates 24 hours a day, 365 days a year. Multilingual caseworkers and TDD access is available. Professional caseworkers help callers with such complex issues as substance abuse, gambling, domestic violence, suicide prevention, financial problems, and information on housing availability in Connecticut. Customized arrangements enable many non-profit agencies to provide after-hours coverage for their clients. Infoline caseworkers screen calls and access agency staff when crisis intervention is necessary.

OTHER SERVICE PROVIDERS

LEGAL ASSISTANCE PROGRAMS provide free civil legal services to income-eligible people, in the form of direct representation in crisis situations, advice, referrals, and legal self-help materials. Assistance is provided in a variety of areas of law including the following: housing, family, special education, entitlements, energy assistance, Medicare, Social Security disability, and the rights of elderly people and people with disabilities. Statewide Legal Services screens cases for all legal assistance programs in the state, providing brief services and advice, community education materials, and where appropriate, referrals to local legal services offices for all non-criminal related matters. Spanish speaking staff are available.

YOUTH SERVICES BUREAUS are found in many towns throughout the state. Each is a municipally based or private nonprofit agency designated as the single agency responsible to plan, coordinate and maintain a network of community services for children, youth and their families. In addition, the agency may either provide or contract for direct services including youth and family counseling, emergency shelter, crisis intervention, youth employment, alternative education, wilderness experiences, and a variety of prevention programs.

AIDS PROJECTS are direct service, community-based organizations staffed largely by volunteers. Although AIDS projects vary, some of the services which may be available include outreach and education, hotlines in English and Spanish, financial support, transportation, group support, case management, meals-on-wheels, housing, and referral to clergy, physicians, lawyers and "buddies." Buddies are volunteers assigned to a person with AIDS to help with errands, transportation, socialization, visitation, and companionship. Group support is provided for people infected with HIV, people with AIDS, and their caregivers through group meetings facilitated by a trained volunteer. Bereavement groups and youth groups are also available.

NORTHEAST UTILITIES/CONNECTICUT NATURAL GAS

Northeast Utilities and Connecticut Natural Gas, in partnership with Yankee Gas Services, the State of Connecticut and local community action agencies, provide a special program through the Weatherization Residential Assistance Partnership, known as WRAP. The program helps low-income customers (either renters or owners) with energy conservation services that: (1) safely lower electric use; (2) reduce a home's heat loss in winter and heat gain in summer; (3) conserve hot water, and (4) provide energy-efficient lighting. The weatherization program is free for eligible customers who use more than 2,000 kilowatt-hours of electricity a year. Households with an income of up to 200% of the federal poverty level qualify.

Connecticut Natural Gas (CNG) has an Insulation and Weatherization Program for residential CNG customers that use natural gas for heat. Customers must be qualified/identified as "hardship." Multi-family buildings are also qualified provided that there are qualified/identified CNG hardship customers residing there. The program is restricted to buildings with 6 apartments or less and units must be heated by natural gas and individually metered. The conservation measures installed under this program include insulation for attics, exterior walls and infiltration and hot water measures. This work is done free of charge for qualified customers. CL&P will provide conservation services primarily for

customers whose annual electric bills exceed 9,500 kilowatt-hours a year (annual bill \$1,000+). These measures include energy efficient lights, hot water heating wrap, low flow showerheads, caulking, and weather-stripping. WRAP applications are sent by CL&P to hardship coded high electric use customers.

HOUSING AUTHORITIES

The State of Connecticut has one hundred housing authorities whose primary mission is to produce and manage affordable housing. They work in conjunction with the State of Connecticut and other local organizations to ensure that affordable housing is available for those who need it. Housing authorities are public entities eligible for many state and federally sponsored funding programs. Within their area of operation, housing authorities are authorized to:

- Prepare, carry out, acquire, lease and operate housing projects
- Provide for construction, reconstruction, improvement, alteration or repair of any housing project
- Demise any dwellings, houses, accommodations, lands, buildings, structures or facilities
- Investigate living, dwelling and housing conditions and the means and methods of improving such conditions
- Determine where slum areas exist or where there is a shortage of decent, safe and sanitary dwelling accommodations for families of low- and moderate-income
- Other duties and obligations related to the provision of housing for low- and moderate-income families

NONPROFIT SPONSORS/PRIVATE SPONSORS

With 169 towns, Connecticut has over 160 nonprofit housing development corporations whose primary objective is the rehabilitation or production of affordable housing, including emergency shelters and transitional living facilities. Larger communities have more than one nonprofit and smaller communities have either a nonprofit or a group working towards the development of a nonprofit through the Connecticut Housing Partnership Program. In the absence of the establishment of a housing authority, a municipality may establish "housing site development agencies" that are also eligible for affordable housing development funding. Nonprofit and municipal developers will be eligible to apply for the nonprofit set-aside. Private sponsors of affordable housing are also numerous and range from very small one or two person organizations to very large multi-state groups. Non-profit housing organizations develop small scale, high quality, affordable housing appropriate to their community settings, leverage a broad range of private financing, and are committed to residential empowerment. The state has a clear commitment to supporting and preserving community-based, non-profit housing development capacity.

COMMUNITY LOAN FUNDS

The major cities of Bridgeport, Hartford, New Haven and Stamford all have community loan funds that help leverage both public and private dollars to produce affordable housing.

REGIONAL PLANNING ORGANIZATIONS

Although no longer based on a county system of government which might promote more regional efforts, Connecticut does have regional planning organizations for each of the 15 planning regions of the state whose mission is to provide technical assistance to towns on their development plans, housing needs assessments, and feasibility studies, as well as recommendations for metropolitan, regional, or inter-municipal arrangements.

F. OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE

Coordination

The consolidated plan must describe the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the metropolitan area in the implementation of its consolidated plan.

Connecticut is comprised of many types of communities. The complimentary nature between proposed services and programs and other, current government programs are determined, in part, by the mission of each service provider in the system. Factors such as the town's current housing infrastructure, the size and expertise of the town's professional staff, access to transportation, and the relative affordability of the town's housing stock, all help determine realistic strategies for a town to pursue. The state's *Analysis of Impediments to Fair Housing Choices (AI)* showed that there is little interest on the part of local officials to diversify their populations by creating, and implementing policies that will allow opportunities for low-income and minority families to live in their communities. During visits and interviews with local officials from the nine selected towns it became clear that most are not aware of the fair housing activities and responsibilities they are required to implement. Therefore, developing a plan to address fair housing, which is as appropriate and useful for urban centers, as it is for rural communities is challenging. The coordination and delivery capabilities described in the ConPlan institutional structure will compliment the State's present efforts to foster coordination of services. Illustrations of these efforts include:

Consolidated Planning Process

As lead agency designated in the *ConPlan* to coordinate and manage the process, DECD is responsible for providing oversight and coordination to the related service providers and the public on HUD-related matters. Consultation with outside individuals and agencies was programmed as a vital part of the *ConPlan* development. Contributors included both public and private, individual and agency, profit and non-profit, local, regional and state entities.

Small Cities/SC/CDBG

The State provides direct guidance to its funding recipients on various program requirements. Technical assistance and monitoring are the primary means of fostering the state's awareness of Small Cities/SC/CDBG program participants

meeting the requirements of the federal SC/CDBG program. These efforts are designed to: (a) achieve SC/CDBG program objectives; (b) increase its capacity to understand and administer all aspects of the Small Cities program in an efficient and effective manner; (c) meets its statutory requirements and certifications; and (d) resolve any problems or issues identified as a result of a review.

Fair Housing Action Plan

Successful implementation of the state *Fair Housing Plan* will require coordination between several state agencies. Connecticut can begin addressing limitations on fair housing choice by achieving the following six objectives (1) providing better training of state employees in the area of fair housing; (2) expanding fair housing outreach and education activities; (3) increasing monitoring and enforcement of fair housing laws and policies; (4) improving the infrastructure necessary for viable diverse communities; (5) increasing the supply of affordable housing; and, (6) increasing the access of racial and ethnic minorities, the disabled and families with children to the existing supply of housing.

COORDINATION BETWEEN AREA SERVICE PROVIDERS

Non-profits

Connecticut has a large network of capable non-profit housing and social service providers, and the State is interested in effecting coordination among these providers and the local government. Toward this end, the state will encourage coordination among these providers. Of particular note is the on-going communication between the State and such organizations in the areas of fair housing, program policy and funding requests. Through these types of working partnerships, the lead agency can ensure that available resources are used to their fullest potential.

Private Sector

As part of the development process for the *Consolidated Plan*, the lead agency has held public hearings and has invited housing and social service providers to discuss the most pressing needs of the community. These hearings have helped bring groups together in an effort to coordinate their resources and efforts.

COORDINATION BETWEEN STATE AND OTHER AGENCIES

Intergovernmental Cooperation

The State has strengthened its efforts to produce and preserve affordable housing within the state through the involvement of state departments and agencies, as well as other agencies at the local, regional, state and federal level. The State will continue to foster relationships with other governmental agencies, as well as neighboring jurisdictions in the furtherance of the goals and objectives for preserving the supply of affordable housing and promoting community development activities as set forth in this Strategic Plan.

COORDINATION

Section 91.315 (j) Coordination

The consolidated plan must provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the preparation of its homeless strategy, the state must describe efforts in addressing the needs of persons that are chronically homeless. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the state and any units of general local government in the implementation of its consolidated plan. With respect to economic development, the state should describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies.

OVERVIEW

The state of Connecticut recognizes that socio-economic and economic issues and challenges must not be viewed in isolation nor can they be adequately and/or appropriately addressed as such. Housing, social services, education, public safety, transportation, public health and economic and community development are all inter-related and intrinsically interconnected. In order to be truly effective and efficiently implemented/executed efforts and activities to address the state's needs must be comprehensive, inclusive and coordinated.

To encourage, promote and ensure that coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies, the state also participates (via membership) in various associations such as the Connecticut Chapter of the National Association of Housing and Redevelopment Officials (CONN-NAHRO), Connecticut Economic Development Association (CEDAS) and Council of State Community Development Agencies (COSCDA)

The state also has in place numerous interagency councils, committees, task forces, commissions and working groups. Examples of some of these groups are as follows:

- **Responsible Growth Interagency Steering Council (E.O. 15)**
The Responsible Growth Interagency Steering Council, established in 2006, is an 8-member council focused on coordinating development policy and capital planning in a way that promotes economic growth and the efficient utilization of state expertise and financial resources without depleting natural resources. Membership of the council includes: the Secretary of the Office of Policy and Management (OPM), and the Commissioners of the departments of Agriculture (DOA), Economic and Community Development (DECD), DEP, Public Health (DPH), and Transportation (DOT), as well as the Executive Directors the Connecticut Housing and Finance Authority (CHFA) and the Connecticut Development Authority (CDA).
- **Neighborhood Revitalization Zone (NRZ) Advisory Board (C.G.S. Sec. 7-608)**
The Neighborhood Revitalization Zone Advisory Board, established in 1998, and chaired by the Secretary of the Office of Policy and Management, is charged with helping to promote neighborhood self-sufficiency and economic development. Voting membership includes: Secretary of OPM; president of the Connecticut Institute of Municipal Studies; the chancellor of the Regional Community-Technical Colleges; heads of those state agencies deemed appropriate by the Secretary of OPM; chief executive officer of a municipality in which a NRZ planning committee

pursuant to chapter 118 of the General Statutes was established on or before July 1, 1998; and one member of each such NRZ planning committee appointed by the municipal chief executive office.

- **Connecticut Housing Finance Authority Board (CHFA) (C.G.S. Sec. 8-244)**

The Connecticut Housing Finance Authority Board, established in 1969, is a 15-member board charged with making housing mortgage loans (via the Connecticut Housing Finance Authority) to alleviate the shortage of housing for low- and moderate income individuals and families. Membership includes: the Commissioner of DECD, the Secretary of OPM, the Banking Commissioner and the State Treasurer, serve ex officio, with the right to vote; seven members to be appointed by the Governor, and four members appointed as follows: One by the president pro tempore of the Senate, one by the speaker of the House of Representatives, one by the minority leader of the Senate and one by the minority leader of the House of Representatives.
- **Housing Advisory Committee (C.G.S. Sec. 8-385)**

The Housing Advisory Committee, established in 1987, and chaired by a gubernatorial appointee, is a 13-member advisory committee established to advise the Governor, the General Assembly, the Commissioner of DECD, and the Connecticut Housing and Finance Authority on matters relating to housing policies and programs. The committee is also tasked with promoting coordination on housing matters among state agencies, monitoring the housing-related activities of the regional planning agencies under chapter 127 of the Connecticut General Statutes, and providing recommendations for housing-related legislation to the Commissioner of DECD, CHFA and the General Assembly. Membership includes: An attorney employed by a legal services agency, a representative of the Connecticut Housing Coalition, a representative of the Connecticut Community Development Association, a representative of an environmental public interest group and a representative of the Connecticut Coalition to End Homelessness, appointed by the Governor; a representative of the Connecticut chapter of the National Association of Housing and Redevelopment Officials and a representative of a Connecticut Banking Trade Association, appointed by the president pro tempore of the Senate; a resident of public housing, appointed by the majority leader of the Senate; a representative of the Home Builders Association of Connecticut, appointed by the minority leader of the Senate; a representative of the Connecticut Conference of Municipalities and a representative of the Connecticut Council of Small Towns, appointed by the speaker of the House of Representatives; a representative of the Connecticut chapter of the American Planning Association, appointed by the majority leader of the House of Representatives and a representative of the Connecticut Association of Realtors, appointed by the minority leader of the House of Representatives. One of the members appointed by the Governor is designated by the Governor to serve as chairperson. The members of the committee serve at the pleasure of the appointing authority. The Commissioner of DECD serves as an ex-officio member of the committee.
- **Mobile Manufactured Home Advisory Council (C.G.S. Sec. 21-84a)**

The Mobile Manufactured Home Advisory Council, established in 1983, functions administratively within the Department of Consumer Protection (DCP), and advises the department on issues related to mobile manufactured homes and how to promote mobile manufactured homes as affordable, decent, safe and sanitary

housing. Membership includes the following representatives or their appointee (number of appointments as indicated in parenthesis): Gubernatorial appointments: (1) member of the Connecticut Real Estate Commission, (1) employee of the department of DECD, (1) employee of CHFA, (1) senior citizen who is either a resident of a mobile manufactured home park or a representative of other senior citizens who reside in mobile manufactured home parks and who are chosen from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance or its successor, if such organization or successor exists, (1) representative of the Housing Advisory Committee, (1) town planner, (1) representative of the banking industry, (1) mobile manufactured home park owner, and (1) mobile manufactured home park tenant or representatives of such tenants. Appointments by the President Pro Tempore of the Senate: (1) mobile manufactured home park tenant or representatives of such tenants. Appointment by the House speaker: (1) attorney-at-law specializing in mobile manufactured home matters. Appointment by Senate majority leader: (1) mobile manufactured home park tenant or representatives of such tenants. Appointment by House majority leader: (1) representative of the mobile manufactured home industry (from a list submitted to the appointing authorities by the Connecticut Manufactured Housing Association or its successor, if such organization or successor exists). Appointment by the minority leader of the Senate: (1) mobile manufactured home park owner. Appointment by the House minority leader: (1) mobile manufactured home park owner. The mobile manufactured home park tenants or representatives of such tenants, each from different geographic areas of the state selected from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance or its successor, if such organization or successor exists. The mobile manufactured home park owners are each selected from different geographic areas of the state from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance.

- **Interagency Council on Supportive Housing and Homeless (E.O. 34)**
The Interagency Council on Supportive Housing was established in 2004, and is co-chaired by the Secretary of OPM and the Director of the Office of Workforce Competitiveness. The Council was established to develop and implement strategies and solutions to address the problems associated with homelessness, including the development of supportive housing options and reducing inappropriate use of emergency health care, shelter, chemical dependency, corrections, foster care, and similar services. The Council also addresses improving the health, employability, self-sufficiency, and other social outcomes for individuals and families experiencing homelessness. Membership includes the Commissioners of the departments of Children and Families (DCF), Correction (DOC), DECD, Mental Health and Addictive Services (DMHAS), DPH, Social Services (DSS), and Veterans Affairs, the Secretary of OPM or his designee, the Director of the Office of Workforce Competitiveness, and the Executive Director of CHFA. (Also includes a representative of the office of the Governor)
- **Community Mental Health Strategy Board (C.G.S. Sec. 17a-485b)**
The Community Mental Health Strategy Board, established in 2001, is a 19-member board chaired by the Commissioner of DMHAS whose charge is to improve assistance, expand access, integrate prevention, early intervention, recovery and rehabilitation services to adults and children or youth with mental illness. Membership includes: The voting members of the board are appointed as follows:

Two members by the Governor; two members by the president pro tempore of the Senate; two members by the speaker of the House of Representatives; one member by the majority leader of the Senate; one member by the majority leader of the House of Representatives; two members by the minority leader of the Senate; two members by the minority leader of the House of Representatives; the Commissioner of Children and Families; and the Commissioner of Mental Health and Addiction Services who also serves as chairperson. The Secretary of OPM, the Chief Court Administrator and the Commissioners of DOC, DECD, Education (SDE), DPH, and DSS, or their designees, serve as nonvoting ex-officio members of the board.

- **Commission on Aging (COA)** (C.G.S. Sec. 17b-420)

The Commission on Aging, established in 1993, is a 23-member (17-voting, 16-ex-officio) commission, established in 1993, whose chair is elected by the Commission and is charged with serving as an independent advocate for the elderly. The Commission works to improve public policies on access to and issues of concern to older adult including but not limited to health care, long-term care, transportation, financial security, housing, employment, legal assistance, and economic security. Seventeen voting members knowledgeable about areas of interest relating to the elderly are appointed (number of appointees indicated in parentheses) by the following: Governor (5), president pro tempore of the Senate (2), speaker of the House of Representatives (2), majority leaders of the Senate (2) and the House of Representatives (2), minority leaders of the Senate (2) and the House of Representatives (2). Ex-officio nonvoting members include: chairpersons and ranking members of the joint standing committee of the General Assembly having cognizance of matters relating to human services, chairpersons and ranking members of the select committee of the General Assembly having cognizance of matters relating to aging, Commissioners from the departments of Developmental Services (DDS), DECD, Insurance, Labor (DOL), DMHAS, DPH, DSS, and Transportation (DOT).
- **Long Term Care Planning Committee** (C.G.S. Sec. 17b-337)

The Long Term Care Planning Committee, established in 1998, is a 12 member commission created to establish a plan for a long-term care system for all persons in need of long-term care, to coordinate policy development, exchange information on long-term care issues, and promote consumer-directed care and provisions to support care-giving by family and other informal caregivers, and study issues relative to long-term within available appropriations. Membership includes: The chairpersons and ranking members of the joint standing and select committees of the General Assembly having cognizance of matters relating to human services, public health, elderly services and long-term care; the Commissioner of Social Services, or the commissioner's designee; one member of OPM appointed by the Secretary of the OPM; one member from the Department of Social Services appointed by the Commissioner of Social Services; one member from the DPH appointed by the Commissioner of DPH; one member from the DECD appointed by the Commissioner of DECD; one member from the Office of Health Care Access appointed by the Commissioner of Health Care Access; one member from the Department of Developmental Services appointed by the Commissioner of Developmental Services; one member from the Department of Mental Health and Addiction Services appointed by the Commissioner of Mental Health and Addiction Services; one member from the Department of Transportation appointed by the Commissioner of Transportation; one member from the Department of Children and Families

appointed by the Commissioner of Children and Families; and the executive director of the Office of Protection and Advocacy for Persons with Disabilities or the executive director's designee.

- **Child Poverty and Prevention Council (C.G.S. Sec. 4-67x)**

The Child Poverty and Prevention Council, established in 2004, is a 21-member council chaired by the Secretary of the OPM whose charge is to reduce the number of Connecticut children in poverty by 50% by 2014. The council prepared a 10-year strategic plan that outlines measures and actions designed to meet the Council's goal. The Council also works to coordinate the efforts of its constituent members with regard to children in poverty and issues related to such. Membership includes the following: Secretary of OPM, president pro tempore of the Senate, speaker of the House of Representatives, minority leaders of the Senate and of the House of Representatives, the Commissioners of DCF, DOC, Developmental Services (DDS), DECD, SDE, DOL, DMHAS, DPH, DSS, Transportation (DOT), Health Care Access, the Chief Court Administrator, the chairperson of the Board of Governors of Higher Education, the Child Advocate, the chairperson of the Children's Trust Fund, and the executive directors of the Commission on Children and the Commission on Human Rights and Opportunities (CHRO).
- **Child Day Care Council (C.G.S. Sec. 17b-748)**

The Child Day Care Council, established in 1991, is a 21-member council chaired by a gubernatorial appointee whose charge is to advise the Department of Social Services to improve access to child day care services. The Council developed a statewide plan pursuant to the Child Care Development and Improvement Act of 1990. Membership includes: Representatives from community action programs; early education; AFL-CIO-AFSCME 1303-036; family day care providers; center-based child day care provider; parents with children enrolled in day care; representative from the Commission on Children; parents with children enrolled in day care; Connecticut Association for the Education of Young Children; American Academy of Pediatric Physicians; representative of higher education with program in early childhood education; the Permanent Commission on the Status of Women (PCSW); United Way/INFOLINE; an advocacy group concerned with young children and their families; and a representative from the Connecticut Business & Industry Association (CBIA). Commissioners of DCF, DECD, (department of) Education (SDE), DPH, and DSS serve as ex-officio members.
- **Connecticut Energy Advisory Board (CEAB) (C.G.S. Sec. 16a-3)**

The Connecticut Energy Advisory Board, established in 1974, is a 15-member board charged with representing the State at regional energy system planning at the ISO-NE, to participate in energy forecast proceedings. It is also charged with preparing an annual energy plan designed to further the State's energy, environmental, and economic development objectives, encourage and facilitate competing market-based energy solutions, and provide the opportunity to review multiple energy solutions simultaneously. Membership includes: the Commissioner of DEP, the chairperson of the Public Utilities Control Authority (DPUC), the Commissioner of DOT, the Consumer Counsel, the Commissioner of DOA, and the Secretary of OPM, or their respective designees. The Governor appoints a representative of an environmental organization knowledgeable in energy efficiency programs, a representative of a consumer advocacy organization and a representative of a state-wide business association. The president pro tempore of the Senate appoints a representative of a

chamber of commerce, a representative of a state-wide manufacturing association and a member of the public considered to be an expert in electricity, generation, procurement or conservation programs. The speaker of the House of Representatives appoints a representative of low-income ratepayers, a representative of state residents, in general, with expertise in energy issues and a member of the public considered to be an expert in electricity, generation, procurement or conservation programs.

- **State Economic Development Advisory Board** (C.G.S. Sec. 32-4b)
The State Economic Development Advisory Board, established in 1993, exists to advise the Commissioner of DECD with regard to the agency's economic development programs, its business recruitment, expansion and retention activities, and its marketing strategies. Membership includes: Commissioner of DECD, and an unspecified number of other state, regional and municipal officials, and executives of Connecticut utilities, other major industries and nonprofit organizations.
- **Small Business Advisory Council** (C.G.S. Sec. 32-96)
The Small Business Advisory Council, established in 1984, is an 11-person Council, charged with raising issues of concern to the creation and expansion of small business; and reviewing appropriate DECD programs and offering recommendations for the improvement of services to small businesses; and keeping the DECD abreast of significant issues and trends in small business, is housed within the DECD. Membership includes: The Commissioner of DECD or a designee; the chairmen of the joint standing committee of the General Assembly having cognizance of matters relating to economic development, or their designees; and from among individuals with knowledge and experience related to small businesses, the Governor appoints four such persons, and the president pro tempore of the Senate, the minority leader of the Senate, the speaker of the House of Representatives and the minority leader of the House of Representatives each appoint one person of such knowledge and experience.
- **Small Business Incubator Advisory Committee** (C.G.S. Sec. 32-356)
The Small Business Incubator Advisory Committee, established in 2007, was created to advise the state's Small Business Incubator program. Membership includes: one Governor appointee; two members with experience in the field of technology transfer and commercialization appointed by the speaker of the House of Representatives; two members with experience in new product and market development appointed by the president pro tempore of the Senate; one member to be appointed by the majority leader of the Senate; one member to be appointed by the majority leader of the House of Representatives; one member with experience in seed and early stage capital investment appointed by the minority leader of the House of Representatives; and one member with experience in seed and early stage capital investment appointed by the minority leader of the Senate. The commissioner of the department of DECD and the executive directors of both the CDA and of the Connecticut Innovations (CI), serve as ex-officio nonvoting members or their designees.
- **Advisory Committee on Regional-Vocational Technical High Schools** (C.G.S. Sec. 10-95h)
The Advisory Committee on Regional-Vocational Technical High Schools, established in 1988, is a 19-member Committee that advises the State Board of Education with regard to identifying existing and emerging workforce needs and

trade technology programs for the state's vocational-technical school system so that students will develop the necessary communication, leadership, teamwork, problem solving skills and expertise within given trades. Membership includes (number of appointments in parenthesis): The commissioners or their respective designees for the state departments of SDE, DOL, DECD, a representative of the Office of Workforce Competitiveness; the chairperson of the State Board of Education, or the chairperson's designee; and the co-chair persons and ranking members of the joint standing committee of the General Assembly having cognizance of matters relating to education. Appointments by the Speaker of the House: (2) representatives of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with five hundred or more full-time employees. Appointments by the President Pro Tempore of the Senate: (1) representative of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with five hundred or more full-time employees, and (1) teacher in the regional vocational-technical school system. Representatives of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with more than fifty, but fewer than five hundred full-time employees, appointed as follows: Senate majority leader (1), House majority leader (1), House minority leader (1). Representatives of business, holding the title of Chief Executive Office, president, Chief Operations Office, or the equivalents thereof, drawn from key industry, service and manufacturing firms with fifty or fewer full-time employees, appointed as follows: by the Governor (2), Senate minority leader (1).

LOW-INCOME HOUSING TAX CREDIT USE

Section 91.315 (k) Low-Income Housing Tax Credit Use

“The consolidated plan must describe the strategy to coordinate the Low-income housing tax credit with the development of housing that is affordable to low-income and moderate-income families.”

Overview

The Connecticut Housing Finance Authority (CHFA) administers the federal Low-Income Housing Tax Credit (LIHTC) program for housing developments in the state of Connecticut. The LIHTC program is contained within § 42 of the Internal Revenue Code (26 U.S.C. § 42) as a tax incentive program to stimulate investment in affordable housing.

The LIHTC program provides incentives for developers to acquire, rehabilitate and or build low- or mixed-income housing through the allocation of federal tax credits that can be used to reduce a project’s federal taxes or sold to corporations or investor groups to raise equity for a project. The credits are purchased at a discount and represent a dollar-for-dollar reduction of tax liability.

In Connecticut, the LIHTC program plays a vital role in the creation and preservation of affordable rental housing by increasing the funding available to eligible projects that best meet the state’s goals and requirements for affordable housing.

Low-Income Housing Tax Credit Strategy

CHFA works with and supports the DECD in the development of the Consolidated Plan. CHFA develops the Low-Income Housing Tax Credit Qualified Allocation Plan (QAP) in light of the needs assessment and market analysis of the Consolidated Plan as well as its strategies. CHFA consults with the Department when amending the QAP and the Commissioner of the DECD is a member of the CHFA Board which approves the QAP

MONITORING AND COMPLIANCE

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT MONITORING

The following describes the standards and procedures that the Department of Economic and Community Development (DECD) uses to monitor activities carried out in furtherance of Connecticut's consolidated plan and used to ensure compliance with requirements of the SC/CDBG and Home programs.

DECD monitors recipients' compliance to program requirements in accordance with 24 CFR 92.508 and 24 CFR 570.492 for the HOME and SC/CDBG programs respectively. Recipients are made aware of the compliance requirements associated with their respective projects in advance of accepting a contract for funding with DECD.

SMALL CITIES MONITORING

DECD performs monitoring to ensure that funds are being spent correctly and in compliance with federal regulations. Each grant must be monitored on-site at least once prior to closeout. DECD monitors program compliance and financial compliance with federal regulatory mandates. The on-site monitoring visit and the desk reviews are mechanisms used for in-depth investigation and overall assessments. Quarterly financial reports are required for all grant recipients.

Grant subrecipients of federal funds are also monitored for compliance with Single Audit, OMB Circulars, and contractual financial requirements. In-depth financial monitoring and technical assistance are provided to improve financial accountability and fiscal responsibility. DECD staff will provide follow-up if it is deemed necessary.

HOME MONITORING

All recipients are required to submit quarterly status reports to the Office of Housing Finance (OHF) on their projects. DECD conducts site inspections with grantees, as warranted. Site inspections may include, but not be limited to, a review of the rent structure, utility allowance, yearly re-certification of income, verification of income and review of resident folders. DECD staff will provide follow-up if it is deemed necessary.

Six months prior to expected project completion OHF staff coordinates with agency audit staff in scheduling of the Pre-Occupancy monitoring visit. After project completion, DECD's Compliance Manual is used through the affordability period.

DEPARTMENT OF SOCIAL SERVICES MONITORING

The following describes the standards and procedures that Department of Social Services (DSS) will use to monitor activities carried out in furtherance of Connecticut's consolidated plan and will be used to ensure compliance with the requirements of ESG and HOPWA programs.

ESG MONITORING

The DSS Grants and Contract staff monitor ESG programs using a tool developed by DSS which, in a comprehensive manner, reviews each program's Administration, Personnel Policies and Procedures, Accounting, Budgeting, Reporting, Program Services, Goals and Objectives, Outcomes and Measures,

Contractor's Self-Evaluation Process, and Quality Assurance/Licensure Compliance. After all phases of the program have been evaluated, the Staff Representative will write up any areas of concern with whatever follow-up is needed. DSS staff will provide follow-up if it is deemed necessary.

HOPWA MONITORING

HOPWA contracts are handled a little differently than ESG. In addition to the above review, a coordinated effort between DSS staff representatives and the staff of the Connecticut AIDS Residence Coalition (CARC) perform a "Standards of Care" review and HOPWA monitoring requirements.

The Standards of Care is a comprehensive tool first produced in 1992 and carefully reviewed and updated twice since then. The philosophy behind this tool's development and use is the belief that all people have a right to safe, affordable, accessible, and permanent housing that enhances their quality of life. The Standards of Care was developed by the Standards Committee of CARC to describe the best practices of operating supportive residential programs for people living with HIV/AIDS. The Standards of Care describes four categories of programs including Shelter, Transitional Living, Independent Living, and Supportive Living.

The Standards of Care address: resident eligibility, screening potential residents, staffing, and policies and procedures. These guidelines offer a detailed description of programs in establishing and running a residence.

The Standards of Care are a tool to assure the quality of programs by setting down guidelines for services, health and safety, and general management. A dual-committee of DSS staff representatives along with consultants hired by CARC use this tool to identify programs' strengths and weaknesses, highlight their best practices, and develop a framework, timeline, and process for technical assistance to correct deficiencies.

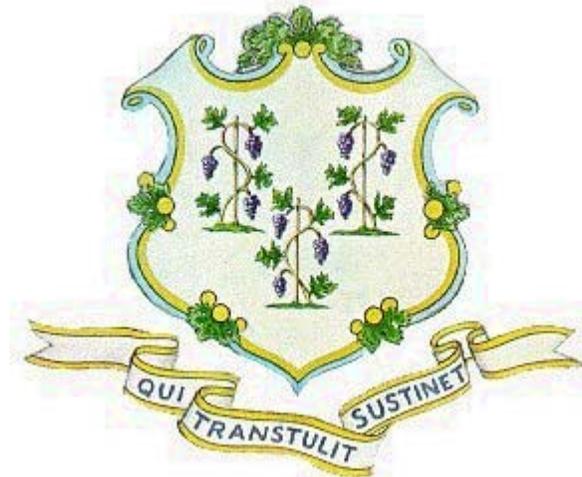
Standards of Care review includes the following four main sections:

- I. **Pass/Fail Standards of case management services**, intake/assessment, follow-up, development and implementation of service plan, referral, and tracking, referral and releases of information leaving the program and closing resident files...
- II. **Client and intake services**, eligibility criteria for admission, terms and procedures for discharging, communication system, written policy for term care of residents/resident manual, policies and procedures manual for staff...
- III. **Health and Safety**, facility, sanitation, food services license, annual testing for TB and Hepatitis B&C, education on health issues...
- IV. **Administration**, record keeping, policy on confidentiality, personnel/employee handbook, insurance coverage, grievance policy and procedure...

**State of Connecticut
2010-2011 Action Plan**



**For
Housing and Community Development**



submitted to the
U.S. Department of Housing and Urban Development

by the
State of Connecticut

July 16, 2010

**State of Connecticut
2010-2011 Action Plan for Housing and Community Development
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I. Executive Summary

A. Overview

This annual Action Plan is the first Action Plan under the State of Connecticut's 2010-15 Consolidated Plan for Housing and Community Development (ConPlan), a five-year plan addressing Connecticut's housing and community development needs. The state submits the ConPlan to the U.S. Department of Housing and Urban Development (HUD) in order to be eligible to apply for funding under the HOME Investment Partnerships (HOME), Small Cities Community Development Block Grant (SC/CDBG), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) Programs. The program year for the annual Action Plan is based on the state fiscal year, which is July 1 - June 30. The 2010-2011 Action Plan is for the state fiscal year of July 1, 2010, to June 30, 2011.

For the purpose of clarity in this document, all future references to Fiscal Year (FY) will mean the State Fiscal Year/Program Year as well as the Federal Fiscal Year.

This Action Plan provides a plan for expending FY 2010-11¹ funds for the following programs:

Small Cities Community Development Block Grant (SC/CDBG)	\$ 14,692,943
HOME Investment Partnerships (HOME)	\$ 13,342,837
Emergency Shelter Grants (ESG)	\$ 1,165,370
Housing Opportunities for Persons with AIDS (HOPWA)	\$ 286,319

This document provides information on:

- Resources: Funding sources available to address the state's needs and objectives;
- Activities: Method for distributing funds for activities that address needs and objectives;
- Geographic Distribution: Geographic areas to which the state will direct assistance;
- Homeless and Special Needs Activities: Plans to address homelessness and assist persons with special needs;
- Other Actions: Strategies to address underserved populations, foster and maintain affordable housing, remove barriers, and assist families in poverty;
- Summary of Public Comments: Comments made on the Action Plan and Department of Economic and Community Development (DECD) and/or Department of Social Services (DSS) responses;
- Applications for Assistance: HUD Form SF-424 for the HOME, SC/CDBG, ESG, and HOPWA programs; and
- Certifications: General and program specific certifications as required by HUD.

B. Performance

The ConPlan is a five-year strategic plan that describes the housing needs of extremely low-, low- and moderate-income residents, examines the housing market, outlines strategies to meet the needs and lists all resources available to implement those strategies, and outlines goals, objectives and measures. The ConPlan sets a unified

¹ Please note that the funding amounts represented for each program are subject to congressional/federal action, which could affect an increase, reduction or elimination of the funding amounts noted.

vision, long-term strategies and short-term action steps to meet priority needs. The annual Action Plan is the annual implementation plan for the goals, objectives and strategies outlined in the state's ConPlan. The Action Plan describes how the state will use allocated funds for the four federal CPD formula grant programs governed by the ConPlan for a given FY.

The Consolidated Annual Performance Evaluation Report (CAPER) is the annual report to HUD that details the progress the DECD and DSS has made in carrying out the ConPlan and the annual Action Plan. The CAPER describes resources made available, the investment of those resources, the amount and source of leveraged funds, the source and use of program income, geographic distribution and location of investments, and the number of families and persons assisted and actions taken to affirmatively further fair housing. The CAPER is due within 90 days after the end of the state's FY (July 1 - June 30). Therefore, performance data for the FY 2009-10 will not be available until the submission of the State's 2009-10 CAPER in September 2010. Once submitted to HUD, the 2009-10 CAPER will be posted to the DECD web site.

Summary of funding for FY 2009-10:

Small Cities Community Development Block Grant (SC/CDBG)	\$	13,532,318
HOME Investment Partnerships (HOME)	\$	13,358,763
Emergency Shelter Grants (ESG)	\$	1,159,765
Housing Opportunities for Persons with AIDS (HOPWA)	\$	268,902

C. Objectives and Outcomes

In this plan, we have outlined the state's proposed accomplishments for FY 2010-11 based on the performance measurement system presented in the 2010-15 ConPlan, which is consistent with HUD's Notice of Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs published in the Federal Register on March 7, 2006. The actual outcomes for proposed accomplishments appearing in this Action Plan will be reported on in the 2010-11 CAPER.

D. Citizen Participation

In accordance with Connecticut's Citizen Participation Plan, DECD solicited public input in developing the 2010-11 Action Plan. Two public hearings to gather public input and concerns on housing and community development needs throughout the state were held by DECD in Rocky Hill on October 5, 2009, and in Hamden on October 8, 2009. A legal notice was published announcing the public hearings. The legal notice and related documents were available on DECD's website.

DECD also solicited input on the draft 2010-11 Action Plan through a 30-day public comment period from April 30, 2010 to June 1, 2010. DECD held three public hearings on the draft 2010-11 Action Plan in Hartford on May 13, 2010, in Bridgeport on May 14, 2010, and in Coventry on May 18, 2010. A legal notice was published announcing the public hearings and comment period. The legal notice and related documents were available on DECD's website.

DECD notified all 169 municipal chief elected officials about the dates, times and locations of all the public hearings and of the timing of the 30 day commentary period. The state's Regional Planning Organizations were forwarded a copy of the legal notices and asked to post them on their web sites. DECD also submitted the draft Action Plan

and public hearing/public commentary schedule to members of the state legislature who sit on committees of cognizance over matters related to housing, economic and community development and state finances. In accordance with Connecticut General Statutes Section 4-28b, the Joint Standing Committees of Connecticut's General Assembly, met on June 30, 2010 to review the Small Cities Community Development Block Grant Allocation Plan.

E. Other Outreach

There are other ways in which DECD/DSS gathers information and input on what Connecticut needs to consider in developing the Action Plan. For example, there are meetings of approximately 70 state boards and commissions that the Commissioner of DECD and various staff (on behalf of the Commissioner) attend. These groups focus on economic development, mental health, other social service issues, and transportation, etc., and DECD is invited to attend because of the link to housing and community development. The exchange of ideas and feedback on the state's efforts around affordable housing (for example, supportive housing), as well as innovative thinking and programming, are often a result of the connections with these focus groups.

DECD's SC/CDBG Program staff provided outreach during FY 2008-09 by conducting the following workshops for program applicants including: Application Workshop and Fair Housing/Civil Rights. In addition, significant technical assistance was made available to grantees regarding the department's SC/CDBG Program competitive application funding process.

DECD's HOME Program staff provided outreach during FY 2008-09 through the following workshops: Community Housing Development Organization (CHDO) Recertification, and Fair Housing. HOME Program staff, conducted training workshops on the new "Consolidated Application" for DECD and CHFA funds during FY 2008-09.

II. Introduction

The Annual Action Plan updates the State of Connecticut's 2010-15 Consolidated Plan for Housing and Community Development (ConPlan), a five-year plan addressing Connecticut's housing and community development needs. The state submits the ConPlan to the U.S. Department of Housing and Urban Development (HUD) in order to be eligible to apply for federal funds under the HOME Investment Partnerships (HOME), Small Cities Community Development Block Grant (SC/CDBG), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This annual Action Plan covers FY 2010-11 from July 1, 2010 to June 30, 2011.

References to sections of the ConPlan are made throughout this document. Not all of these sections are duplicated here. Copies of the ConPlan are available from the Connecticut Department of Economic and Community Development (DECD), Office of Strategy and Policy. A copy of both the 2010-15 ConPlan and this Action Plan can be viewed or downloaded by visiting DECD's web site at www.decd.org.

The activities, programs and resources discussed in this Action Plan will be administered by various agencies including the Departments of Economic and Community Development (DECD), Social Services (DSS), Mental Health and Addiction Services (DMHAS), and the Connecticut Housing Finance Authority (CHFA).

The Action Plan includes the following sections in accordance with federal regulations:

- Resources: Funding sources available to address the state's needs and objectives;
- Activities: Method for distributing funds for activities that address needs and objectives;
- Geographic Distribution: Geographic areas to which the state will direct assistance;
- Homeless and Special Needs Activities: Plans to address homelessness and assist persons with special needs;
- Other Actions: Strategies to address underserved populations, foster and maintain affordable housing, remove barriers, and assist families in poverty;
- Summary of Public Comments: Comments made on the Action Plan and DECD and/or DSS responses;
- Applications for Assistance: HUD Form SF-424 for the HOME, SC/CDBG, ESG, and HOPWA Programs; and
- Certifications: General and program specific certifications as required by HUD.

III. Citizen Participation

DECD held two public hearings to elicit input into the development of the state's 2010-11 Action Plan for Housing and Community Development: in Rocky Hill on October 5, 2009, and in Hamden on October 8, 2009. A legal notice announcing these public hearings was published in seven newspapers around the state including one in Spanish. The legal notice and copies of past Action Plans, ConPlans and PERs were also available on the DECD web site. The public hearings were spread out geographically so that persons from any area of the state could attend to provide their views on the development of this plan.

On April 30, 2010, DECD began the 30-day public comment period on the draft Action Plan. The public comment period concluded on June 1, 2010. DECD held three additional public hearings: in Hartford on May 13, 2010, in Bridgeport on May 14, 2010, and in Coventry on May 18, 2010. A legal notice announcing the public comment period and the public hearings was published in seven newspapers around the state including one in Spanish. The legal notice and a copy of the draft Action Plan were posted on the DECD web site. Copies of past Action Plans, ConPlans and CAPERs were also available on the DECD web site. The public hearings were spread out geographically so that persons from any area of the state could attend to provide their views on the draft of this plan, written comments were also encouraged.

The municipal chief elected officials of all 169 municipalities in the state received a Department Notice informing them of all the public hearings and the comment period. A copy of the legal notices were also forwarded to the Regional Planning Organizations and they were asked to post them to their web sites. DECD also submitted, via e-mail, a copy of the legal notice announcing the public comment period and public hearings as well as a copy of the draft Action Plan to members of the State Legislature's Appropriations Committee, Commerce Committee, Planning and Development Committee, and the Chairs of the Housing Sub-Committee. In accordance with Connecticut General Statutes Section 4-28b, the Joint Standing Committees of Connecticut's General Assembly, met on June 30, 2010 to review the Small Cities Community Development Block Grant Allocation Plan.

Outline of Activity for Public Hearings/Public Comment:

- October 5, 2009, Public Hearing: No one attended this hearing. No comments were received.
- October 8, 2009, Public Hearing: Eight people attended this hearing; four provided comment.
- Written Comments received during the development of the 2010-11 Action Plan: Ten entities/persons provided written comment during the development of the 2010-11 Action Plan.
- May 13, 2010, Public Hearing: Two persons attended this hearing and one provided comment.
- May 14, 2010, Public Hearing: No one attended this hearing. No comments were received.

- May 18, 2010, Public Hearing: Two persons attended this hearing and one provided comment.
- April 30, 2010 through June 1, 2010, Public Comment Period: Thirty entities/persons provided written comment during the 30 day public comment period on the draft 2010-11 Action Plan.
- The Small Cities Community Development Block Grant Allocation Plan was approved with modifications, on June 30, 2010, in accordance with Connecticut General Statutes Section 4-28b, by the Joint Standing Committees of Connecticut's General Assembly having cognizance over such matters.

For more detail regarding the Citizen Participation process refer to the Appendix section of this document. For supporting documentation refer to the Attachment section of this document.

A. Other Outreach

There are other ways in which DECD/DSS gathers information and input on what Connecticut needs to consider when developing affordable housing. For example, there are meetings of approximately 70 state boards and commissions that the Commissioner of DECD and various staff (on behalf of the Commissioner) attend. These groups focus on economic development, mental health, other social service issues, and transportation; DECD is invited to attend because of the link to housing and community development. The exchange of ideas and feedback on the state's efforts around affordable housing (for example, supportive housing), as well as innovative thinking and programming, are often a result of the connections with these groups.

DECD's SC/CDBG Program staff provided outreach during FY 2008-09 by conducting the following workshops for program applicants: Application Workshop and Fair Housing/Civil Rights. In addition, significant technical assistance was made available to grantees regarding the department's SC/CDBG Program competitive application funding process.

DECD's HOME Program staff provided outreach during FY 2008-09 through the following workshops: Community Housing Development Organization (CHDO) Recertification, and Fair Housing. HOME Program staff, conducted training workshops on the new "Consolidated Application" for DECD and CHFA funds during FY 2008-09.

IV. Federal Requirements

A. Resources

Federal and state resources, which will be used during this Action Plan's FY to address the needs and strategies identified in the 2010-15 ConPlan, are found in the program-specific sections of this report. This Action Plan provides a plan for expending FY 2010-11² funds for the following programs:

Small Cities Community Development Block Grant (SC/CDBG)	\$ 14,692,943
HOME Investment Partnerships (HOME)	\$ 13,342,837
Emergency Shelter Grants (ESG)	\$ 1,165,370
Housing Opportunities for Persons with AIDS (HOPWA)	\$ 286,319

Refer to Table 1 for a listing of the state and federal resources that are available to support the state's housing and community development activities. While the State cannot anticipate what other public or private funds may become available to support the programs, activities and strategies discussed here, the State will maximize the use of any such resources as they become available. The State is committed to making the most efficient and effective use of all resources. Connecticut's 2010-15 ConPlan outlines how the State plans to leverage HOME, SC/CDBG, ESG, and HOPWA funds against other sources of funding.

B. Activities

The state's methods of distributing funds and carrying out activities funded by HUD are described in the program-specific sections that follow. HOME funds are available on a year-round basis through an "open" enrollment application process. SC/CDBG funds will be administered through a competitive application funding process, with the exception of Urgent Need and Section 108 projects. Please refer to the HOME and SC/CDBG Program sections of this document for more detail on these activities.

C. Geographic Distribution

All communities of the state are eligible for funding in accordance with program requirements. Funds under both the SC/CDBG and HOME Programs will be available to all eligible communities. Communities with greater needs may be given higher priority.

D. Homelessness and Other Special Needs Populations

The homeless and other special need populations are described in detail in the "Housing and Homeless Needs Assessment" section of the ConPlan. Strategies to address these needs are listed in the "Strategic Plan" section of the ConPlan. A general description of state and federal resources can be found in the "Institutional Structure" section of the ConPlan.

E. Other Actions

The strategies to address underserved populations, to foster and maintain affordable housing, to remove barriers, and to assist families at or below the poverty level are discussed in the "Strategic Plan" section of the ConPlan. A general description of state

² Please note that the funding amounts represented for each program are subject to congressional/federal action, which could affect an increase, reduction or elimination of the funding amounts noted.

and federal resources can be found in the "Institutional Structure" section of the ConPlan.

1. The Connecticut Housing Finance Authority (CHFA) annually reviews the Federal Low Income Housing Tax Credit Qualified Allocation Plan to assure consistency with state policies described in this Action Plan.
2. CHFA also considers the preservation and redevelopment of state-assisted housing stock in the awarding of Federal Low Income Housing Tax Credits.
3. The State of Connecticut will continue to address the reduction of lead-based paint hazards in a manner consistent with current activities at the DECD. These include but are not limited to the following:
 - a. DECD will continue its efforts to reduce the hazards of lead-based paint through a coordinated outreach effort to provide lead-based paint hazard reduction information to rehabilitation and construction contractors.
 - b. DECD will continue its association with selected contractors to administer a comprehensive rehabilitation effort through a one-stop process for housing rehabilitation activities including, but not limited to, addressing lead-based paint hazard reduction, code violations, and energy conservation improvements. Funding continues to be available from the state funded Energy Conservation Loan Program, as well as the Removal of Hazardous Materials from Residential Structures Program.
 - c. DECD abides by HUD's requirements for notification, evaluation, and reduction of lead-based paint hazards in federally-owned residential properties and housing receiving federal assistance (Lead Safe Housing Regulation at 24 CFR Part 35). In addition, DECD will also follow the Renovation, Repair and Painting Program (RRP) which became effective April 22, 2010. The Environmental Protection Agency (EPA) is requiring that lead-safe work practices are followed when work is performed on pre-1978 housing and child occupied facilities. Firms will be required to be certified, their employees must be trained and certified in use of lead-safe work practices and lead-safe work practices that minimize occupants' exposure to lead hazards must be followed. Pre-renovation requirements include the distribution of EPA pamphlets to the owner and occupants before renovation starts, including adult representatives for children in child-occupied facilities, and posting informational signs describing the nature, location and dates of the renovations.
 - d. DECD will also support and work with DPH and it's partners, as well as HUD grantees on the implementation of its statewide 'Healthy Homes Initiative' which seeks to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible. The DPH Healthy Initiative workgroup includes supervisors from the following housing-related programs: asbestos, asthma, environmental engineering (septic systems), injury prevention, infectious disease, private wells, and radon.

V. Program Activities

A. HOME Investment Partnerships (HOME) Program

The State of Connecticut will continue its effort to strengthen the abilities of state and local governments to expand and preserve the supply of decent, safe, sanitary, and affordable housing with the use of FY 2010-11 HOME funds. All HOME Program assisted rental and home ownership units will meet all program guidelines for income eligibility.

DECD will invest in the production of affordable housing through new construction or rehabilitation only when it determines that the units produced will remain affordable for the minimum required time period (15 years for rehabilitation; 20 years for new construction) under the HOME Program. DECD, at its discretion, may extend the affordability period beyond the minimum required by the HOME Program. If HOME funds are used for homebuyers, the state will abide by the guidelines for resale and recapture as required in Section 92.254 of the HOME Investment Partnerships Program Consolidated Final Rule.

Pursuant to Sec. 92.218-92.222 of the HOME Final Rule, the Participating Jurisdiction (PJ) incurs a 25% matching obligation for the HOME funds it expends. The State of Connecticut (PJ) will use state funds as its match.

The state is also seeking to expand access to affordable housing through the utilization of partnerships with stakeholders and other funding organizations that leverage non-state resources for development or preservation of affordable housing. Geographically, HOME funds will be available to all 169 communities. DECD will accept applications for all HOME Program eligible activities with the exception of Tenant Based Rental Assistance (TBRA).

1. FY 2010-11 Resource Allocation Plan for the HOME Program

The FY 2010-11 HUD allocation to DECD for the HOME Program is anticipated to be \$13,342,837. HOME funds are subject to availability from the federal government. If changes to this distribution become necessary, procedures outlined below will be observed in making those changes. DECD will use 10% of its annual HOME allocation for program administration. A minimum of 15% of the annual allocation will be set-aside for Community Housing Development Organizations (CHDO) as required by federal law. In addition DECD receives program income which will be available for eligible activities. The amount of program income is estimated based on an average of the amount received by DECD over the last three program years.

FY 2010-11 Allocation	\$	13,342,837
State Administration (10%)	\$	1,334,283
CHDO Set-aside (15%)	\$	2,001,425
Subtotal	\$	3,335,708
Estimated Program Income	\$	188,210
Allocation available for other eligible activities	\$	10,195,339

2. Reprogramming of Funds

During the FY, DECD may recapture funds from previous fiscal years from:

- Non-performing grantees;

- Grantee's underutilized funds; and
- Program income generated by grantees.

Funds may be reallocated during the FY based on demand and/or emergency situations. In the event that additional funds are allocated that affect Connecticut's initial allocation and/or are recaptured from other states and reallocated to Connecticut during the FY, these funds will be distributed in accordance with the Action Plan guidelines in effect as of the date of reallocation.

3. Debt Refinancing

For non-profit developers, DECD may also utilize HOME funds to refinance existing debt or to retire bridge financing provided the following conditions are met:

a. Refinancing of Existing Permanent Debt (applies only to nonprofit developers):

DECD may permit the use of HOME funds toward the cost of fully or partially refinancing an existing permanent mortgage loan on rental property provided, in the opinion of the Commissioner, the following conditions are met:

- The rehabilitation of the housing must be the primary eligible activity. Therefore, the cost of the rehabilitation of the housing must equal or exceed \$25,000 per HOME-assisted unit;
- The housing has not been previously financed with HOME funds;
- A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of dis-investment in the property by any entity involved in the application for HOME funds;
- A review of the proposed operating budget for the project must demonstrate that both the cost of the refinancing and the needed rehabilitation of the project can be met and still result in the affordability of the units to HOME-eligible tenants for a period of 15 years or the term of the refinancing, whichever is longer;
- When compared to the refinancing terms being proposed, the loan being refinanced must have:
 - An interest rate higher than the proposed refinancing; or
 - A repayment term that is longer than the proposed refinancing; or
 - A lump-sum repayment requirement (a balloon payment);
- Priority may be given to projects located in a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2), a federally-designated Empowerment Zone or Enterprise Community, a state-designated Neighborhood Revitalization Zone, or Neighborhood Stabilization Program; and
- The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the SC/CDBG Program.

b. Grants or Loans to Pay Off a Bridge Loan (applies only to nonprofit developers):

DECD may permit the use of HOME funds for the repayment of all or part of any reasonable bridge loans secured by a nonprofit developer to pay for project

costs necessarily incurred prior to the availability of HOME or other financing. Such expenses may include the cost of acquisition of real property, real estate options and feasibility studies which, in the opinion of the Commissioner, were necessary to the development of the project. Any services paid for with such a bridge loan that will be repaid with HOME funds must be for HOME-eligible expenses. The applicant must have secured all services in accordance with a DECD approved procurement plan.

4. Resale and Recapture Guidelines

In compliance with 24 CFR Part 92.254 (a)(5), Qualification as Affordable Housing/Homeownership, DECD will require that a deed restriction or restrictive covenant be placed on each property assisted with HOME funds to enforce the affordability requirements.

a. Homeowner Rehabilitation: For homeowner rehabilitation projects DECD will look to recapture all or a portion of the subsidy during the period of affordability. The following policies must be met:

- **Affordability Enforcement:** In compliance with 24 CFR Part 92.254(b), DECD will require recapture provisions for all homeowner rehabilitation projects to be applied to HOME Program assisted properties in the form of a mortgage to ensure recapture and a restrictive covenant to ensure affordability.

b. Homebuyer Assistance: For homebuyer projects, DECD may utilize HOME funds to assist homebuyers provided either resale or recapture requirements are met as described below:

- **Affordability Period:** The minimum affordability period is established by HUD based on the amount of HOME financial assistance in each unit; however, the applicant may request, or DECD may require, a longer affordability period in neighborhoods that are experiencing rapidly appreciating housing costs. A neighborhood with “rapidly appreciating housing cost” is one where, at the time of application, housing costs are increasing at a rate beyond the rate for housing costs contained in the Consumer Price Index;
- **Direct Subsidy (also referred to as):** Buyer’s subsidy consists of any financial assistance that reduces the purchase price from fair market to an affordable price, or otherwise subsidizes the purchase (e.g., downpayment or closing cost assistance, subordinate financing);
- **Development Subsidy (also referred to as):** Developer’s subsidy is provided to the developer and is the difference between the cost to create or rehabilitate housing and the market price. While the subsidy does not go directly to the homeowner, it helps make development of an affordable home feasible;
- **Affordability Enforcement:** In compliance with 24 CFR Part 92.254(b), for HOME Program assisted homebuyer projects, DECD will require HOME Program rules require that a resale and/or subsidy recapture restriction be applied to the units. If the sole HOME Program financial assistance to a unit is a developer’s subsidy (not combined with a buyer’s subsidy), then the only type of restriction permitted is a resale restriction;

- Resale Restrictions: A resale restriction requires the resale of the unit to HOME Program qualified homebuyers throughout its affordability period. Successful use of this restriction requires imposition of a deed restriction or a restrictive covenant at the initial sale and diligent oversight and assistance at the time of resale. Because of this obligation, DECD normally will not permit resale restrictions unless the sponsor has a long-standing history in owning and/or managing affordable housing. A “long-standing history” means at least 10 years;
- Subsidy Recapture: A subsidy recapture requires that the resale of a HOME Program assisted ownership unit or a homeowner rehabilitation unit during the affordability period trigger a repayment of the HOME Program subsidy that the buyer received when they originally purchased the unit. Subsidy recapture may be structured so that it is reduced using the following formula:

$$\text{Yearly Reduction} = 1 / \#$$

where # equals the number of years of affordability required.

Thus, if the affordability period is 15 years, each year the amount of subsidy subject to recapture decreases by 1/15. However, in no event shall the subsidy recapture calculation result in a repayment greater than that which would have resulted in calculating the net sales proceeds with a pro-rata share to the owner based on the original purchase;

- Resale: If resale requirements are employed and in the event that the housing does not continue to be the principal residence of the family for the duration of the affordability period, they must ensure that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing; and
- Choice of Enforcement Method: DECD, working with the applicant for financial assistance, will determine which of the two enforcement mechanisms will be used. However, the specific method must be selected and approved prior to the start of the program. If, in the sole determination of DECD, the applicant for financial assistance does demonstrate adequate experience, then resale provisions for enforcement may be used; otherwise the subsidy recapture method of enforcement will be utilized.

5. HOME Final Rule, 24 CFR Part 92

DECD has made the following policies with regard to the requirements outlined in the HOME Final Rule.

- Income Determinations, § 92.203B - DECD has selected the Section 8 definition for annual income for its HOME program.
- Eligible Activities, § 92.209 - DECD will allow all HOME Program eligible activities with the exception of Tenant Based Rental Assistance (TBRA).

- Match, § 92.218 et seq. - The State of Connecticut (PJ) will use state funds as its match.
- Maximum Per Unit Subsidy Limits, § 92.250 - DECD adheres to the HOME statute and the HOME regulation at 24 CFR 92.250(a) which limits the amount of HOME funds that a PJ may invest in a HOME-assisted unit. The maximum HOME per-unit subsidy limit is the basic Section 221(d)(3) mortgage limit for elevator-type projects, by bedroom size.
- Property Standards, § 92.251 - All assisted units (new and/or rehab) must be local or state building code, as well as Model Energy Code for new construction. The housing must meet the housing quality standards in 24 CFR 982. 401.
- Affordability Requirements, § 92.254(a)(2)(iii) – For homebuyer assistance or rehabilitation of owner-occupied single-family properties, DECD uses the Single Family Mortgage Limits under Section 203 (b) of the National Housing Act, as amended from time to time.
- Resale/Recapture, § 92.254 - If HOME funds are used for homebuyers, the state will abide by the guidelines for resale and recapture as required in Section 92.254 of the HOME Investment Partnerships Program Consolidated Final Rule.

If HOME funds are only used to assist an eligible low-income homebuyer to acquire one unit in a single-family property containing more than one unit and the assisted unit will be the principal residence of the homebuyer, the affordability requirements of this section apply only to the assisted unit.

If HOME funds are also used to assist an eligible homebuyer to acquire one or more of the rental units in the single-family housing, the affordability requirements of § 92.252 apply to the assisted rental units, except that DECD may choose to either impose resale or recapture restrictions on all assisted units (owner-occupied and rental units) in the single family housing. If resale restrictions are used, the affordability requirements on all assisted units continue for the period of affordability. If recapture restrictions are used, the affordability requirements on the assisted rental units may be terminated, in accordance with the provisions under § 92.254(a)(5)(ii)(A)(6), and at the discretion of DECD, upon recapture of the HOME investment.

If HOME funds are used to assist only the rental units in such a property then the requirements of § 92.252 would apply and the owner-occupied unit would not be subject to the income targeting or affordability provisions of § 92.254.

- Relocation, Sec. 92.253 pursuant to 49 CFR 24 - Applicants considering activities that will trigger displacement or conversion must submit a completed Relocation Plan that conforms to federal Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) requirements at 42 USC 4201-4655 and 49 CFR Part 24. Federal law governing relocation will apply to projects utilizing HOME and SC/CDBG funds, except where Connecticut law imposes more stringent requirements. Furthermore, Connecticut General Statutes (CGS) § 8-37z reads in part that “... the Commissioner of Economic and Community Development shall ensure that the involuntary displacement of persons and families residing in any single-family or multifamily dwelling, which displacement occurs in connection with any housing or community development project or economic development project receiving state financial assistance under any

program administered by the commissioner under the general statutes, is reduced to the minimum level consistent with achieving the objectives of such program....”

- Program Income, Sec. 92.503 - All program income shall be remitted to DECD who shall be solely responsible for its reallocation in accordance with applicable program rules.
- 30% Rule - HOME rents are set in accordance with HOME Rent Limits as published from time to time by HUD, and assume the target income group can pay at 30% of their income. For homeownership, a homebuyer’s payment of principal, interest, taxes, insurance and association fees (if applicable) cannot exceed 30% of the household’s anticipated gross annual income, unless they are receiving a mortgage from an approved government program that has a higher ratio such as VA, FHA, USDA or CHFA.
- Income Limits, Sec. 92.252 - DECD adheres to the basic or “capped” HOME Program Income Limits as calculated and published by HUD annually.
- Rent Limits, Sec. 92.252 - DECD adheres to the basic HOME Program Rent Limits as calculated and published by HUD annually.

6. Application Process for the HOME Program

DECD will continue to accept applications for the HOME Program under the "open" enrollment application process: applications may be accepted on a continuing basis year-round, for as long as funds continue to be available. DECD reserves the right to cease accepting applications at any time that all available funds have been committed; applications will be rejected at that time and applicants will be warned to proceed at their own risk.

- All requests for funding must be submitted directly to the DECD’s Office of Housing Development and Finance.
- Prospective applicants may be invited to complete the new Consolidated Application in accordance with the DECD’s administration of the HOME Program.
- Staff will review the new Consolidated Application and any attached materials to determine if the project/activity meets minimum program eligibility and threshold requirements. Minimum program eligibility and threshold requirements include applicant’s experience with the HOME Program and/or other public financing, and current status of existing contracts with DECD and CHFA. Applications that do not meet basic eligibility and threshold requirements will be rejected for funding.
- Depending on the nature of the proposed activity, site inspections may be conducted by DECD staff. An evaluation of the site’s feasibility will be completed and considered as part of the review process.
- All applications, and any attached materials throughout the application process, may be reviewed and evaluated by senior staff in the Office of Housing Development and Finance.
- Applications will be considered against financial and qualitative issues, including but not limited to:
 - Financial feasibility;
 - Reasonableness to proceed to construction;
 - Financial leveraging and firm financial commitments;
 - Social and economic impact on the neighborhood, community, region and state as defined in the strategies and priorities outlined in the ConPlan;

- Level of consistency with DECD’s responsible growth criteria including compliance with the state’s current Conservation and Development Policies Plan (C&D);
- Fair Housing and Equal Opportunity Compliance;
- Number of current open contracts;
- Current projects’ expenditure rates; and
- Prior audit or monitoring performance.
- Final recommendations to the Commissioner will be based on the overall quality of the application as well as fund availability.
- Approved applicants will receive notification from the Commissioner's office.
- If the application is not approved, senior staff will advise the applicant of the rejection in writing and identify the reasons for the rejection.

7. Program Eligibility and Threshold Requirements

- Eligible applicants: As defined by HUD program regulations;
- Applicant capacity: Previous experience with the HOME program and/or other public financing, quality of work product, efficiency and effectiveness in project management;
- Number of open contracts with the DECD: Applicants with three or more open contracts (not pending closeout within six months of application), regardless of funding source, will be rejected;
- Eligible activity: Only those activities eligible under the appropriate federal acts will be funded;
- Statement of compliance with all program requirements: Applicants must be in compliance with all existing DECD assistance agreements and cannot be in default under any CHFA or HUD-administered program (Waiver provision available in extraordinary circumstances);
- Consistency with ConPlan: Applicant must identify how the project is consistent with the goals and strategies of the ConPlan; and
- Fair Housing and Equal Opportunity Compliance: Applicant must provide a certification/demonstration of compliance with all fair housing and equal employment opportunities obligations/guidelines.

For information regarding evaluation criteria considered in the application approval process, please refer to “C. Evaluation Criteria for HOME and SC/CDBG Programs” of this document.

B. Small Cities Community Block Grant (SC/CDBG) Program

1. FY 2010-11 Resource Allocation Plan for SC/CDBG Program

The FY 2010-11 allocation to DECD for the SC/CDBG Program is anticipated to be \$14,692,943. SC/CDBG funds are subject to availability from the federal government. If changes to this distribution become necessary, procedures outlined below will be observed in making those changes. DECD will use \$100,000 plus 2% of the award for its administration of the SC/CDBG Program. DECD will also use up to 1% of the award for technical assistance activities including technical assistance training sessions for grantees and handbooks for use by local governments.

FY 2010-11 Allocation	\$	14,692,943
State Administration (2%)	\$	293,858
Additional \$100,000 State Administration	\$	100,000

Technical Assistance (1%)	\$	146,929
Subtotal	\$	540,787
Urgent Need (up to \$500,000)	\$	500,000
Allocation available for all other eligible activities	\$	13,652,156

2. Reprogramming of Funds

During the FY, DECD may recapture funds from previous fiscal years. Any reprogrammed funds obtained during the FY will be reallocated as noted above. Recaptured funds may come from:

- Non-performing grantees; and
- Grantee's underutilized funds.

Funds may be reallocated during the FY based on demand and or emergency situations. In the event that additional funds are allocated that affect Connecticut's initial allocation and/or are recaptured from other states and reallocated to Connecticut during the FY, these funds will be distributed in accordance with the Action Plan guidelines in effect as of the date of reallocation.

3. Activities

Communities funded under the SC/CDBG Program can undertake a wide range of activities in the areas of housing, economic development, community facilities, and public services; provided each activity meets one of the three national program objectives, see #4 below. This section contains a listing of the specific eligible activities as defined by HUD and also contains a review of expressly ineligible activities that SC/CDBG Program grantees are in no circumstances allowed to carry out.

Eligible activities include:

- Acquisition of real property;
- Clearance (including assessment and remediation of known or suspected environmentally contaminated sites), rehabilitation, reconstruction, and construction of buildings;
- Code Enforcement;
- Disposition of real property;
- Economic development assistance to for-profit business;
- Energy efficiency/conservation;
- Housing services;
- Loss of rental income;
- Micro-enterprise assistance;
- Planning and capacity building;
- Program administrative costs;
- Public facilities and improvements;
- Public services;
- Relocation assistance;
- Removal of Architectural Barriers (commonly called ADA Improvements); and
- Technical assistance.

Any activity not specifically authorized in the list of eligible activities will be considered to be ineligible for assistance under the SC/CDBG Program.

Ineligible activities include:

- Buildings for the general conduct of government (except ADA improvements);
- Faith-based assistance used for primarily religious activities;
- Income payments;
- New construction of permanent residential structures; and
- Political activities.

Note: *Different programs have different income group targets. For the purposes of this document the terms “low-income”, “low and moderate income”, “low-moderate income” and “low-mod income” include the “very low” and “extremely low” income groups as directed by federal regulations for programs that specifically target such groups. Please see the Code of Federal Regulations for specific guidance with the applicability of such targets.*

4. The Housing and Community Development Act of 1974 (as amended)

The primary objective of the Act, as amended, is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for families and persons of low- and moderate-income. In order to meet these objectives, the federal government has established three National Objectives for the SC/CDBG Program. Every activity must meet one of the three national objectives listed below:

- To benefit low- and moderate-income families;
- To aid in the prevention or elimination of slums or blight; and
- To alleviate existing conditions that pose a serious and immediate threat to the health or welfare of the community (Urgent Need).

Communities can meet a national objective through one of the following:

- Low- and Moderate-Income Benefit:
 - Area benefit (e.g., streets and sidewalks³), where at least 51% of the population in the defined area is of low- and moderate-income; or
 - Limited clientele (e.g., seniors or handicapped persons⁴); or
 - Direct benefit (e.g., housing rehabilitation and job creation⁵).
- Slum and Blight:
 - Prevention or elimination on an area basis; or
 - Prevention or elimination on a spot slum and blight basis.
- Urgent Need:
 - Sudden and unexpected need;
 - Threat to the health and welfare of the community;
 - Occurred within 18 months; and

³ The items mentioned represent a limited set of examples of activities that qualify under eligible area benefit activities. This limited set has been provided for illustrative purposes only and does not indicate or imply any imposed limitations. For a complete definition of eligible area benefit activities of please refer to Title 24, Part 570, Sub-Part C, Section 570.208 of the Code of Federal Regulations.

⁴ The items mentioned represent a limited set of examples of activities that qualify under eligible limited clientele activities . This limited set has been provided for illustrative purposes only and does not indicate or imply any imposed limitations. For a complete definition of eligible limited clientele activities of please refer to Title 24, Part 570, Sub-Part C, Section 570.208 of the Code of Federal Regulations.

⁵ The items mentioned represent a limited set of examples of activities that qualify under eligible direct benefit activities . This limited set has been provided for illustrative purposes only and does not indicate or imply any imposed limitations. For a complete definition of eligible direct benefit activities of please refer to Title 24, Part 570, Sub-Part C, Section 570.208 of the Code of Federal Regulations.

- No other funds available.

5. Community Revitalization Strategies (CRS)

In 1996, HUD established criteria, which allowed states to approve a locally determined strategy for revitalizing an area that is among the community's most distressed. In order to provide some incentive for communities to undertake such revitalization, the SC/CDBG Program regulations provide certain benefits for the use of SC/CDBG funds in such an area. DECD will apply the same criteria to communities eligible for the SC/CDBG Program.

A community that is interested in undertaking a Community Revitalization Strategy (CRS) must submit a request to DECD prior to applying for SC/CDBG funds. A community's revitalization strategy must be designed to provide for the economic empowerment of low- and moderate-income residents of a particular area that is among the community's most distressed. It must also provide for other long-term improvements within a reasonable period of time. Therefore, the CRS must clearly describe how it meets the following criteria:

- **Boundaries:** A community must identify the neighborhood's boundaries for which the CRS applies. All areas within the boundaries must be contiguous;
- **Demographic Criteria:** The designated area must be a primarily residential area that contains at least 51% Low- and Moderate-Income (LMI) residents. However, a community may not utilize the area benefit presumption authorized by 24 CFR 570.483(e)(5)(i) or the aggregation of housing units authorized by 24CFR 570.483 (e)(5)(ii) unless it meets the additional demographic criteria outlined in 24 CFR 570.483(b)(1)(v). Communities that intend to utilize the area benefit presumption or the aggregation of housing units must provide DECD with the census data needed to support the LMI percentage and poverty rate in the designated area;
- **Consultation:** The community must describe how the CRS was developed in consultation with the area's stakeholders, including residents, owners/operators of businesses and financial institutions, nonprofits, and community groups that are in or serve the neighborhood;
- **Assessment:** The CRS must include an assessment of the economic conditions of the area and an examination of the opportunities for economic development improvement and the problems likely to be encountered;
- **Economic Empowerment:** There must be a realistic development strategy and implementation plan to promote the area's economic progress focusing on activities to create meaningful jobs for the unemployed low- and moderate-income residents of the area as well as activities to promote the substantial revitalization of the area; and
- **Performance Measures:** The CRS must identify the results to be achieved, expressing them in terms that are readily measurable, in the form of benchmarks.

In order to avoid an unnecessary burden for the community in describing its CRS, the community may refer to specific portions of other documents that the community must provide to DECD. Additional data may be required if the referenced documents do not contain sufficient data to determine that each of the criteria has been met.

A community with an approved Neighborhood Revitalization Zone (NRZ) pursuant to Connecticut General Statutes Chapter 118, Sec. 7-600 may use the strategic plan developed for the NRZ as the CRS as long as any additional information required by DECD is also provided.

Once a CRS is approved, the community is eligible for the following incentives:

- Job Creation/Retention as a Low- and Moderate-Income Area Benefit: Job creation/retention activities undertaken pursuant to the CRS may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of the persons that take or are considered for such jobs;
- Aggregation of Housing Units: Units assisted pursuant to the CRS may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize neighborhoods;
- Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy may be exempt from the aggregate public benefit standards, thus increasing a community's flexibility for program design as well as reducing its record-keeping requirements; and
- Public Service Cap Exemption: Public services carried out pursuant to the CRS by a Community Based Development Organization (CBDO) will be exempt from the Public Services federal funding cap.

6. Section 108 Community Development Loan Guarantee Program (Section 108)

Section 108 Loan Guarantees are an extension of the SC/CDBG Program and provides a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects, in accordance with Section 108 of the Housing and Community Development Act of 1974, as amended. The program is designed to assist non-entitlement local governments (eligible communities) with eligible large-scale projects that address public needs and that could not otherwise advance without the loan guarantee.

Guaranteed by HUD and backed by the full faith and credit of the United States Treasury, Section 108 Notes are issued to investors through private underwriters. Section 108 funds are offered to eligible communities in the form of loans that must be repaid in full. Under this provision of the SC/CDBG program, for any projects approved under this provision, the state pledges its future SC/CDBG funds as the ultimate repayment source in case of repayment default by the loan recipients.

The state's participation in the Section 108 program does not commit any funding to any local government. HUD will make the ultimate decisions regarding any local government applications for Section 108 loans. All Section 108 projects must meet all applicable CDBG requirements and result in significant employment and/or benefit for low- and moderate-income persons. Projects that already have an alternate source of financing under another program will generally not be considered for Section 108 loans unless the available funds are not sufficient to meet the project's needs. Section 108 program regulations are found at 24 CFR Subpart M-Loan Guarantees, Sections 570.700 to 570.711. All Section 108 projects will be required to provide additional security and demonstrate that the Section 108 borrowing can be paid back. Additionally, in order to be considered for funding by DECD, all Section 108 projects of regional significance must receive the approval of either the regional

planning organization or the economic development district in which the project is proposed.

a) Direct 108 Loan Applications by Eligible Communities:

Eligible communities can apply directly for Section 108 loans with the approval of DECD. The loan requirements and eligible activities will be the same as described for the pilot program outlined below. However, the citizen participation requires that the details of any proposed loan be included in an amendment to the Annual Action plan.

Proposals for Section 108 loans may be accepted by DECD throughout the year and will be evaluated on project merits by a review team. Communities will be requested to complete a pre-application, which will enable DECD to determine that the proposal meets federal eligibility and feasibility criteria. Proposals will be accepted for large-scale housing rehabilitation, housing development, site preparation, infrastructure and economic development. The amount of funds committed to a particular project will be based on financial need and public benefit relative to risk.

b) Section 108 Loan Pilot Program (DECD as principal borrower):

In previous years, an eligible community had to directly apply to HUD for Section 108 loans after consultation with the state. Section 222 of the Omnibus Appropriations Act, 2009 is an interim rule (expires September 30, 2010) that expands the provisions of Section 108. Section 222 authorizes DECD to be the principal borrower for Section 108 loans on behalf of its non-entitlement communities while pledging its future SC/CDBG funds. As a pilot, DECD intends to utilize the provisions of Section 222 to apply for 108 loans to fund large-scale economic development projects in the state in 2010. The loans will be distributed to eligible communities or multi-jurisdictional consortia that would be responsible for repayment of the loans. The eligible communities may further transfer the loan and the repayment obligation to a private business or developer, arranging for adequate collateral as loan security.

Under the Pilot Program, proposals will be accepted, exclusively for large-scale economic development projects proposing mixed land uses. Regional multi-jurisdictional collaborations and/or transit-oriented developments are strongly encouraged.

DECD's Proposed Loan Details

The following describes DECD's plan:

- DECD will be applying for a \$20 million line of credit, however, only up to \$3 million will be awarded in this pilot round. The amount of funds committed to a particular project will be based on financial need and public benefit relative to risk;
- The minimum loan guarantee amount to any non-entitlement community or project will be \$1 million;
- The maximum loan guarantee amount to any eligible community or project will be \$3 million. DECD reserves the right to approve loan approvals exceeding \$3 million for projects that could provide extraordinary public benefit, job creation, and private investment. In no event will the amount of commitments received by

any one public entity exceed the limits contained in CFR §570.705(a) or up to five times the amount of its last CDBG grant less the amounts of any unpaid balances previously guaranteed;

- Currently, neither the state nor the non-entitlement communities have any outstanding Section 108 loan obligations;
- DECD pledges its current and future SC/CDBG grants as security for the Section 108 loan;
- Maximum loan term shall not exceed 20 years;
- All Connecticut communities that are eligible for SC/CDBG grants can apply for the Section 108 loans. Multi-jurisdictional consortia may also apply for regional projects;
- DECD will use a selection process to decide which projects will receive the loans; DECD will select only projects that prove to be capable of generating sufficient revenue to meet the projects debt service obligations;
- Only the activities described later in the section will be approved by DECD for Section 108 loans;
- All project activities will have to meet the SC/CDBG national objectives criteria as described in CFR § 570.208: benefit low- and moderate-income persons, aid in the elimination or prevention of slums or blight, and/or meet urgent needs of the community;
- A part of the loan may also be used by DECD for any issuance, underwriting, and other debt financing costs, setting up of a debt reserve fund, or interest payments;
- In order to be considered for funding by DECD, all Section 108 projects of regional significance must receive the approval of either the regional planning organization or the economic development district in which the project is proposed; and
- All DECD loan applications are subject to HUD approval process.

Section 108 Pilot Program Loan Requirements

Eligible communities that wish to take advantage of DECD's proposed Section 108 Pilot Program need to satisfy the following loan requirements. These requirements are applicable to the Section 108 Pilot Program. Requirements associated with the state's SC/CDBG Program are described separately.

- Eligible communities will have to take responsibility for loan repayment and provide adequate collateral as agreed upon with DECD and HUD;
- Each project will be reviewed and collateral determined on a case by case basis;
- Repayment feasibility must be guaranteed;
- If the eligible community plans to transfer the loan to a private entity, adequate collateral such as a lien on the property or equipment would need to be retained and assigned to HUD. The collateral requirements would be decided and approved on a case to case by DECD and HUD;
- Each project must demonstrate at least 10% equity participation with the exact share determined on a case by case basis;
- Section 108 loan funds cannot constitute more than 50% of total project costs;
- Eligible communities are not allowed to include their soft costs (application preparation and administration) under the Section 108 financing. The communities must find their own sources to pay for these costs;

- At least 70% of all proposed beneficiaries and/or jobs created as a result of a project funded by Section 108 loans must be created for persons defined as low- and moderate-income; and
- A proposed economic development project should result in a minimum of one (1) permanent fulltime job equivalent (FTJE) for every \$35,000 of Section 108 loan funds or provide goods or services to residents of an area such that the number of low- and moderate-income persons residing in the areas served by the assisted businesses amounts to at least one low- and moderate-income person per \$350 of CDBG funds used (see 24 CFR §570.209 for more details).

Eligible Activities Proposed to be Assisted by DECD (CFR § 570.703)

Under the Section 108 Pilot Program, eligible communities can apply for Section 108 loans to assist in any of the following project activities:

- a. Acquisition of improved or unimproved real property, including acquisition for economic development purposes;
- b. Rehabilitation of real property owned or acquired by the public entity or its designated public agency;
- c. Relocation payments and other relocation assistance for individuals, families, businesses, nonprofit organizations, and farm operations who must relocate permanently or temporarily as a result of an activity financed with guaranteed loan funds, where the assistance is:
 - (1) Required under the provisions of §570.606(b) or (c); or
 - (2) Determined by the public entity to be appropriate under the provisions of §570.606(d);
- d. Clearance, demolition and removal, including movement of structures to other sites and remediation of properties with known or suspected environmental contamination, of buildings and improvements on real property acquired or rehabilitated pursuant to paragraphs a. and b. above. Remediation may include project-specific environmental costs not otherwise eligible under CFR §570.205;
- e. Site preparation, including construction, reconstruction, installation of public and other site improvements, utilities, or facilities (other than buildings), or remediation of properties (remediation can include project-specific environmental costs not otherwise eligible under CFR §570.205) with known or suspected environmental contamination, which is, either related to the redevelopment or use of the real property acquired or rehabilitated pursuant to activities a. and b. above, or for an economic development purpose;
- f. Payment of issuance, underwriting, servicing, trust administration and other costs associated with private sector financing of debt obligations under the 108 program;
- g. Special economic development activities:
 - i. The acquisition, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures, and other real property

equipment and improvements, including railroad spurs or similar extensions. Such activities may be carried out by the recipient or public or private nonprofit sub-recipients;

- ii. The provision of assistance to a private for-profit business, including, but not limited to loans and other forms of support where the assistance is appropriate to carry out an economic development project, excluding those described as ineligible in CFR §570.207(a). In selecting businesses to assist under this authority, the recipient shall minimize, to the extent practicable, displacement of existing businesses and jobs in neighborhoods; and

- h. A debt service reserve to be used in accordance with requirements specified in the contract entered into pursuant to CFR §705(b)(1).

Application Selection Process and Procedures

Pre- Application: All eligible communities are invited to submit a pre-application to DECD by November 1, 2010. Since DECD has set a limit on the amount designated for the pilot round, it will be a competitive process. DECD will have an open application process after the pilot round (start date of the open process will be announced at a later time). DECD's generic pre-application forms or the current Small Cities Letter of Intent can be used and modified to include the following information:

- detailed project description including map showing project location;
- Project participants and partners including names of lead applicant(s), leasing agencies, equity provider, source of permanent financing and owner of assets after project completion;
- project budget and requested loan amount;
- project activities proposed to be funded by the Section 108 loan;
- need and market assessment of the project;
- financial need (proof that other sources of finance were sought for before applying for Section 108 as per CFR § 570.704 (b) (4));
- local and regional economic development benefits, including identification as a project prioritized by Comprehensive Economic Development Strategy (CEDS) and District Organizations of Economic Development Districts (EDD) created under Federal Department of Commerce, Economic Development Administration guidelines;
- consistency with the SC/CDBG program's national objectives;
- consistency with other public benefit requirements of Section 108 (job creation and benefits to low- and moderate-income people);
- proof of local government's, or private entity's, in case loan will be transferred, capability for repayment;
- proposed repayment plan identifying all sources of repayment;
- citizen's approval of project and loan obligations;
- in case of joint applications from multi-jurisdictional consortia, the agreement and terms for collaboration and the community designated to serve as lead applicant;
- municipality's SC/CDBG program history with DECD;
- property owner's approval;
- consistency with the state's responsible growth policies and federal USDOT and HUD sustainable communities' livability principles;

- (as applicable) regional planning organization or economic development district approval; and
- any other information that may help with the project and loan approval.

Communities or projects will be evaluated by a review team on project merits including but not limited to:

- need of the project and the extent of economic development benefits;
- consistency with the SC/CDBG programs' national objectives and program impact (number of jobs created or retained, Section 108 cost per job, and availability of jobs to low- and moderate-income persons);
- municipality's capability for loan repayment;
- quality of the proposed loan repayment plan;
- strength of collateral;
- degree to which the state's responsible growth criteria and HUD's livability principles are satisfied;
- support of mixed-use developments and regional partnerships; and
- past positive history of municipality/developer with DECD.

All final decisions are left to the discretion of the DECD Commissioner. If DECD approves the pre-application, the non-entitlement community or communities will be informed of the decision and will be instructed to submit a final application.

Final Application: If selected by DECD in the pre-application stage, the applicant will be provided with the final application documents and application instructions.

7. Application Process for SC/CDBG Program

Funding for the SC/CDBG Program will be available for all activities except "Urgent Need" (and Section 108 projects) through a competitive application funding round for FY 2010-11. DECD will provide adequate advance notice of fund availability and reserves the right to cease accepting applications at any time that all available funds have been committed. Based on funding availability and other considerations, DECD may limit the number of applications that can be submitted by a municipality in a funding round. Notification of such limitation will be included in DECD's notice of fund availability should DECD elect to set such a limitation. In the case of Urgent Need, DECD will accept applications on a first-come first-serve basis.

a. Program Eligibility and Threshold Requirements:

DECD has established the following standards for applicant eligibility:

- Eligible applicants: As defined by HUD program regulations;
- Eligible activity: Only activities, as defined in this plan are eligible;
- National Objective: Each proposed activity must meet at least one national objective and must be fully supported within the application;
- Citizen Participation: Applicant must provide certification of compliance with citizen participation criteria;
- Consistency with the ConPlan: Applicant must identify how the project is consistent with the goals and strategies of the ConPlan;
- Fair Housing and Equal Opportunity Compliance: Applicant must demonstrate compliance with all fair housing and equal employment opportunities obligations/guidelines;

- Statement of Compliance: Applicant must be in compliance with all existing department assistance agreements and cannot be in default under any CHFA or HUD administered program; and
- Expenditure Rates: 2009 grants need to have a signed contract in place. The 2008 grants must be 50% expended by May 31st, and the 2007 and earlier grants will need to be 100% expended. Grants older than the 2007 must be closed out with a certificate by the time the application is submitted. DECD has the right to waive the certificate for those grants older than 2007 should the certificate not be issued based on DECD's own close out schedule.

b. Application Evaluation Process:

DECD will conduct due diligence and evaluate all eligible applications using the evaluation criteria described herein. Depending on the nature of the proposed activity, site inspections may be conducted by DECD staff. An evaluation of the site's feasibility will be completed and considered as part of the final review. Staff review will include but not be limited to the following:

- Applicant capacity;
- Outstanding obligations (i.e. findings & concerns);
- Number of open contracts;
- Expenditure rates on open contracts;
- Program Income on hand;
- Other unique facts or circumstances;
- Need and marketability;
- Need for the activity;
- Local financial conditions;
- Project feasibility;
- Readiness to proceed;
- Site feasibility;
- Firm financial commitments, if applicable;
- Site control, etc.;
- Community impact;
- Extent to which the proposed activity supports the goals of neighborhood, local, regional, and state plans for housing and community development;
- Amount of leveraging included in the application;
- Level of consistency with DECD's responsible growth criteria including compliance with the state's current C&D plan; and
- Fair housing and equal opportunity.

For more information regarding evaluation criteria considered in the application approval process, please refer to Section C. "Evaluation Criteria for HOME and SC/CDBG Programs".

c. Planning Only Grants:

Requests for funding are part of the competitive application process outlined above. Federal and state policy requires that all "Planning Only" grants develop plans that, if implemented, would meet the low- and moderate-income or slum and blight national objectives. To meet this requirement, Planning Only grants must be for a specific eligible activity. Communities are limited to one Planning Only grant request per program year in an amount not to exceed \$25,000. Total

awards for Planning Only grants will not exceed 2% of the state's annual allocation.

d. Economic Development:

Requests for funding are part of the competitive application process outlined above. Eligible communities or multi-jurisdictional applicants can assist businesses in meeting the national objective for low- and moderate-income benefit through job creation or retention. In addition to the criteria stated above, economic development activities must demonstrate the appropriateness of SC/CDBG funding; that the type and level of SC/CDBG Program financial assistance is reasonable in relation to the achieved public benefit; and that the level of financial assistance would not unduly enrich the business.

e. Public and State-Assisted Housing Modernization:

Requests for funding are part of the competitive application process outlined above. All applications for the rehabilitation of Public and State-Assisted Housing must meet the "readiness to proceed" criteria. To meet this criterion, owners must, at a minimum, have their preliminary architectural plans and drawings completed, including all necessary approvals, prior to application submission. This process will guarantee that the application is meeting all of the criteria of architectural review and will ensure the owners readiness to move forward at the time of award.

f. Funding Priorities:

Housing and economic development projects are considered funding priorities by the "State of Connecticut". Applications for housing and economic development activities will receive 25 additional points when rated and ranked.

h. Program Income:

Program Income, which has been derived from eligible activities funded with SC/CDBG Program funds, may be used only for eligible SC/CDBG Program activities and in accordance with the provisions of Title I of the Housing and Community Development Act of 1974, as amended, 24 CFR Part 570.489(e). Program Income is defined as gross income received by a recipient (or sub recipient) that has been directly generated from the use of SC/CDBG Program funds. Program Income is the amount of revenue received in a single program year which is greater than or equal to \$25,000. If the \$25,000 threshold is not reached in a single program year, then such amount which is less than \$25,000 shall be classified as "Miscellaneous Revenue".

- Unless the Municipality has an approved Program Income Reuse Plan on file with the State prior to submitting the Application for the Project, the Municipality must return all Program Income to the State. The Program Income Reuse Plan must have been approved on both the State and local levels in compliance with all applicable requirements, including, without limitation, the requisite public hearing(s) prior to its being filed with the State. If the Municipality has an approved Program Income Reuse Plan on file with the State prior to submitting the Application for the Project, it has the option of retaining the Program Income and expending it in accordance with the Small Cities Program Income Guidelines and in accordance with requirements of the approved Program Income Reuse Plan; however, the Municipality must

substantially expend its Program Income by the end of the Program Year. Accordingly, the State will consider a Program Income balance of \$50,000 or less at the end of the Program Year to be substantially expended. A Municipality is prohibited from accumulating excessive amounts of Program Income. Excessive amounts shall mean a balance equal to or greater than \$50,001 which shall have been accumulated in a single Program Year. The Municipality will be required to disburse its Program Income prior to requesting additional funds or draw downs for the same Program.

- Any Program Income and Miscellaneous Revenue must be reported quarterly to the State as part of the reporting process.
- At the end of the program year the grantee has four options for expending excess program income. The options are; (1) expend the excess program income before requesting additional grant funds if the grantee has a current grant and the activity was approved in the program income re-use plan, (2) request DECD's permission by completing a program income application to expend program income on an activity that was not approved in the program income re-use plan, (3) the grantees' request for a future grant if awarded will be reduced by the excess program income and (4) the grantee will be requested to return the excess program income to DECD if options one, two or three are not applicable.

i. Project Standards:

A town can request to exceed the amounts noted below if they submit a request letter and provide detail.

Residential Rehab	\$	300,000
Public Housing	\$	700,000
Public Facilities	\$	750,000
Streets & Sidewalks	\$	500,000
Planning Only	\$	25,000
Economic Development	\$	500,000
Urgent Need	\$	500,000

j. Final Recommendations:

Based on the overall quality of the application and compliance with the threshold and evaluation requirements, staff will make recommendations to the Commissioner. For competitive application funding rounds, the criteria above will be used to rate and rank all applications for major activities; and recommendations to the Commissioner's office will be based on this rating and ranking system. Applicants will receive written notification after final decisions have been made. Applicants that are not funded will be notified in writing and offered the option to have a debriefing meeting. The debriefing meeting will follow the DECD debriefing agenda and procedures.

C. Evaluation Criteria for HOME and SC/CDBG Programs

The following are categories of evaluation criteria and descriptions of factors that will be considered within each category.

1. Need and Marketability

The project must meet one or more of the priorities as outlined in the ConPlan. This category will consider: the overall housing and community development needs of the

site; the neighborhood, the community, the municipality and the region in which the activity is proposed; the documented need for the specific activity proposed; the extent to which low- and moderate-income households will be served or will benefit; the extent to which health and safety issues apply; the extent to which the proposal addresses the community's special needs housing and a market analysis of the proposed activity and waiting lists (if appropriate).

2. Project Feasibility

DECD must expend federal funds in a timely manner; therefore, priority shall be given to all projects that have a "ready to go" status. "Ready to go" means that necessary approvals are in place, such as permits, funding, certifications, etc. This category will consider distinct areas: site, development, and operational feasibility. Site feasibility will consider the environmental condition of the proposed activity, site control, current zoning and approvals, infrastructure condition and needs, the presence of hazardous materials, and historic preservation requirements. Development feasibility will consider project cost including total development cost, per unit cost and program cost ("soft cost"), proposed development budget, appraisals, funding commitments from other sources, amount of funding leveraged by HOME or SC/CDBG funds, the extent to which the HOME or SC/CDBG funds are used as gap financing or funding of last resort, relocation, project time line, and project readiness to proceed. Operational feasibility will consider proposed operating budget, proposed rents and/or purchase prices, the reasonableness of operating expenses including fees, and cash flow projections for the project.

3. Applicant/Sponsor Capacity

All applicants must meet all thresholds and be in full compliance with any and all assistance agreements with DECD and cannot be in default under any DECD, CHFA or HUD-administered program. This category will consider the applicant's success with previous DECD funded projects, development experience, experience of the development team and staff, management experience, performance in administering previous grants and/or loans from DECD, and performance in promoting fair housing and equal opportunities.

4. Community Impact

DECD will consider whether the project is part of a comprehensive planning process for the community, such as a Community Revitalization Strategy, Plan of Development or similar planning effort. The applicant must provide evidence of the planning effort supporting the project. This category will consider: the relationship between the proposed activity and the other housing, economic and community development activities that are planned or underway in the impacted neighborhood; the relationship of the proposed activity to priorities identified in the municipality's or region's plan of development; the economic impact of the proposed activity; local government support for the proposed activity; neighborhood support for the proposed activity and if the proposed activity is located in a targeted investment area, such as a Neighborhood Revitalization Zone or Enterprise Zone.

5. Fair Housing and Equal Opportunity

DECD will consider the demonstration of a previously approved and active Fair Housing Plan, and the applicant's performance in achieving the goals of the plan. Applicants must submit a Fair Housing Plan that has been updated within the last

two years and milestones/achievements as a result of the plan. The extent to which the proposed activity addresses elements in the state's Analysis of Impediments Action Plan will be considered. In addition, the department will also take into account whether the applicant adheres to an Equal Opportunity Plan, including a Section 3 Plan. This category will also consider the extent to which a proposal promotes racial and economic integration, the extent to which the proposal offers housing choice and opportunities to low- and moderate-income households and to persons with special needs, and the extent to which the proposed project reduces racial segregation. The Fair Housing category will only apply to housing proposals, while Equal Opportunity will be applied to all proposals.

6. Responsible Growth and Sustainable Livable Communities

Responsible growth⁶ includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. DECD will give preference to projects that satisfy the following responsible growth criteria:

- Conformance with the goals and development and conservation criteria of the C&D Plan for Connecticut;
- Have regional development emphasis or are result of regional collaborations;
- Reuses and rehabilitates existing property, infrastructure, and land;
- Are sited within existing developed areas and promote infill development;
- Are sited within existing public utilities service areas (water, sewer, etc.);
- For projects outside of public utility services areas, scaling down to use on-site systems, where practicable, to manage unplanned development of adjacent land;
- Promote transit-oriented development⁷;
- Promote the livable characteristics of the sustainable communities initiative⁸;
- Promote mixed-use⁹ development and compatible land uses (pedestrian-friendly with access to multiple destinations within close proximity of each other);
- Integrate sustainable building characteristics such as energy/water conservation, energy efficiency and "green" building into project design; and
- Avoid adverse impacts to natural and cultural resources and open space.

D. Compliance and Monitoring for HOME and SC/CDBG Programs

DECD will monitor applicants' compliance to program requirements in accordance with 24 CFR 92.508 and 24 CFR 570.492 for the HOME and SC/CDBG Programs respectively. Applicants will be notified in advance of any project monitoring. Applicants

⁶ As per the Governor's Executive Order No. 15, DECD is actively adopting responsible growth principles in all its policies and programs.

⁷ "Transit-oriented development" as defined in the June Special Session, Public Act No. 07-7 of the Connecticut General Assembly, is the development of residential, commercial and employment centers within one-half mile or walking distance of public transportation facilities, including rail and bus rapid transit and services, that meet transit supportive standards for land uses, built environment densities and walkable environments, in order to facilitate and encourage the use of those services.

⁸ HUD, the USDOT and the EPA have entered into a "partnership to help American families gain better access to affordable housing, more transportation options, and lower transportation costs while protecting the environment in communities". This initiative, known as the Sustainable Communities Initiative, is based on livability principles that emphasize integration of land use with transportation - See "HUD and Dot Announce Interagency Partnership to Promote Sustainable Communities", HUD Press Release No. 09-023, March 18, 2009

⁹ Mixed-use refers to a variety of land uses such as residential, retail, commercial, business, office, public, and recreational.

should be aware of the long-term compliance requirements associated with their respective projects in advance of accepting a contract for funding with DECD.

E. State and Federal Resources for DECD FY 2010-11

This table lists the levels of state and federal funding anticipated to be available in FY 2010-11. Please note that Connecticut's 2010-15 ConPlan outlines how the state plans to leverage SC/CDBG and HOME funds against other sources of funding. For more detail concerning how Connecticut leverages federal and state funds against each other and against non-governmental funding sources, please refer to the Connecticut 2010-15 ConPlan and the Connecticut 2010-15 State Long-Range Housing Plan. Both of these documents are available on the DECD web site.

Table 1: DECD Anticipated State and Federal Funding			
ECONOMIC & COMMUNITY DEVELOPMENT (DECD)	STATE FY 2010-11	HUD FY 2010-11	TOTAL
HOME	\$ 0	\$ 13,342,837	\$ 13,342,837
SC/CDBG	\$ 0	\$ 14,692,943	\$ 14,692,943
Small Town Economic Assistance Program (STEAP)	\$ 0	\$ 0	\$ 0
Affordable Housing (Flex)	\$ 0	\$ 0	\$ 0
Remediation and abatement of Lead in Public Housing	\$ 0	\$ 0	\$ 0
Energy Conservation Loan Program	\$ 0	\$ 0	\$ 0
Energy Improvement Loans	\$ 0	\$ 0	\$ 0
Subsidized Assist Living Demonstration	\$ 2,166,000	\$ 0	\$ 2,166,000
Elderly Rental Registry & Counselor	\$ 598,171	\$ 0	\$ 598,171
Residential Service Coordinators	\$ 500,000	\$ 0	\$ 500,000
Fair Housing	\$ 325,000	\$ 0	\$ 325,000
Housing Assistance and Counseling	\$ 438,500	\$ 0	\$ 438,500
Elderly/Congregate Rental Assistance	\$ 2,389,796	\$ 0	\$ 2,389,796
Congregate Operating Subsidy	\$ 6,884,547	\$ 0	\$ 6,884,547
Urban Act (for housing)	\$ 15,468,863	\$ 0	\$ 15,468,863
Payment in Lieu of Taxes (PILOT)	\$ 2,204,000	\$ 0	\$ 2,204,000
Tax Abatement	\$ 1,704,890	\$ 0	\$ 1,704,890
Housing Trust Fund	\$ 0	\$ 0	\$ 0
HOME – CT	\$ 0	\$ 0	\$ 0
Deferred Maintenance of Public Housing	\$ 0	\$ 0	\$ 0
TOTAL FOR DECD:	\$ 32,679,767	\$ 28,035,780	\$ 60,715,547

Source: DECD, OFA, OPM

Table 2: CHFA Anticipated State and Federal Funding			
CONNECTICUT HOUSING FINANCE AUTHORITY (CHFA)	STATE FY 2010-11	FEDERAL FY 2010-11	TOTAL
Low Income Housing Tax Credit	\$ 0	\$ 7,700,000*	\$ 7,700,000
Housing Tax Credit Contribution	\$ 10,000,000	\$ 0	\$ 10,000,000
TOTAL FOR CHFA:	\$ 10,000,000	\$ 7,700,000	\$ 17,700,000

Source: CHFA * Amount is the estimated credit amount for calendar year 2009. Under Federal Statute state credit amounts are established annually by formula on a calendar year basis

F. Performance Measurement

The 2009-10 Action Plan outlined DECD's proposed accomplishments of FY 2009-2010. These were based on the performance measurement system presented in the 2005-10 ConPlan which also incorporated HUD's Outcome Performance Measurement System. The results for FY 2009-10 proposed accomplishments will be contained in the 2009-10 Consolidated Annual Performance Evaluation Report (CAPER).

Likewise the 2010-11 Action Plan outlines DECD's proposed accomplishments for FY 2010-11, based on the performance measurement system presented in the 2010-15 ConPlan. The results for FY 2010-11 proposed accomplishments will be contained in the 2010-11 Consolidated Annual Performance Evaluation Report (CAPER).

Connecticut's 2010-15 Consolidated Plan and subsequent Action Plans outline Over arching Principles, Goals, Strategies, Objectives, Outputs, Outcomes, and Indicators based on HUD's Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs as contained in the Federal Register dated March 7, 2006 (Volume 71, Number 44). The state intends to make available HOME, SC/CDBG, ESG, and HOPWA funds to eligible recipients based on the priorities set forth in the state's 2010-15 ConPlan and this document.

Below is a summary of the Performance Measures as contained in the 2010-15 ConPlan, which serve as an outline of the annual proposed accomplishments for the 2010-11 Action Plan.

The state's long-term vision is that Connecticut's communities will be vibrant, safe, clean, and diverse places for people to live, work, and raise a family, that housing opportunities in Connecticut will be affordable, environmentally friendly and available to meet the needs of all its citizens. Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing.

In order to address all the citizens needs in an era of constrained resources it is important to add new housing as well as preserve affordable housing presently serving households in need. Additionally, it is important that all efforts, state and local, be undertaken consistent with responsible growth principles that will make the most efficient uses of energy, land, public infrastructure and other societal resources over the long-term. The state will marshal its resources to address Connecticut's housing development, housing support, and community development needs through the application of Responsible Development and Sustainable Communities' Livability principles to promote responsible development by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

Responsible development as an overarching principle includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. As per

the responsible development policy, DECD will give priority to projects that reuse or capitalize areas within built-up lands, existing commercial properties, and brownfields.

Sustainable Communities as an overarching principle emphasizes Connecticut's commitment to building and sustaining safe, livable, healthy communities and will encourage investment and development that strengthens and revitalizes communities by providing more choices for affordable housing near employment opportunities; more transportation options that lower transportation costs and shorten travel times; and improve and protect the environment. This activity is consistent with the recommended State Plan of Conservation and Development.

The state will endeavor to “bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions”. To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state's fair housing strategy in order to promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development and livability principles and strategies.

The state will work to preserve and increase the supply of quality affordable rental housing available to low-and-moderate-income households and improve the ability of low-and-moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership.

The state will emphasize programs targeted at homelessness prevention and rapid re-housing and supportive housing as the primary means to prevent and end homelessness in Connecticut. The state will work to expand permanent supportive housing in Connecticut to break the cycle of long-term, chronic homelessness.

The state will work to revitalize communities by providing communities in need with:

- Assistance to undertake housing, community and economic development initiatives.
- Assistance to help undertake community infrastructure, facility, and service projects affecting public health, safety and welfare.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current State Plan of Conservation and Development (C&D Plan).

OVERARCHING PRINCIPLES

Responsible Development

Responsible Development includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life for current and future generations of Connecticut residents. Responsible growth

supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. As per the responsible growth policy, DECD will give priority to projects that reuse or capitalize areas within built-up lands, existing commercial properties, and brownfields.

DECD will give preference to community and housing development/redevelopment projects that satisfy the following responsible growth criteria:

- Conform with the C&D Plan for Connecticut.
- Are sited within existing developed areas and promote infill development.
- Are sited within existing public utilities service areas (water, sewer, etc.).
- For projects outside of public utility services areas, scaling down to use on-site systems, where practicable, to manage unplanned development of adjacent land.
- Integrate transit-oriented development.
- Integrate energy/water conservation, energy efficiency and "green" building design.
- Avoid adverse impacts to natural and cultural resources and open space.
- Promote mixed-use development and mixed income development and compatible land uses (pedestrian-friendly with access to multiple destinations within close proximity of each other).

The state's responsible growth strategies directly related to affordable housing include supporting state programs such as the Housing for Economic Growth program (a.k.a. HOME Connecticut) and the Incentive Housing Zones for higher-density, mixed-income housing in downtowns and re-developed brownfields and former mills close to transit options and job centers. DECD also supports federal efforts by the U.S. Departments of Housing and Urban Development (HUD), Transportation (USDOT) and the Environmental Protection Agency (EPA) to promote mixed income housing near transit, known as the Partnership for Sustainable Communities.

Sustainable Communities

"The average working American family spends nearly 60% of its budget on housing and transportation costs, making these two areas the largest expenses for American families."

As referenced above, HUD, the USDOT and the EPA have entered into a "partnership to help American families gain better access to affordable housing, more transportation options, and lower transportation costs while protecting the environment in communities". This initiative, known as the Sustainable Communities Initiative, is based on the following "Livability Principles":

- Provide more transportation choices. Develop safe, reliable, and economical transportation choices to decrease household transportation costs, reduce our nation's dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.
- Promote equitable, affordable housing. Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.
- Enhance economic competitiveness. Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities,

- services and other basic needs by workers, as well as expanded business access to markets.
- Support existing communities. Target federal funding toward existing communities - through strategies like transit oriented, mixed-use development, and land recycling - to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.
 - Coordinate and leverage federal policies and investment. Align federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.
 - Value communities and neighborhoods. Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods - rural, urban, or suburban.

This initiative is consistent with the state's responsible growth principles and policies. The state of Connecticut will work to align its funding and development policies and initiatives, as outlined in Executive Order 15 and Sections 4-124 (s) and (t) of the Connecticut General Statutes, with those of the Sustainable Communities Initiative. To these ends the Connecticut State Departments of Economic and Community Development (DECD), Transportation (CTDOT) and Environmental Protection (DEP) have begun executive level meetings on integrating responsible growth and sustainable communities' livability principles and policies into their planning and funding processes and to align state programs, development initiatives and funding with those of the federal sustainable communities initiative. Therefore, the state is including the "livability principles" along with its responsible growth principles in its overarching policies for housing and community development.

OVERARCHING GOALS

The overall goal of the community planning and development programs covered by this section of the plan is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons and where applicable extremely low-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing.

Goals:

1. Work To Ensure Decent Housing Is Available To All.
Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

2. Work to Ensure That All of the State's Residents Live in a Suitable Living Environment.

A suitable living environment includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

3. Work to Ensure That All of the State's Residents Have Access to Economic Opportunities.

Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

Note: Different programs have different income group targets. For the purposes of this document, when used with regard to funding activities and/or with goals and objectives, the terms "low-income", "low and moderate income", "low-moderate income" and "low-mod income" include the "very low" and "extremely low" income groups as directed by federal regulations for the programs that specifically target such groups. Please see the Code of Federal Regulations for specific guidance with the applicability of such targets.

Objectives, Outputs, Outcomes, and Indicators

Each goal is supported by specific objectives (objectives are either specific actions to be taken or specific milestones to be achieved) designed to help achieve the goal. Each of these objectives is, in turn, followed by an output a corresponding proposed outcome and an indicator. Outputs are the products of the activities undertaken to meet the objectives and outcomes are the benefits that result from undertaking those activities. Indicators are the metric that will gauge the performance of the state in meeting the objectives and ultimately the goal to which they relate.

Basis for Assigning Priority

Each objective also has a proposed funding source (or sources), a targeted population and geographic target, and a priority rating. Each objective is supported by a brief discussion of the need/basis for assigning the priority and identifying obstacles to meeting underserved needs summarized from the Needs Assessment and Housing Market Analysis sections of the Consolidated Plan.

Priority ratings were established after a thorough examination of Connecticut's housing and community development needs and the state's current and historical housing market. Based on the state's review of all relevant and available data, specific issues

were selected and run through an internal screening at the Department of Economic and Community Development/Social Services. Issues chosen to be assigned high priority funding status within this plan were selected based on three overarching factors: (1) the issue's relative demonstrated need (as identified in the needs assessment), (2) the availability of other funds to address the need and (3) the eligibility criteria of each of the four federal programs governed by this plan.

High Priority Needs and Funding

As stated above, only those issues deemed to be a high priority to the state have been identified in this plan. All other issues are, by default, deemed to be a lower priority in terms of federal funding attention.

This does not exclude the state from funding lower priority projects. The high priority designation serves to emphasize to the public, the areas in which the state will concentrate its efforts over the next five years, in terms of housing and community development. Further, it defines where the state will focus its usage of the federal funds accessed through the four state administered federal programs governed by this plan.

A proposed project that addresses a high priority need is not guaranteed funding based solely on the fact that it will address a high priority need. All projects funded by the state must be financially and logistically feasible as well as meet all of the eligibility criteria of the proposed funding source. When two or more projects are competing for funding dollars (all things being equal), the project addressing the high priority need will be given funding preference.

Note: for the purposes of this plan, "Other Funds" include all available state, federal or private funds other than those allocated to the state under the CDBG, ESG, HOME and HOPWA programs.

Geographic Targeting

The state will target its federal funds to certain geographic areas consistent with the priorities set in the recommended State Plan of Conservation and Development, except as prohibited by federal or state law. For example, the state's allocation of SCCDBG and ESG funds may only be used in non-entitlement areas. However, since there is a major emphasis on directing resources to areas in need of revitalization, resources will be focused, to the greatest extent possible, in targeted areas.

The existing Section 8 Voucher/Certificate, Section 8 Moderate Rehabilitation, Community Services Block Grant (CSBG), Federal Historic Tax Credits, and Federal Historic Preservation Grants are exempt from the state's geographic targeting.

The following federal resources will be directed toward specific geographic areas as described below:

- Emergency Shelter Grant (ESG) - Emergency Shelter Grant funds are awarded through a formula established by the federal government. The state's allocation of ESG funds may be used anywhere in Connecticut without restriction. Five jurisdictions (Bridgeport, Hartford, New Britain, New Haven and Waterbury) receive their own allocations of ESG funds directly from the federal government, thus are not

- eligible for the state allocation. Because of the nature of homelessness, the ESG program is exempt from Priority Funding Area requirements.
- Rural Development (aka Farmers Home) Programs (All) - The U.S. Department of Agriculture's Rural Development Housing Programs were established to provide quality affordable housing to the nation's rural and farm communities. All Rural Development programs (502, 515, 523, etc.) are restricted for use in "rural areas" which include open country and places with populations of 50,000 or less.
 - Home Investment Partnerships Program (HOME) - The HOME Program was established under the Cranston-Gonzalez National Affordable Housing Act of 1990. The state's allocation of HOME funds may be used anywhere within the State of Connecticut.
 - Federal Low-Income Housing Tax Credits (FLIHTC) - Federal Low-Income Housing Tax Credits may be used anywhere within the State of Connecticut. However, in accordance with federal law, states are required to develop allocation criteria that disperse the tax credits across the state through an IRS-approved competitive process. CHFA is Connecticut's tax credit administering agency and has an approved competitive process that allows points to be given to rental housing projects. CHFA's allocation plan must be consistent with the recommended State Plan of Conservation and Development.
 - Small Cities Community Development Block Grant (SC/CDBG) – Small Cities Community Development Block Grant funds are awarded through a formula established by the federal government. The state's allocation of CDBG funds may not be used in the following jurisdictions: Bridgeport, Bristol, Danbury, East Hartford, Fairfield, Greenwich, Hamden, Hartford, Manchester, Meriden, Middletown, Milford Town, New Britain, New Haven, New London, Norwalk, Norwich, Stamford, Stratford, Waterbury, West Hartford, West Haven. These jurisdictions receive their own allocations of CDBG funds directly from the federal government and are not eligible for use of the state allocation designated for small cities.
 - The majority of HOPWA dollars allocated to Connecticut are apportioned through the Eligible Metropolitan Statistical Areas (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DSS receives a small amount of "Balance of State Dollars" and uses a competitive procurement process for HOPWA services to ensure statewide coverage for the balance of state catchment area: Windham County, New London County, Middlesex County and Litchfield County.

AFFORDABLE HOUSING

GOAL

Enhance suitable living environment, create decent housing, and provide economic opportunities for low- and moderate-income persons and address the shelter, housing and service needs of the homeless, those threatened with homelessness with an emphasis on preventing homelessness.

AFFORDABLE HOUSING STRATEGIES

Fair Housing and Housing Choice

Fair housing initiatives promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies.

The state will endeavor to “bring opportunities to opportunity-deprived areas, and to connect people to existing opportunities throughout metropolitan regions”¹⁰. To these ends, the state will affirmatively further fair housing in Connecticut through the identification of impediments to fair housing choice, within the state, and by taking appropriate actions to overcome the effects of any impediments identified. The DECD, CHFA and the Department of Social Services (DSS) will continue to carry out the state’s fair housing strategy in order to promote equal housing opportunity for all of Connecticut’s citizens and increase housing choice opportunities through the application of responsible development principles and strategies. Using education and outreach, regional solutions and cooperation and neighborhood stabilization and revitalization.

The Supply of Quality Affordable Housing

The state will work to preserve and increase the supply of quality affordable rental housing available to low- and moderate-income households and improve the ability of low- and moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership. While increasing the supply of low- and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments. Most urban areas are natural mixed-use developments whereas suburban areas need to move away from the traditional single-use developments.

Increasing the supply of quality affordable housing can be accomplished in multiple ways including new construction and rehabilitation of existing units. Adaptive re-use of historic structures provides multiple benefits to communities. Redevelopment lowers the ratio of poor quality or unused structures. Additionally, re-use lessens sprawl in rapidly developing areas by preserving open space/undeveloped land. Adaptive re-use is very likely to engender community support by preserving structures that have long been part of the community.

Summary of five year Affordable Housing Objectives

Fair Housing and Housing Choice

Over the five-year period covered by the 2010-15 ConPlan, the state will focus its resources to achieve the following:

- Within budget appropriations, the DECD will continue to support the Connecticut Fair Housing Center with their efforts to assist the State of Connecticut to fulfill the recommendations in the state’s Analysis of Impediments (AI) for state level action. Utilization of the Fair Housing Center has enabled the state to better address the objectives of the AI by increasing the access of people in the protected classes to the existing supply of affordable housing, expanding fair housing outreach and education activities, providing increased training of state employees, service providers, housing developers or other funding recipients in the area of fair housing/civil rights and increasing monitoring and enforcement of fair housing laws and policies within the State of Connecticut.

¹⁰ *People, Place and Opportunity: Mapping Communities of Opportunity In Connecticut*, Kirwan Institute, Ohio State University & the Connecticut Fair Housing Center, November 2009.

- DECD will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.
- Update the Analysis of Impediments to Fair Housing Choice including the Action Steps for state and local governments.

Quality Affordable Housing

Over the five-year period covered by the 2010-15 ConPlan, the state will focus its resources to achieve the following:

- With Regard to New Affordable Rental Housing:
 - DECD will work to create 750 new quality affordable rental housing units.
- With Regard to New Homeownership Opportunities:
 - DECD will work to create 300 new affordable homeownership opportunities.
 - CHFA will work to assist 13,500 to 15,000¹¹ first time homebuyers.
- With Regard to Preserving Existing Affordable Rental Units:
 - DECD will work to preserve 1,000 existing affordable rental housing units.
- With Regard to Maintaining Homeownership:
 - DECD will work to maintain homeownership for 400 households.
- With Regard to CHFA multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing:
 - CHFA will work to fund the development and/or preservation of 3,200¹² units.

The above referenced figures are based on historic program performance, current unit production costs and anticipated financial resources.

OBJECTIVES, OUTPUTS, OUTCOMES and INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

To achieve the aforementioned five year Objectives for Affordable Housing Strategies, the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

Enhance suitable living environments for low- and moderate-income through Fair Housing and Housing Choice.

Output:

- DECD will complete the update of the Analysis of Impediments (AI) by end of year two of this plan.
- Within available resources, fund the activities of the Fair Housing Center related to outreach and education with an emphasis on preventing discrimination and increasing housing choice opportunities annually.

¹¹ Conditioned upon the availability of funds and market conditions.

¹² Conditioned upon the availability of funds and market conditions.

- Improved availability/accessibility and affordability by promoting and funding at least one inter-municipal or regional partnership for a housing and/or community development project that benefits low- and moderate-income persons/households to increase housing choice and economic opportunities.
- Continue to fund mobility counseling/tenant education programs to encourage/assist/educate approximately 8,500 DSS Section 8 and State Rental Assistance and Transitional Rental Assistance Program participants with moves to areas of de-concentrated poverty annually.
- Support the upgrading of existing infrastructure within areas where the majority of residents are of low-and-moderate-income to increase housing choice and economic opportunities.
- Support up to four infrastructure projects per year to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low-and-moderate-income areas annually.
- Improve availability/accessibility by supporting the construction and/or rehabilitation and/or expansion of nine existing public facilities that primarily serve low-and-moderate-income persons, including but not limited to: transitional housing, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new-handicapped accessible facilities annually.
- Support fair housing education/outreach activities/actions to address illegal discrimination, to include DSS continuing to fund mobility counseling/tenant education programs to encourage/assist/educate DSS Section 8 and State Rental Assistance Program participants with 100 moves to areas of de-concentrated poverty annually.

Outcome:

- Improved availability/accessibility by supporting fair housing education, outreach activities, programs and actions to address illegal discrimination and expand housing opportunities.

Indicator(s):

- Complete update of the AI by end of year two of this plan.
- Number of fair housing educational and outreach opportunities achieved.
- Increased housing choice for low-and-moderate-income residents.
- Number of regional projects funded that promote fair housing and further the state's fair housing efforts.
- Support at least one inter-municipal or regional housing project.
- Create incentives for municipalities to collaborate on projects.
- Number of infrastructure projects conducted per year.
- Number of DSS Section 8 and State Rental Assistance Program participants educated through this program that move to areas of de-concentrated poverty.
- Number of DSS Section 8 and State Rental Assistance Program participant moves that represent a census tract improvement of at least ten points; from a higher concentrated area to an area of lower concentrated poverty.

Objective 2:

Enhance suitable living environments and create decent affordable housing.

Output:

- Produce up to 750 newly constructed rental units that serve low- and moderate-income households using federal HOME and/or state housing programs.
- Rehabilitate up to 1,000 rental units that serve low- and moderate-income households using federal SC/CDBG/HOME and/or state housing programs.
- Produce up to two newly constructed homeowner units that serve low-and-moderate income households using federal HOME and/or state housing programs.
- Rehabilitate up to 400 homeowner units that serve low-and-moderate income households using federal SC/CDBG/HOME and/or state housing programs.
- Improve affordability by promoting and supporting mixed-income development projects in areas that currently under-serve low- and moderate-income households.
- Support the moderate rehabilitation of existing single-family homes (a single family home is defined as a one to four unit owner occupied residential structure).
 - SC/CDBG Program – Support up to four single-family moderate rehabilitation projects each year in SC/CDBG program eligible communities.
 - State Housing programs - Support up to four single-family moderate rehabilitation projects each year in suburban communities.
- Creation of multifamily housing
 - HOME Program- Produce up to 75 to 125 units of new multifamily housing in areas of need each year.
 - State Housing programs - Produce up to 75 to 100 units of new multifamily housing in areas of need each year.
- The CHFA multifamily housing development mortgage program will work to fund the development and/or preservation of units of multifamily housing.
- Through the adaptive re-use of historic structures, create and/or preserve residential units using federal SC/CDBG/HOME and/or state housing programs.
- Identify properties most at risk of being lost to the affordable market.
- Support energy conservation/efficiency projects that would primarily serve low-and-moderate-income persons by funding housing projects each year that improve energy efficiency using federal and/or state housing and/or weatherization programs.

Outcome:

- Expansion of rental and homeowner housing and Sustainable Community activities completed that serves low-and-moderate income households.

Indicators:

- Number of newly constructed units.
- Number of rehabilitated units.
- Number of rental units.
- Number of homeowner units.
- Number of single-family moderate rehabilitation projects completed each year.
- Number of single-family units rehabbed each year.
- Number of new multifamily housing units created in areas of need.
- Number of residential units created by re-use of historic structures.
- State, Federal and private resources leveraged.
- Number of energy efficiency projects completed each year.
- Number of at risk properties identified.
- Number of mixed income developments.

Objective 3:

To enhance suitable living environments through financial intermediaries.

Output:

- Provide economic opportunities in the form of rent subsidies to enhance suitable living environments.
- Provide economic opportunities in the form of mortgage assistance to enhance suitable living environments.
- Improve affordability by continuing to use CHFA's multifamily housing development mortgage programs and tax credit equity funding programs to fund the new construction, rehabilitation and preservation of affordable rental housing units consistent with the needs and priorities established in the Consolidated Plan annually.
- Maintain mortgage lending and equity funding programs to fund up to approximately 800¹³ units annually based on recent program experience, with an estimated 400-500¹⁴ units funded through the Low Income Housing Tax Credit Program and the balance through the issuance of tax-exempt bonds or other bonds for development and expiring use preservation, based on the availability of these resources, financial market conditions, demand for financing and the availability of other necessary capital and operating subsidy required to attain feasibility. Use these debt and equity funding programs to leverage state, federal and private resources to the extent possible.
- Implement a Location Efficient Mortgage (LEM) Program to be administered by CHFA. The LEM Program provides state-backed relief in mortgage premiums based on proximity to urban areas. The LEM Program combines a low down payment, competitive interest rates and flexible criteria to encourage families to attain homeownership in proximity to transit annually.
- Continue CHFA's homeownership mortgage programs to expand homeownership generally, with an emphasis on targeted areas with lower rates of homeownership; and continue statewide special programs and initiatives to maintain homeownership.
 - Maintain CHFA efforts to expand homeownership through assisting approximately 2,700 to 3,000¹⁵ first time homebuyers each year during the five-year period based on recent program history and the availability of mortgage capital for this purpose.
 - Maintain lending in the state's federally targeted urban areas to a minimum of 30% of all mortgages purchased by CHFA each year.
 - Build program and investment partnerships with local stakeholders that maximize the use of CHFA's current program and leverage local, state and federal resources.
 - Continue efforts to help distressed homeowners maintain ownership.
- Create a homestead exemption whereby purchasers of homes within designated urban areas may receive state income tax reductions. The exemption will apply to first-time homebuyers and be considered for home purchases in targeted urban areas with the goal of increasing homeownership and neighborhood stability. To support this effort CHFA mortgage programs will be used, when possible, to encourage moderate and higher income households to move into urban neighborhoods in need of revitalization annually.
- Grant priority consideration to creating flexible mechanisms that include gap financing and regulatory relief so that the production of affordable homeownership units can be significantly increased throughout the state. Produce affordable homeownership units through increased funding flexibility and reduce regulatory burden.

¹³ Conditioned upon the availability of funds and market conditions.

¹⁴ Conditioned upon the availability of funds and market conditions.

¹⁵ Conditioned upon the availability of funds and market conditions.

- Coordinate grants and loans from the Housing Trust Fund, Affordable Housing (AHP) and HOME programs, treating each pool of funding as a source of flexible capital. This allows developers to seek ‘subsidized’ capital from a pool of funds and put all parts of the capital structure of a housing project together while mitigating uncertainty and delays.
- Develop housing projects by allowing developers to seek subsidized capital from a pool of flexible capital.
- Promote and leverage transit oriented development, mixed-use development, brownfield redevelopment and other responsible development principles and strategies as a means to enhance suitable living environments and expand access to rental and homeowner housing that serves low-and-moderate income households.

Outcome:

Expansion of access to rental and homeowner housing that serves low-and-moderate income households.

Indicators:

- Number of rent subsidies.
- Number of mortgage assistance.
- Number of at risk properties identified.
- Strategies for mitigating the potential loss of units.
- Number of homeowners assisted.
- Number of mortgages purchased annually in federally targeted urban areas.
- Number of program and investment partnerships created.
- Number of new families that attained homeownership in proximity to transit by implementing the LEM Program.
- Leverage of CHFA’s current programs and leverage of local, state and federal resources.
- Number of moderate and high income households encouraged to move to urban neighborhoods through the creation of a homestead tax exemption.
- Number of rental housing units constructed, rehabbed or preserved using CHFA’s multi-family housing development mortgage programs and tax credit equity funding programs.
- Number of housing units funded using CHFA’s Low Income Housing Tax Credit Program and tax-exempt bonds.
- Number of housing projects developed through pools of flexible capital.
- Number of affordable homeownership units produced thru flexible mechanisms and regulatory relief.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME, State, Section 8	Low-Mod Income	Statewide
Objective 2	HOME, State, CHFA, CDBG, State/Federal Weatherization Programs	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas, CDBG Eligible Communities, Statewide
Objective 3	HOME, State, CHFA	Low-Mod Income, CHFA	Statewide, CHFA Targeted Areas,

		Targeted Populations	
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PUBLIC HOUSING

GOAL

Provide decent housing and enhance suitable living environments for residents of public housing.

OBJECTIVES,OUTPUTS,OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

The unit counts presented in relation to the Public Housing Objectives enumerated below are not in addition to the unit counts stated in the Affordable Housing section of this plan. As stated above funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. In order to fulfill the stated Public Housing Goal the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

Address the housing needs of residents of public housing through preservation of existing housing units and additional rent subsidies.

Output:

- Preserve federally assisted housing units annually by working with current owners and prospective purchasers of these projects to retain them in service to low-income households over the long-term with a focus on projects nearing the end of their current mortgage service periods and those in need of capital reinvestment to provide quality rental housing through a new extended use period using financing from the Affordable Housing Program/Housing Trust Fund/Housing Sustainability Fund.
- Invest in the maintenance/rehabilitation/modernization of 200 existing publicly-assisted rental housing units annually to preserve them as a long-term resource using federal funding such as the SC/CDBG or HOME Program.
- Continue to offer loans, within available CHFA resources, to local housing authorities to fund capital needs. Continue to offer capital funding for the redevelopment of portfolio properties annually through the CHFA mortgage and tax credit programs. Seek and develop opportunities to leverage additional funding from federal and private sources for these purposes.
- Preserve 2,850 state financed elderly rental units through the Weatherization Assistance Program (WAP) over three years (programs duration).
- Encourage local public housing authorities and DSS to respond to all notices of funding availability from HUD to increase the supply of Federal Section 8 Vouchers by 50 new vouchers annually.

Outcome:

- New/improved availability/accessibility and affordability in public housing.

Indicators:

- Number of at risk properties identified each year.
- Number of public housing units preserved/rehabilitated annually.
- Number of units and properties redeveloped and maintained via capital funding each year.
- Number and amount of new funding opportunities identified and developed annually.
- Number of existing state-assisted rental units preserved through weatherization. each year.
- Number of new Section 8 vouchers each year.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State CDBG HOME CHFA Section 8 WAP	Low-Mod Income, CHFA Targeted Populations	State-Wide, CHFA Targeted Areas, CDBG Eligible Communities

HOMELESSNESS PREVENTION & SUPPORTIVE HOUSING

GOAL

Enhance suitable living environment, create decent housing, and provide economic opportunities for low- and moderate-income persons and address the shelter, housing and service needs of the homeless, those threatened with homelessness with an emphasis on preventing homelessness.

STRATEGIES

The state will emphasize programs targeted at homelessness prevention and rapid re-housing and supportive housing as the primary means to prevent and end homelessness in Connecticut. The state will work to expand permanent supportive housing in Connecticut to break the cycle of long-term, chronic homelessness.

OBJECTIVES,OUTPUTS,OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources

Objective 1:

Enhance suitable living environments to expand Homeless Prevention Rapid Re-housing Program (HPRP) services. The reoccurrence of homelessness is reduced and those experiencing homelessness are quickly transitioning into permanent housing. Additionally homelessness is averted for those individuals and families in danger of becoming homeless.

Output:

- Utilize the Beyond Shelter Program and Counselors in Shelters Program, administered by the DSS, to reduce the reoccurrence of homelessness by assisting families who are

leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.

- Establish and convene the Statewide Homelessness Prevention and Rapid Re-housing Operations Advisory Committee. The Committee is comprised of DSS, six regional and five municipal HPRP programs and municipal representatives.
- Participate in Connecticut Coalition to End Homelessness' Homelessness Prevention Taskforce and use the information gained to create a sustainable housing based system that will prevent/quickly end homelessness among families and individuals in crisis in the future.
- Review operational aspects of implementing the HPRP Program to identify "what's working" and "what's not working" to increase efficiency and eliminate duplication.
- Increase number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services (including but not limited to outreach and transitional services such as supported living, case management, and substance abuse treatment).

Outcome:

- New and improved availability and accessibility through HPRP.

Indicator(s):

- Number of homelessness reoccurrences among DSS assisted families leaving shelters and transitional living programs.
- Increases in efficiency or elimination of duplications identified.
- Alternative means to addressing homelessness achieved.
- Number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services is increased and increase number of client cases closed, settled or resolved by 50 per year, over five years in order to expand services.

Objective 2:

Enhance suitable living environments that assist families and individuals to remain in permanent housing.

Output:

- Maintain the state-funded Eviction Prevention P program that assists families and individuals to remain in permanent housing.
- Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings. Create 150 new supportive housing units over the next five years.

Outcome:

- New and improved sustainability in permanent housing for risk families and individuals.

Indicator(s):

- Funding level and dollars committed to the Eviction Prevention Program.
- Number of at risk families and individuals assisted and remain in permanent housing as a result of the program.
- Number of supportive housing units created.
- Number of rental subsidies.

Objective 3:

Support a regional approach to ending homelessness in Connecticut through the Ten Year Plans to End Homelessness that are presently in place.

Output:

- Coordinate funding opportunities to assist in achieving the strategies outlined in the Ten Year Plans to End Homelessness.

Outcome:

- New and improved availability and accessibility of housing to prevent and reduce homelessness through long range planning.

Indicator(s):

- Number of funding opportunities that addressed specific strategies outlined in the Ten Year Plans to End Homelessness.

Objective 4:

Maintain the state’s network of “Homeless Shelters.”

Output:

- Continue to fund “Homeless Shelters” across the state.

Indicator(s):

- Funding leveraged (beyond ESG).
- Number of shelters DSS funds(ESG).
- Number of beds & type (men, women, children)-ESG.
- Number of clients(ESG).
- Number of services/type(ESG).

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HPRP, State, HOME	Low-Mod Income	State-Wide
Objective 2	HPRP, State, HOME, TANF	Low-Mod Income	State-Wide
Objective 3	HPRP, State, HOME,	Low-Mod Income	State-Wide
Objective 4	ESG, State	Low-Mod Income	State-Wide

OTHER SPECIAL NEEDS

GOAL

Create decent housing and a suitable living environment and economic opportunities for low- and moderate-income persons with special needs and address the shelter, housing and service needs of persons with special needs.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund

projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

Special Needs - General

Objective 1:

Coordinate the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to increase the availability of supportive housing by using state and federal resources effectively.

Output:

- Interagency Council and/or Interagency Committee meets regularly to insure coordination of efforts and identifies resources and prioritizes production and preservation of permanent supportive housing.

Outcome:

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Identification of resources and plan for production and preservation.

Objective 2:

Support and promote the coordination of multiple agency resources and inter-agency cooperation.

Output:

- Utilize the state's current Long Term Care Plan as a blueprint for coordination of services.

Outcome:

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Was the state's Long Term Care Plan used as a blueprint for coordination of services.

Objective 3:

Link permanent housing, employment and support services, and rental subsidies to meet the needs of each individual by providing appropriate services which anticipate client needs and address changes in age, health, income and other circumstances. These actions will ensure long-term housing stability and independence.

Output:

- The number of clients who are provided appropriate services increases over five years.

Outcome:

- Coordination between state agencies is increased, maintained and sustained leading to more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Number of clients that received appropriate services.
- Year over year change of the number of substance abuse clients that received appropriate services.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-Wide
Objective 3	State	Low-Mod Income	State-Wide

Elderly and Frail Elderly

Objective 1:

Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that people with disabilities can live independently within their community of choice.

Output:

- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.
- The number of supportive housing units in the state is increased.

Outcome:

- New/Improved Affordability.
- Elderly and frail elderly persons are able to live within their community of choice in quality, accessible, affordable housing.

Indicator(s):

- Number of support services provide to client population.
- Number of clients being served by each program.
- Number of clients receiving multiple services.
- Year over year change in number of clients being served.

Objective 2:

Increase the number of elderly and frail elderly clients served by DSS.

Output:

- Increase client caseload by ten per year.

Outcome:

- More elderly and frail elderly state residents will receive assistance and be able to live independently longer with a higher quality of life.

Indicator(s):

- Number of new client cases managed.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/HOME	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-Wide

Persons with Disabilities

Objective 1:

Increase the number of linkages among federal agencies, state agencies and consumers in providing resources to continue the successful keeping of families and those individuals with disabilities together, through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

Output:

- Number of linkages among federal agencies, state agencies and consumers is maintain and/or increased.

Outcome:

- Families and those individuals with disabilities kept together and receive appropriate counseling and other supportive services which ultimately increases their quality of life.

Indicator(s):

- Number of families and those individuals with disabilities kept together through placing them in stable living situations and providing them with appropriate counseling and other supportive services.

Objective 2:

Increase the accessibility of DMHAS provided client support services connected to affordable housing for individual with disabilities.

Output:

- The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased.

Outcome:

- Accessible, affordable housing is made available to individuals with disabilities that require it. State and federal resources designed to aid disabled persons are coordinated and leveraged increasing the quality of life for the recipients.

Indicator(s):

- Number of DMHAS clients with disabilities accessing services and affordable housing.
- Measured decrease in average wait period to receive services and affordable housing.
- Year over year change in the number of individuals with disabilities accessing services and affordable housing.

Objective 3:

Continue to provide for accessibility modifications.

Output:

- Accessibility modifications for 10 to 25 housing units per year are funded.

Outcome:

- New/Improved Availability/Accessibility.
- The supply of housing accessible to the disabled is increased providing more housing options for the disabled allowing them to live with in the community of their choice.

Indicator(s):

- Number of accessibility modifications funded.

Objective 4:

Expand accessibility modification activities to: 1) specifically target persons with disabilities who are ready and willing to leave nursing facilities and return to community living; 2) provide a full range of supportive services, including but not limited to employment training, social, health, recreational, housing and transportation services to ensure successful transition and long-term independence.

Output:

- \$250,000 in bond funds are provided to do accessibility modifications for persons leaving nursing facilities.
- Section 8 Housing Choice Voucher preference for up to 50 eligible persons in support of the Nursing Home Transition Initiative is established.

Outcome:

- Independent living is restored to all those capable of living independently with the aid of appropriate support services. This will ultimately lead to lower costs to the state and increase the quality of life for these individuals.

Indicator(s):

- Number of projects completed.
- Number of persons enabled to return to independent living as a result of accessibility modifications being made.
- Number of eligible persons transitioning from nursing homes provided Section 8 Housing Choice Vouchers.

Objective 5:

Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing so that the elderly can live independently within their community of choice.

Output:

- The number of support services provided to client populations is increased and the accessibility of services by client populations is increased.
- The number of supportive housing units in the state is increased.

Outcome:

- New/Improved Affordability.
- Independent living will be maintained for all those capable of living independently with the aid of appropriate support services. This will ultimately lead to lower costs to the state and increase the quality of life for these individuals.

Indicator(s):

- Number of support services provide to client population.
- Number of clients being served by each program.
- Number of clients receiving multiple services.
- Year over year change in number of clients being served.
- Number of new supportive housing units created.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-wide
Objective 3	State/HOME/ CDBG	Low-Mod Income	State -Wide/ CDBG Eligible Communities
Objective 4	State/Sec. 8		State-Wide
Objective 5	State/HOME		State-Wide

Persons with HIV/AIDS and their families

Objective 1:

Continue to fund existing HIV/AIDS programs and seek additional federal funding for existing HIV/AIDS programs.

Output:

- Existing HIV/AIDS programs are maintained and expanded.

Outcome:

- New/Improved Availability/Accessibility.
- Persons living with HIV/AIDS continue to receive appropriate care and services.
- Funding leveraged (beyond HOPWA).
- Number of service providers DSS funds(HOPWA).
- Number of clients receiving assistance(HOPWA).
- Type of assistance(HOPWA).

Indicator(s):

- Dollars leveraged/amount of additional funding received.
- Number of people served by the programs.
- Year over year change in the number of clients accessing services.

Objective 2:

Increase access to supportive housing services for people living with HIV/AIDS and increase number of clients over five years.

Output:

- Number of people accessing supportive housing services is increased over five years by 50.

Outcome:

- New/Improved Availability/Accessibility.
- Supportive housing services become available to more persons living with HIV/AIDS.

Indicator(s):

- Number of people accessing supportive housing services.
- Year over year change in number of people accessing supportive housing services.

Objective 3:

Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and ongoing mechanisms to track client preferences and needs.

Output:

- AIDS/HIV supportive housing programs are evaluated annually and modified as necessary to improve services and benefits to clients.

Outcome:

- New/Improved Availability/Accessibility.
- Supportive housing programs become more efficient and effective in helping persons living with HIV/AIDS live longer and better lives.

Indicator(s):

- Number of evaluations conducted.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/HOPWA	Low-Mod Income	State-Wide/ HOPWA Eligible Communities
Objective 2	State/HOPWA	Low-Mod Income	State-Wide/ HOPWA Eligible Communities
Objective 3	State/HOPWA	Low-Mod Income	State-Wide/ HOPWA Eligible Communities

Persons with Alcohol or Other Drug Addiction

Objective 1:

Continue existing substance abuse programs at levels permitted by funding availability. Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting services which anticipate and deal with changes in age, health, income and other circumstances. These actions will influence long term stability.

Output:

- The number of clients who are provided appropriate services increases over five years.

Outcome:

- More persons with substance abuse issues receive appropriate care leading to a better quality of life for assistance recipients and a lower incidence of the negative consequences and costs associated with substance abuse.

Indicator(s):

- Number of clients receiving appropriate services.
- Number of substance abuse clients that received appropriate services.
- Year over year change of the number of substance abuse clients that received appropriate services.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide

Ex-Offenders

Objective 1:

Increase the availability of permanent supportive housing, as a housing option for, to assist individuals leaving the correction system to facilitate their integration back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately, or after living for a short time in a halfway house, live in supportive housing. The Connecticut Department of Correction (DOC) will work with other state agencies to maximize the use of various funding streams to assist persons to reintegrate into their communities after release from DOC facilities.

Output:

- The state will work to increase the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Outcome:

- Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Indicator(s):

- Year over year change in the number of halfway house beds and other supervised community placements, enhance re-entry efforts, and pilot approaches.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide

NON-HOUSING COMMUNITY DEVELOPMENT

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives of the Consolidated Plan. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

Objective 1:

Provide economic opportunities including job creation and retention through the establishment, stabilization and expansion of small businesses (including micro-enterprises) and the provision of public services concerned with employment.

Output:

- Support at least one Economic Development Project per year under the CDBG Program with the creation of up to 15 jobs per year (8 of which will be for low-and-moderate-income persons).

Short-Term Outcome:

- New/Improved availability/accessibility.
- Support and funding of economic development projects and micro-enterprise, activities/projects will create and/or retain permanent, private sector job opportunities principally for low- and moderate-income persons, through the expansion and retention of business and industry in the state.
- Economic opportunities through employment for low-and-moderate-income persons will be increased.

Long-Term Outcome:

- The economy of the state's communities will be improved as will the quality of life of all of the state's residents.
- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state.
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of economic development projects funded under the SC/CDBG Program annually.
- Number of jobs created by economic development projects funded annually.

- Percent of jobs created by economic development projects funded annually benefiting low-and-moderate-income persons.

Objective 2:

Enhance suitable living environments, create decent housing and provide economic opportunities by promoting and funding at least one inter-municipal or regional partnership for economic and/or community development project.

Output:

- Support at least one inter-municipal or regional project per year under the SC/DBG Program including Comprehensive Economic Development Strategy (CEDS) project.
- Create incentives for municipalities to collaborate on projects.

Short-Term Outcome:

- New/Improved availability/accessibility.
- State, local and regional revitalization efforts and resources will be coordinated to maximize return on investment and chances of success.
- Economies of scale will be reached leading to lower governmental cost.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive regional cooperative and cost sharing agreements and strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of inter-municipal/regional projects funded under the SC/CDBG Program annually.
- Number of jobs created in the region benefiting low-and-moderate-income persons annually.
- Cost savings for local municipalities and the state due to regional partnerships.
- Number of low-and-moderate-income persons served annually.
- Number of housing units annually.

Objective 3:

Enhance suitable living environments by supporting the upgrading of existing infrastructure within areas where the majority of residents are of low- and moderate-income.

Output:

- Support up to four infrastructure projects per year under the SC/CDBG Program to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low- and moderate-income areas.

Short-Term Outcome:

- New/Improved availability/accessibility.

- Infrastructure projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional infrastructure improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of infrastructure projects funded under the SC/CDBG Program per year.
- Number of low-and-moderate-income persons served annually.

Objective 4:

Enhance suitable living environments by supporting the construction and/or rehabilitation and/or expansion of existing public facilities that primarily serve low- and moderate-income persons, including but not limited to: homeless shelters, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities.

Output:

- Support up to nine public facilities projects per year under the CDBG Program.

Short-Term Outcome:

- New/Improved availability/accessibility.
- Public Facilities projects will assist in the creation of a safe and sanitary living environment benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional public facility improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of public facilities projects conducted per year.
- Number of low-and-moderate-income persons served annually.

Objective 5:

Enhance suitable living environments and create decent housing by supporting energy conservation/efficiency projects that would primarily serve low-and-moderate-income persons.

Output:

- Fund up to two projects per year under state/federal weatherization programs that would improve energy efficiency.

Short-Term Outcome:

- New/Improved availability/accessibility and/ or affordability.
- Energy costs borne by low- and moderate-income persons and/or by the state will be reduced freeing up resources that can be used to provide other needed assistance to low-and-moderate-income persons.

Long-Term Outcome:

- The state will move closer to energy independence/self sufficiency, air quality will improve as will the quality of life of the state's citizens.

Indicator(s):

- Number of low-and-moderate-income persons served annually.
- Number of units with improved energy efficiency annually.

Objective 6:

Allow municipalities that have state-approved responsible growth/Transit Oriented Development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development and support the use of tax incremental financing. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.

Output:

- Five Special Services Districts established over five years.

Short-Term Outcome:

- Local governments will have greater resources available to undertake responsible growth/Transit Oriented Development (TOD) projects.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.

Indicator(s):

- Number of municipalities with state-approved responsible growth/Transit Oriented Development (TOD) projects allowed to develop Special Services Districts and levy additional taxes and/or fees to fund development over five years.
- Number of TOD projects with new Special Services Districts over five years.

Objective 7:

Allocate \$100 million of Urban Reinvestment Tax Credits for TOD/Responsible Growth projects and implement the Recovery Zone Economic Development Bonding Program as a financing vehicle for approximately two Responsible Growth projects over a five-year period.

Output:

- Allocated \$100 million of Urban Reinvestment Tax Credits as an incentive for private investment and to stimulate the development and implementation of two Responsible Growth/TOD projects over a five-year period.

Short-Term Outcome:

- Private investment will be leveraged to increase the resources available to undertake responsible growth/Transit Oriented Development (TOD) projects.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.

Indicator(s):

- Number of TOD/Responsible Growth projects developed and/or implemented as a result of the allocation of \$100 million of Urban Reinvestment Tax Credits over a five-year period.
- Amount of private funding for TOD/Responsible Growth projects leveraged by the allocated tax credits.
- Number of TOD/Responsible Growth projects developed and/or implemented as a result of the implementation of the federal Recovery Economic Development Zone Bond Program over a five-year period.

Objective 8:

Provide \$100 million¹⁶ of federal/state/local community development resources for ten brownfield redevelopment projects as recommended by the Brownfields Task Force over a five-year period.

Output:

- Up to ten brownfield sites/projects are remediated returning unproductive properties to productive use and improving the health and safety of Connecticut's citizens over a five-year period.

Short-Term Outcome:

- Brownfield remediation will assist in the creation of a safe and sanitary living environment, benefit low-to moderate- income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.

¹⁶ Note: This amount would be utilized for all types of brownfield and mill redevelopment, not just housing projects.

- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional land use and development/redevelopment strategies which develop viable communities and primarily benefit low-and moderate- income persons.
- Strategies which facilitate the coordination of available brownfield remediation resources with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.
- Will indirectly reduce sprawl due to reuse of land and avoiding development of raw land.

Indicator(s):

- Dollar amount provided for brownfield redevelopment projects as recommended by the Brownfields Task Force over five years.
- Number of brownfield projects undertaken as a result of the \$100 million provided for brownfield redevelopment over five years.
- Number of brownfields/acres and/or buildings brought back to productive use over five years.

Objective 9:

Section 108 Program: DECD will be applying for a \$20M line of credit for SC/CDBG Section 108 loans to fund economic development projects. DECD estimates that it will support five economic development projects in five years.

Output:

- DECD estimates that it will support five economic development projects in five years by applying for a \$20,000,000 line of credit for SC/DBG Section 108 loans (using the provisions of the Section 222 interim rule) on behalf of the non-entitlement communities of the state.

Short-Term Outcome:

- New/Improved availability/accessibility to funds.
- Support and funding of economic development projects and micro-enterprise, activities/projects that will create and/or retain permanent, private sector job opportunities principally for low- and moderate-income persons, through the expansion and retention of business and industry in the state.
- Economic opportunities through employment for low-and-moderate-income persons will be increased.

Long-Term Outcome:

- The economy of the state's communities will be improved as will the quality of life of all of the state's residents.
- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state.
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of economic development projects funded under the Section 108 Program annually.
- Number of jobs created by economic development projects funded annually.
- Percent of jobs created by economic development projects funded annually benefiting low-and-moderate-income persons.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/CDBG	Low-Mod Income	State -Wide/ CDBG Eligible Communities
Objective 2	State/CDBG	Low-Mod Income	State -Wide/ CDBG Eligible Communities
Objective 3	State/CDBG	Low-Mod Income	State -Wide/ CDBG Eligible Communities
Objective 4	State/CDBG	Low-Mod Income	State -Wide/ CDBG Eligible Communities
Objective 5	State/CDBG	Low-Mod Income	State -Wide/ CDBG Eligible Communities
Objective 6	State	Low-Mod Income	State -Wide
Objective 7	State	Low-Mod Income	State -Wide
Objective 8	State	Low-Mod Income	State -Wide
Objective 9	Section 108	Low-Mod Income	State -Wide

COMMUNITY REVITALIZATION

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

The unit counts presented in relation to the Community Revitalization Objectives enumerated below are not in addition to the unit counts stated in the Affordable Housing section of this plan. As stated above funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. In order to fulfill the stated Community Revitalization Goals the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

Enhance sustainable living environments create decent housing and provide economic opportunities for low- and moderate- income persons through community revitalization

activities that promote responsible growth principals to develop viable urban communities and suitable living environments.

Output:

- Allow municipalities that have state approved responsible development/transit-oriented development (TOD) projects to develop Special Services Districts and levy additional taxes and/or fees to fund development. Taxes/fees could include local sales tax, additional conveyance tax, hotel tax, and parking fees.
- Allocate up to \$100 million of Urban Reinvestment Tax Credits for state approved responsible development/TOD projects, particularly for brownfield and former mill redevelopment as recommended by the Brownfields Task Force.
- Implement the federal Recovery Zone Economic Development Bond Program as a financing vehicle for responsible development projects.
- Consolidate state bond allocations for shovel ready projects.
- Coordinated state agency activities to encourage and promote support of approximately three Community Revitalization Strategies or Neighborhood Revitalization Zones under the SC/CDBG Program over a five-year period.

Outcomes:

- New and improved sustainable communities.

Indicator(s):

- Number of responsible development/TOD projects developed and/or implemented as a result of the allocation of \$100 million of Urban Reinvestment Tax Credits.
- Amount of private funding for responsible development/TOD projects leveraged by the allocated tax credits.
- Number of brownfields project undertaken as a result of the new state funding authorized for brownfield redevelopment.
- Number of acres and/or buildings brought back to productive use.
- Statewide database of brownfield sites is updated.
- Number of responsible development projects developed and/or implemented as a result of the implementation of the federal Recovery Zone Economic Development Bond Program.
- Bond allocations consolidated for shovel ready projects.
- Decreased project development time.
- Number of state agency activities coordinated to encourage and promote support of Community Revitalization Strategies and Neighborhood Revitalization Zones.
- Number of Community Revitalization Strategies and Neighborhood Revitalization Zones supported using the SC/CDBG Program involving two or more state agencies over a five-year period.
- Number of low-and-moderate-income persons served.

Objective 2:

Enhance suitable living environments and create decent housing in areas of need.

Output:

- Support at least two municipalities in rezoning efforts to enable for higher-density housing, mixed-use developments, and/or transit-oriented developments.

- Support local efforts to develop appropriate urban infill housing to make better use of limited urban land. Support 20 to 60 units of infill housing in urban areas each year using the HOME/State Housing programs.
- Promote and support mixed-income housing developments in areas that currently under-serve low-and-moderate-income households. Give preference to one mixed-income infill project creating at least 10-25 units of housing each year in areas that currently under-serve low-and-moderate-income households using the HOME/State Housing programs.
- Promote mixed-use and/or transit-oriented developments with residential ownership opportunities for low-and-moderate-income households in areas of need. Fund at least two mixed-use and/or transit-oriented development projects with availability of 20 low-and-moderate-income residential units in an urban or suburban area over a five-year period. Support at least two municipalities with rezoning efforts to enable mixed-use developments, and/or transit-oriented developments over a five-year period.
- Foreclosed properties are kept from deteriorating, rehabilitated and sold to low-and-moderate-income households. Utilize Neighborhood Stabilization Program (NSP) and Community Development Block Grant - Recovery (CDBG-R) Program funds to stabilize neighborhoods in areas impacted by foreclosures to serve 325 to 400 households annually.
- Implement a “Learn Here, Live Here” Program to be administered by CHFA. The program would allow Connecticut resident students attending any post-secondary institution to contribute the larger of their state income tax liability or \$3,000 into a First-Time Homebuyer Trust Fund each year for ten years. The money could be withdrawn anytime over those ten years to purchase homes in Connecticut. Any interest income would be deposited annually into the state’s general fund to partially offset the cost of the program.
- Ensure there is a mechanism to fund both HOME Connecticut incentive housing payments and the Housing Trust Fund to increase workforce housing in the state.

Outcomes:

- New and improved sustainability.
- New and improved affordability.
- New and improved availability/accessibility.

Indicator(s):

- Number of municipalities funded for zoning changes that enable higher density housing, mixed-use developments, and transit-oriented developments.
- Number of municipalities funded through the Incentive Housing Zone Program.
- Number of municipalities that pursued building higher density housing after adopting the incentive housing overlay zones.
- Number of municipalities supported in rezoning efforts to enable higher-density residential uses, mixed-use developments, and/or transit-oriented developments.
- Number of units of infill housing in urban areas created.
- Number of mixed-income housing units created.
- Number of mixed-use and /or transit-oriented development projects in an urban or suburban area supported for low-and-moderate-income households.
- Number of foreclosed units acquired.
- Number of acquired units rehabbed and sold.
- Number of participants in “Learn Here, Live Here” Program.
- Number of homes purchased utilizing the “Learn Here, Live Here” Program.

- Number of HOME Connecticut incentive housing payments and the Housing Trust Fund funded.
- Number of workforce housing units created.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-Wide

LEAD-BASED PAINT HAZARDS

GOAL

Enhance suitable living environment and create decent housing for low- and moderate-income persons through the evaluation and reduction of lead-based paint hazards and the implementation of Healthy Homes principles, assessment practices, and evidence-based interventions.

STRATEGIES

Connecticut has Statutes, Regulations, Technical Standards, Guidance Documents and Policies that relate to health and housing. Through increased coordination of agencies and partners it is possible to implement a healthy homes assessment and intervention program through DECD. The DECD would continue to comprehensively address lead-based paint issues as required under HUD's Lead-Safe Housing Regulation as well as implementing Lead-Safe Work Practices under the new EPA rule: EPA Renovation, Repair and Painting Program(RRP) which became effective April 22, 2010. The Healthy Homes Initiative encompasses several known home-based health hazards and programs, and seeks to coordinate the delivery of services through collaboration with the DECD and other state and community stakeholders. Initial strategies for statewide implementation include training and technical capacity building of housing and health partners, development and implementation of healthy homes materials, assessments (inspectional forms) and evidence-based interventions in DECD-selected pilot communities.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

It is important to note that funded activities can fulfill multiple objectives. Also, multiple programs and funding sources are often used/combined to fund projects/units. As such an aggregation of the unit/project counts noted below would be an overstatement of what the State of Connecticut can achieve with available resources.

Objective 1:

Enhance suitable living environments and ensure the availability of a decent housing supply that is free of lead-based paint, dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

Output:

- Actively participate in the Statewide Healthy Homes Initiative meetings, as scheduled.
- Collaborate with the DPH Healthy Homes Initiative on the development and implementation of a uniform healthy homes assessment and intervention approach, and to pilot the developed "healthy homes approach" in at least three communities.

- Support the abatement or remediation of lead-based paint and lead-based paint hazards, damaged asbestos containing materials, elevated indoor radon levels, and other identified or known environmental hazards in housing units in collaboration with other state agencies and in accordance with applicable federal and state laws. Lead-based paint testing, and remediation or abatement activities will be conducted in accordance with Regulations of CT State Agencies section 19a-111 et.al., the final lead safe housing rule – [Title X of the Lead-based Paint Hazard Reduction Act of 1992 (24 CFR Pt 35)] the EPA Lead Paint: Renovation, Repair and Painting Program (RRP) effective April 22, 2010, and through healthy homes assessments and intervention strategies established in concert with the Department of Public Health.
- Fund up to three housing rehabilitation projects per year with the goal of making 20 units per year healthy homes (as defined in concert with the Statewide Healthy Homes Initiative). A healthy home assessment and intervention will address and seek to control environmental and other health and safety hazards such as, but not limited to, lead-based paint and lead-based paint hazards, damaged asbestos, elevated indoor radon levels; pests, sources of mold and mildew, smoke and carbon monoxide detectors, fire and electrical safety, and other structural components. This will be supported and accomplished in collaboration with state public health and housing programs such as the HOME, and SC/CDBG the DPH Healthy Homes Initiative, or through other state or federal funding sources.
- Build the technical capacity of DECD and local housing agencies by sponsoring ten (10) National Center for Healthy Homes (NCHH) training courses (2 courses held annually, or as needed). The NCHH two-day course is considered a pre-requisite to the National Environmental Health Association’s ‘Healthy Homes Specialist’ credential.
- Support the training and certification of at least 25 designated DECD and/or local housing staff who are interested in seeking national certification as “healthy homes specialists”.

Outcomes:

- Improved accessibility to housing free of lead-based paint and other environmental health and safety hazards.

Indicator(s):

- Number of housing lead-safe rehab projects per year.
- Number of housing units made lead-safe per year.
- Number of housing units that have had a healthy homes assessment conducted.
- Number of housing units where a healthy homes intervention activity is performed.
- Number of low-and-moderate income persons served per year.
- Number of National Center for Healthy Homes training courses coordinated with PDH per year.
- Number of DECD and local housing agency staff trained in the National Center for Healthy Homes Course.
- Number of DECD and local housing agency staff certified as “Healthy Homes Specialists” by the National Environmental Health Association.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME CDBG	Low-Mod Income	State-Wide CDBG Small Cities

	Other/ State		
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G. Emergency Shelter Grants (ESG) Program:

Although DECD is the lead agency for the ConPlan and related Action Plans, the Department of Social Services (DSS) is the state recipient for ESG funds because it is the lead state agency for emergency homeless shelters and a variety of programs that serve the state’s low-income population. DSS is also the lead agency for Section 8 vouchers and the state-funded Rental Assistance Program. The DSS budget also includes other sources of funding for homeless persons.

Connecticut anticipates \$1,165,370 in federal Emergency Shelter Grants funds for the Action Plan program year beginning July 1, 2010. Federal ESG funds will be pooled with \$3,617,299 in annual funding from Connecticut's general operating budget¹⁷ and \$6,607,968 from the U.S. Department of Health and Human Services TANF and Social Services Block Grants¹⁸.

The Connecticut Department of Social Services administers this money by funding 23 organizations that include faith-based organizations and a variety of non-profit agencies. In addition, DSS provides state and other funding to these providers who are experienced, well established in their communities and provide quality services. The funding received from ESG enables the organizations to provide additional beds and case management services to homeless persons. DSS will be working on developing a more formal process for the allocation of all sources of funds to homeless shelters in the future.

The pool of federal and state dollars, allocated to local community and faith-based organizations and municipalities, is for the provision of temporary shelter for homeless individuals and families. The funds provide operational costs, essential services such as counseling, case management, health, education, employment and training as well as help finding permanent housing and homeless prevention activities. Federal ESG funds will primarily be targeted for operational costs (61.5%) of available funds followed by essential services (28.3%), staff (6%) and homeless prevention (4.2%).

Connecticut currently has 23 ESG funded shelters: 6 shelters for single individuals, 4 shelters that support families and 13 shelters for both families and individuals. These shelters were established over the years due to the documented need to support homeless individuals and families. As needs are identified in local communities, the Department of Social Services examines its current financial capability to determine if there is financial and program support for new shelters. More than 14,000 individuals, including families with children, will receive emergency shelter services during the program year that began July 1, 2009. In addition to ESG funded shelters, the Department also funds an additional 21 shelters utilizing state and federal monies, which brings the total funded shelters to 44.

The Department of Social Services consults with the Connecticut Coalition to End

¹⁷ DSS' budget projections are based upon the Governor's recommend biennium budget for FY 2010-11.

¹⁸ Allocations identified above for U.S. Department of Health and Human Services TANF and Social Services Block Grants are departmental expectations based upon funding levels for FFY 2009.

Homelessness, Inc. for the provision of technical assistance, programmatic training needs, program development service model recommendations and program evaluation.

1. Outcome Measures for Homeless Shelter:

The Department of Social Services has negotiated the following client-based outcomes and measures with directors of emergency shelters. Each shelter will select and negotiate individual numerical outcomes and measures with DSS staff and will submit a monthly statistical and quarterly demographics reports, as well as ESG annual performance reports. The projected numerical goals represent statewide outcomes that will be evaluated throughout the program year.

Outcome:

Consumer attains alternate housing and/or accesses social and/or treatment services.

Measures:

- Singles Housing Programs: At least 30% of consumers will access another community housing setting such as transitional housing, residential treatment program or permanent housing.
- Family Housing Programs: At least 55% of consumers will access another community housing setting such as transitional housing, residential treatment program or permanent housing.
- Singles Housing Programs: At least 40% of consumers will access additional social services.
- Family Housing Programs: At least 65% of consumers will access additional social services.
- Singles Housing Programs: For consumers with agreed upon goal of accessing information in order to make informed decisions about their health, education, housing, etc., 95% of consumers will be provided with such information to enable them to make informed decisions.
- Family Housing Programs: For consumers with agreed upon goal of accessing information in order to make informed decisions about their health, children's education, housing, etc., 95% of consumers will be provided with such information to enable them to make informed decisions.

2. Homeless and other Special Needs:

DSS provides funding for the transitional living program to 29 contractors throughout the state for the provision of multi-family or single room residency living

arrangements. Transitional living programs serve as a bridge for individuals and/or families after a period of homelessness. A variety of support services are provided to these individuals during their stay in the program. Stays can range from a period of six months to two years. The goal is to have these individuals and/or families gain self-sufficiency and permanent housing.

DSS also provides funding for a program known as “Beyond Shelter”. This prevention program provides coordinated services to newly housed families and their landlords in order to prevent another cycle of homelessness. Families eligible for services are those leaving shelters and transitional living facilities to move into their own housing. Homeless families work with a housing coordinator to identify and resolve problems that could result in the re-occurrence of homelessness. Services provided may include education on landlord/tenant rights and responsibilities, assistance with food, transportation and parenting as well as support in securing mental health and substance abuse treatment services.

Beyond Shelter Programs assist the landlord in matching renters to units and provide tenants with education on landlord/tenant rights and responsibilities including timely payment of rent. Landlords can request other assistance as needed from housing coordinators to resolve problems that threaten housing stability. There are currently 14 Beyond Shelter Programs operating in Connecticut.

Additionally, the Governor’s recommended biennium 2010-2011 budget proposes a “rapid re-housing initiative” utilizing current resources/services. It is proposed that DSS, in concert with the Department of Children and Families and the Department of Economic and Community Development, will refocus its shelter program to implement a “rapid re-housing initiative” within existing resources. Through this initiative, shelters will offer financial and housing specialist supports and intensive counseling for families experiencing a housing crisis. These efforts are expected to reduce shelter stays and expedite placement and re-stabilization in the community.

DSS is also currently implementing a statewide program targeting homelessness prevention and rapid re-housing services with ARRA-Homelessness Prevention and Rapid-Re-housing Program (HPRP). During the month of July 2009, the Department, in conjunction with CCEH, conducted a competitive procurement process for HPRP services to ensure statewide coverage. By the end of September 30, 2009 DSS contracted with the 6 successful applicants. Contract services include but are not be limited to the following: short term (not to exceed 3 months) and medium term rental assistance (over 4 but can not exceed 18 months), security and utility deposits, moving cost assistance, motel/hotel vouchers, housing relocation & stabilization, housing search and placement, outreach and engagement, etc.

Supportive Housing is strongly supported in Connecticut. In January 2002, a Memorandum of Understanding (MOU) was entered into by several state agencies including the Office of Policy and Management (OPM), the Department of Economic and Community Development (DECD), the Department of Mental Health and Addiction Services (DMHAS), the Department of Social Services (DSS), the Connecticut Housing Finance Authority (CHFA) and the Corporation for Supportive Housing (CSH). This MOU is in support of the statewide Payments In Lieu Of Taxes (PILOTS) Supportive Housing Initiative and the purpose is to increase service-

supported, affordable housing for people with mental illness or substance abuse problems who face homelessness. DSS has devoted both Section 8 and State Rental Assistance to project-based programs developed as part of this initiative.

In April 2006, this initiative moved into its next planning phase. The “Next Steps Supportive Housing” MOU includes: OPM, DECD, DMHAS, DSS and CHFA and expanded the program eligibility to include chronically homeless families and young adults, age 18 to 23, who are homeless or who are transitioning from the child welfare system and are at risk of homelessness.

During this time, four Interagency Next Steps RFPs have been issued for both scattered site and development projects. Awards were made to 53 providers. DSS has provided 515 rent subsidies as well as funding for supportive services for 75 families. An additional RFP for development projects will be released soon and includes a DSS commitment of up to 150 RAP subsidies and supportive service funding for up to 35 families.

3. Certification on Coordinated State Policy Regarding Discharge:

The State of Connecticut has been aware of issues related to the lack of coordination around discharge of persons from state institutions and facilities and problems related to resulting homelessness due to the lack of such coordination. State agency staff and community service providers identified this issue through the Consolidated Planning process for 2010-15. As a result, coordination on discharge has been a topic of discussion in the Governor’s Working Group on Affordable Housing and through a variety of commissions on which either the Commissioner or DECD staff sit, as well as through other state agency groups that include both public and private service providers, advocates, etc.

Although Connecticut does not yet have a coordinated policy for the discharge of persons from publicly funded institutions in order to prevent discharge resulting in homelessness, the following are examples of current efforts to address this issue:

- DSS and the Department of Corrections (DOC) have entered into a Memorandum of Understanding in which DOC provides funding for two DSS eligibility workers to determine the eligibility of persons being released from Corrections for DSS programs. The DSS programs include Medicaid, Food Stamps, State Administered General Assistance (SAGA), Temporary Family Assistance (TFA) and the State Supplement Program. The theory is if the services are in place before the person is released, it will lessen the likelihood of homelessness.
- DOC also has both formal and informal agreements with some of the emergency homeless shelters. The shelters agree to provide beds for persons being released from prisons as well as for the provision of case management services. The case managers work with the clients to help them find employment, permanent housing and any other services they may need in order to become self-sufficient.

H. Housing Opportunities for Persons with AIDS (HOPWA) Program:

Connecticut anticipates \$286,319 in Federal Housing Opportunities for Persons With AIDS (HOPWA) funds for the Action Plan program year beginning July 1, 2010. HOPWA funds will be pooled with \$3,920,675 in annual funding from Connecticut's general operating budget¹⁹ and \$990,313 from the US Department of Health and Human Services (HHS).

Additionally, \$750,000 is included in the DSS 2010 - 2011 budget²⁰ and was secured in the new state funding for each year of the two year state budget which allowed for 54 new units of scattered site housing to be created.

The majority of HOPWA dollars allocated to Connecticut are funneled through the Eligible Metropolitan Statistical Area (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DSS receives a small amount of "Balance of State Dollars". During the month of March 2010, the Department, in conjunction with CARC, conducted a competitive procurement process for HOPWA services to ensure statewide coverage for the balance of state catchment area: Windham County, New London County, Middlesex County and Litchfield County. Successful proposers will be selected based upon the scores as determined by the results of the evaluation tool utilized by the Review Team and applicable catchment area.

The goal for the non-profit organizations is to assist between 20 households with funds for tenant-based rental assistance. In addition, these funds, in conjunction with state appropriations will be used for community residence operational costs, supportive and case management services, housing assistance. The organizations will comply with HOPWA requirements including a breakdown of funding and a separate line item for HOPWA funds.

The type of housing to be funded is tenant-based scattered site apartments. The housing programs are located in four Balance of State EMSA and provide housing with supportive services to approximately 50 individuals at any one time. The supportive services include case management, cooking and cleaning assistance, transportation, education and volunteer opportunities.

Each housing program serves an eligible person based on a verification of HIV/AIDS diagnosis that is a client with a positive diagnosis; income verification for a person who is a low- and moderate-income individual and person's family and/or eligible to receive housing information services regardless of income. It is also based on a review of living situation that is related to those who are homeless and near homeless individuals.

The non-profit organizations that provide the described services have established excellent reputations within their communities. Each has developed networks that are informed of the available housing and supportive services provided. Staff works closely with discharge planners from hospitals, homeless shelters and correction facilities, as well as, with case managers and care coordinators from the regional AIDS consortia. As mentioned previously, Connecticut AIDS Resource Coalition (CARC) and its members, through its quality assurance program, continue to work closely with DSS to establish

¹⁹ DSS' budget projections are based upon the Governor's recommend biennium budget for FY 2010-11

²⁰ DSS' budget projections are based upon the Governor's recommend biennium budget for FY 2010-11

appropriate and measurable performance measures for the Coalition's activities. In addition, CARC mails a semi-annual newsletter to approximately 1,200 social service and housing contacts. The Department of Social Services consults with CARC for technical assistance in the development of service models and program evaluation. CARC is a membership organization for AIDS housing providers in the state.

1. Outcome Measures for AIDS Housing: The Department of Social Services has negotiated the following outcomes and measures with the AIDS residence service providers. Each organization that receives HOPWA funds will establish numerical goals for the outcomes and measures selected, submit semi-annual reports and their annual CAPER Report to the Department. The numerical goals identified below represent the goal for all individual AIDS residence programs.

Outcome:

Program will strive to maintain maximum capacity and residents with HIV/AIDS will receive services and support to improve their quality of life.

Measures:

- Programs will maintain an occupancy rate of 80%.
- For residents with an agreed upon goal of accessing financial and medical entitlement, at least 90% will be assisted in accessing such benefits.
- For residents with an agreed upon goal of improving daily living skills, at least 90% will demonstrate abilities in one or more functional area(s).
- For residents with an agreed upon goal of participation in support groups, counseling, therapy or substance abuse treatment, at least 90% will participate 70% of the time.
- For residents with an agreed upon goal of accessing legal services, at least 90% will access legal services.
- For residents with an agreed upon goal of accessing information about medical services, treatment and/or medications in order to make informed decisions about their health, 100% will access the above identified services to enable them to make informed decisions about their medical treatment.

I. State and Federal Resources for DSS Fiscal Year (FY) 2010-11

This table lists the anticipated/estimated level of state and federal funding available in FY 2010-11. Please note that Connecticut's 2010-15 Consolidated Plan outlines how the state plans to leverage ESG and HOPWA funds against other sources of funding. For more detail concerning how Connecticut leverages federal and state funds against each other and against non-government funding sources, please refer to the Connecticut 2010-15 Consolidated Plan and the Connecticut 2010-15 State Long-Range Housing Plan. Both of these documents are available on the DECD website.

Table 3: DSS Anticipated State and Federal Funding				
SOCIAL SERVICES (DSS)	STATE	HUD	HHS	TOTAL
Emergency Shelters	\$ 3,617,299	\$ 1,165,370	\$ 6,607,968	\$ 11,390,637
Domestic Violence Programs	\$ 2,421,422	\$ 0	\$ 1,193,569	\$ 3,614,991
Housing Opportunities for Persons With AIDS	\$ 3,920,675	\$ 286,319	\$ 990,313	\$ 5,197,307
Section 8 Rental Assistance	\$ 0	\$ 53,569,573	\$ 0	\$ 53,569,573
Special Needs Housing benefits (incl. in TFA, AABD expenses)	\$ 500,000	\$ 0	\$ 100,000	\$ 600,000
Transitional Rental Assistance	\$ 1,186,680	\$ 0	\$ 0	\$ 1,186,680
Rental Assistance Program/Supportive Housing	\$ 28,901,545	\$ 0	\$ 0	\$ 28,901,545
Family Home Share Program	\$ 58,247	\$ 0	\$ 0	\$ 58,247
Elderly Home Share Program	\$ 101,619	\$ 0	\$ 0	\$ 101,619
Security Deposit Program	\$ 1,083,045	\$ 0	\$ 129,646	\$ 1,212,691
Eviction Prevention Program	\$ 269,011	\$ 0	\$ 1,000,504	\$ 1,269,515
Transitional Living Program	\$ 3,546,669	\$ 0	\$ 785,036	\$ 4,331,705
TOTAL FOR DSS	\$ 45,606,212	\$ 55,021,262	\$ 10,807,036	\$ 111,434,510

Source: DSS, OPM

J. Monitoring for ESG and HOPWA Programs:

The following describes the standards and procedures that the DSS will use to monitor activities carried out in furtherance of Connecticut's Consolidated Plan and will use to ensure long-term compliance with requirements of the ESG and HOPWA programs:

- **ESG Monitoring:** The Department of Social Services' Grants and Contract Staff monitor ESG Programs using a tool developed by the staff which, in a comprehensive manner, reviews each program's administration, personnel policies and procedures, accounting, budgeting, reporting, program services, goals and objectives, outcomes and measures, contractor's self- evaluation process, quality assurance/licensure compliance, and state and federal regulations. After all phases of the program have been evaluated, the staff representative will write up any areas of concern with whatever follow-up is needed. DSS staff will provide follow-up if it is deemed necessary; and
- **HOPWA Monitoring:** HOPWA contracts are handled a little differently than ESG. In addition to the above review, a coordinated effort between DSS staff representatives and the staff of Connecticut AIDS Resource Coalition (CARC) perform a Standards of Care Review. HOPWA contracts are also monitored to federal regulations.

The Standards of Care is a comprehensive tool first produced in 1992 and carefully reviewed and updated twice since then. The philosophy behind this tool's development and use is the belief that all people have a right to safe, affordable, accessible, and permanent housing that enhances their quality of life. The Standards of Care was developed by the Standards Committee of CARC to describe the best practices of operating supportive residential programs for people living with HIV/AIDS. The

Standards of Care describes six levels of supportive housing from Level I, a completely independent housing program, to Level VI for those who need skilled nursing care.

The Standards of Care addresses resident eligibility, screening potential residents, staffing, and policies and procedures. These guidelines offer detailed description of programs in establishing and running a residence.

The Standards of Care review assures the quality of programs by setting down guidelines for services, health and safety, and general management, A dual-committee of DSS staff representative along with CARC staff use this tool to identify programs' strengths and weaknesses, highlight their best practices, and develop a framework, time line and process for technical assistance to correct deficiencies.

Standards of Care review includes:

1. Program Policies and Procedures: Program and Services, Admissions and Intake, services, and Supervision
2. Life, Health, Safety: Facility and Sanitation, Safety, Health Care, and Food Service
3. General Admission: Administration, Fiscal Management, Human Resources, Staff Development, Record Keeping, and Information Systems
4. Citizen and Community Participation
5. Grievance
6. Structural and Design Considerations
7. Confidentiality
8. Tuberculosis Screening and Management

APPENDIX A: Planning Process/Public Participation

I. Preparation of the Plan

The Department of Economic and Community Development prepares two five year strategic plans related to housing in Connecticut: The Connecticut State Long-Range Housing Plan and the Connecticut Consolidated Plan for Housing and Community Development. The latter plan, required by the US Department of Housing and Urban Development, governs the state's administration of four federal block grant programs – HOME Investment Partnership Program, Small Cities CDBG Program, Emergency Shelter Grant Program, Housing for Persons With AIDS Program – while the State Long-Range Housing Plan governs the administration of state funded housing programs.

Initially the 2010-2015 State Long-Range Housing Plan was developed in tandem with Connecticut's 2010-2015 Consolidated Plan for Housing and Community Development (Consolidated Plan). The process for the development of the two 5-year Strategic Plans began with the Department of Economic and Community Development (DECD) and the Connecticut Housing Finance Authority (CHFA) preparing a Housing Needs Assessment and Housing Market Analysis for Connecticut and a review of the Institutional Structure or resources available to address the housing needs identified. Once drafted, these three sections; Housing Needs Assessment, Housing Market Analysis and Institutional Structure formed the basis for both the Consolidated Plan and the State Long-Range Housing Plan.

Due to the time constraints inherent in the due date for the State Long-Range Housing Plan, DECD decided to concentrate efforts solely on completing that plan and moved ahead with releasing a draft version of the 2010-2015 State Long-Range Housing Plan in December of 2009 for a 15 day public comment and one additional public hearing. The State Long-Range Housing Plan was then submitted to the General Assembly on December 31, 2009. Early in 2010, DECD worked toward completing the draft 2010-2015 Consolidated Plan, draft 2010-11 Action Plan and the amended Citizen Participation Plan.

II. Consultation (Section 91.110)

As part of the development of the two 5-year Strategic Plans, DECD held two Community Partner's Meetings with public and private housing (and related) agencies to: 1). solicit input into the development of the two plans; and 2). solicit feedback and comments on the drafted sections of the plans.

a. Consultation Participation

As the list of public and private housing (and related) agencies/organizations in Connecticut is long, it was determined that the best course of action was to invite only those organizations that represent a broad base of housing, community development and human services organizations, in other words "umbrella" organizations. This was done for three reasons, (1) recognition that an attempt to invite everyone would ultimately lead to leaving some organizations out by accident, (2) recognition that a meeting with every advocate and funding organization would be too large to be effective and (3) meetings of the size necessary

to accommodate all advocacy groups and funding organizations would be difficult logistically, near impossible and expensive. Approximately sixty six entities were invited to attend/participate in the Community Partner Meetings. For a listing of the Community Partner entities, refer to Attachment 1 of this document.

b. Community Partners Meetings

The first Community Partner's meeting was held on October 14, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to answer questions regarding the draft Housing Needs Assessment and Market Analysis (HNA&MA) and Institutional Structure (IS) sections of the two plans and to obtain input into the development of the two plan's goals, objectives and priorities. Approximately one week prior to this meeting the invited organizations and agencies received, via email, the draft HNA&MA and IS for their review and reference. Those that could not attend the meeting were encouraged to submit written comments.

Eighteen people attended the October 14, 2009 Community Partner's meeting and five people provided oral comment. For a listing of the meeting attendees, refer to Attachment 1 of this document. The entities/persons listed below provided comment. Refer to Attachment 3 of this document for the transcript from the meeting.

- Shelby Mertes, Partnership for Strong Communities
- Jeffrey Freiser, CT. Housing Coalition
- Meg Morelli, CT. Association of Non Profit Providers for the Aging
- Cal Vinal, CT. Housing Investment Fund
- Mary Ann Langton, Council on Developmental Disabilities

The second Community Partner's meeting was held on October 28, 2009 from 9:00 to 12:00 at the Veteran's Home in Rocky Hill. The purpose of this meeting was to obtain feedback and comments regarding a draft Strategic Plan to be used for the two plans. Approximately one week prior to this meeting the invited organizations and agencies received, via email, the draft Strategic Plan for their review and reference. Those that could not attend the meeting were encouraged to submit written comments.

Twenty two people attended the October 28, 2009 Community Partner's meeting and nine people provided oral comment. For a listing of the meeting attendees, refer to Attachment 1 of this document. The entities/persons listed below provided comment. Refer to Attachment 3 of this document for the transcript from the meeting.

- David Rich, Fairfield 08
- Erin Kemple, CT. Fair Housing Center
- Mark Ashenback, Department of Public Health
- Francesca Provenzano, Department of Public Health
- Jeffrey Freiser, CT. Housing Coalition
- Shelby Mertes, Partnership for Strong Communities
- Tim Calnen, CT. Association of Realtors

- John Dunn, Corporation for Supportive Housing
- Lydia Brewster, CT. Coalition to End Homelessness

All comments received from the Community Partners during the Planning/Consultation process were reviewed and taken into consideration in the development of the two five-year Strategic Plans.

III. Public Input/Citizen Participation (Section 91.115)

A. Initial Input

DECD held two public hearings to solicit housing and community development needs throughout the state and to receive public input into the development of the two 5-year strategic plans and Citizen Participation Plan. The public hearings were held on October 5, 2009 in Rocky Hill and on October 8, 2009 in Hamden.

a. Public Notice

A legal notice announcing the public hearings was published in seven newspapers across the state including one in Spanish. The legal notice was also posted on DECD's web site. The former 5-year strategic plans and related documents were also available on DECD's web site as reference. A copy of the legal notice is available in Attachment 2 of this document.

A notice regarding the public hearings was forwarded to all 169 municipal chief elected officials. Refer to Attachment 2 for a copy of the notice. The Regional Planning Organizations were also sent a copy of the legal notice and asked to post it on their web sites.

b. Public Hearings

The October 5, 2009 Public Hearing had no attendees and no comments were received. Refer to Attachment 3 of this document for the transcript from the meeting.

The October 8, 2009 Public Hearing had eight persons in attendance and four provided oral comment. Refer to Attachment 3 of this document for the transcript from the meeting. The entities/persons listed below provided comment.

- Janice Elliot, In Site Housing Solutions
- Mr. Simon Gerson, Poco Partners
- Dara Kovel, Mill River Housing
- Mr. Kenneth Olson, Poco Partners

c. Written Comments

Additionally ten entities/persons, as listed below, also provided written comment during the development of the two draft five-year Strategic Plans and amended Citizen Participation Plan. For a copy of the written comments refer to Attachment 4 of this document.

- Carol Walters, CT. Coalition To End Homelessness(10/27/09)(11/5/09)
- John Dunn, Corporation for Supportive Housing (11/6/09)
- David Rich, Fairfield 08(10/28/09)
- Michael Brett, Hartford Area Habitat for Humanity(10/26/09)
- Janice Elliot, In Site Housing Solutions (10/8/09)
- Jeffrey Freiser, Connecticut Housing Coalition(10/29/09)
- John Merz, CT. AIDS Resource Coalition (10/27/09)
- Shelby Mertes, Partnership for Strong Communities(10/14/09)(11/4/09)
- Amanda Kennedy, Regional Plan Association(11/17/09)
- Richard Porth, United Way of CT. (11/20/09)

All comments received during the development of the two draft five-year Strategic Plans were reviewed and taken into consideration in the development of the plans.

B. Public Comment Period

The draft version of the 2010-2015 Consolidated Plan and amended Citizen Participation Plan was released for a 30 day public comment period starting April 30, 2010 through June 1, 2010. Three public hearings, to receive oral comments on the draft documents were held on: May 13, 2010 in Hartford and May 14, 2010 in Bridgeport and May 18, 2010 in Coventry.

a. Public Notice

A legal notice announcing the comment period and public hearings was published in seven newspapers across the state including one in Spanish. The legal notice, draft 2010-2015 Consolidated Plan and amended Citizen Participation Plan were posted on DECD's web site. A copy of the legal notice is available in Attachment 2 of this document.

A notice regarding the public hearings and comment period was forwarded to all 169 municipal chief elected officials. Refer to Attachment 2 for a copy of the notice. The Regional Planning Organizations were also sent a copy of the legal notice and asked to post it on their web sites. Additionally all of the entities on the Community Partners list were forwarded a copy of the legal notice. A copy of the legal notice, draft 2010-2015 Consolidated Plan and amended Citizen Participation Plan were also submitted, via Email to the members of the State Legislature's Appropriations Committee, Commerce Committee, Planning and Development Committee and the Chairs of the Housing Sub-Committee.

b. Public Hearings

The May 13, 2010 Public Hearing had two persons in attendance and one provided oral comment. Refer to Attachment 3 of this document for the transcript from the meeting. The entity/person listed below provided comment.

- o Mary Ann Langton, Council on Developmental Disabilities

The May 14, 2010 Public Hearing had no attendees and no comments were received. Refer to Attachment 3 of this document for the transcript from the meeting.

The May 18, 2010 Public Hearing had two persons in attendance and one provided oral comment. Refer to Attachment 3 of this document for the transcript from the meeting. The entity/person listed below provided comment.

- o Mark Paquette, Windham Region Council of Governments

c. Written Comments

During the 30 day public comment period thirty entities/persons, as listed below, provided written comment on the draft version of the 2010-2015 Consolidated Plan and amended Citizen Participation Plan. For a copy of the written comments refer to Attachment 5 of this document.

Comments received during the 30 day public comment period and at the public hearings are summarized and responded to as follows:

IV. Summary of Comments Received and DECD Responses

Note: Complete copies of each written comment received and the transcripts from the public hearings are compiled in Attachment 5 of this document.

A. Small Cities Program Specific Comments

1. Comment Issue: In-kind Contributions and the Small Cities Program

DECD received several comments concerning its policy regarding municipalities' in-kind contributions under the Small Cities program. The comments received raised concerns that the DECD would no longer allow in-kind contributions as part of a municipality's proposed project/application. Additionally concern was expressed that DECD was eliminating in-kind contributions from its rating and ranking process for the Small Cities program.

DECD Response:

There appears to be some confusion with regard to the ability of municipalities to use in-kind contributions as part of their projects and how DECD is treating in-kind contributions in the rating and ranking of such projects. Specifically it seems that there is a perception that DECD is no longer allowing in-kind contributions in projects. Additionally there seems to be a perception that municipalities are penalized for including in-kind contributions and/or for not providing a cash match.

These perceptions are not correct. In-kind contributions are not being disallowed and municipalities are not penalized for not providing a cash match. This has been the policy for the last three years, beginning with the use of a competitive application process in 2007. In DECD's rating and ranking process, an application that includes "cash" receives points for leveraging. In-kind contributions contribute toward other scored factors such as readiness to proceed and project feasibility and as such inclusion of in-kind contributions have a positive impact on an application's scoring.

2. Comment Issue: Senior Center Projects and the Small Cities Program

DECD received numerous comments regarding a proposed change to requirements regarding Senior Center projects under the Small Cities program. The comments received expressed concern about the requirement that applicants for Senior Center projects must now meet the following new threshold requirements to have their applications reviewed and scored:

- Provide evidence of site control by the municipality, as attested to by the Mayor or Board of Selectmen,
- Provide documentation of 50% cash leverage from the municipality and the availability and commitment of any other funds necessary to complete the project, and;
- Provide one copy of the bid-ready plans prepared by a licensed architect or engineer, a table of contents for the bid specifications and a letter signed by the project architect or engineer attesting to the fact that a complete set of specifications has been prepared and is bid-ready.

Concerns centered on the ability of municipalities to come up with the 50% cash leverage and funds for the preparation of bid ready plans given the current economic climate. Additionally some comments expressed concerns that the new requirements would be of a greater burden to the smallest communities and therefore put them at a disadvantage in competing with larger communities for Small Cities funds.

DECD Response:

With increasingly limited resources we believe that priority needs to be given to projects that will have the broadest impacts on communities and regions. This does not mean that the DECD won't fund senior centers. The new senior center requirements serve to provide priority ranking to housing, economic and infrastructure projects. These requirements are consistent with the

policies and requirements other states have in place with regard to senior center projects.

3. **Comment Issue: Removal of Homeownership and Interim Assistance as Eligible Activities and the Small Cities Program**

DECD received comments expressing concern that the agency has changed the list of eligible activities from previous years to not include homeownership and interim assistance.

DECD Response:

No change to DECD policy has been made. DECD has not allowed these activities in the Small Cities program for the past five Action Plans as there are other programs available for such activities. Homeownership assistance is available in the HOME Investment Partnerships program administered by DECD. Additionally; CHFA offers multiple programs that provide homeownership assistance such as: Downpayment Assistance Program, Homebuyer Mortgage Program, Homeownership Program, Police Homeownership Program, Military Homeownership Program, Home of your Own Program, Rehabilitation Mortgage Loans and the Emergency Mortgage Assistance Program.

4. **Comment Issue: Limitations on How a Community Uses CDBG Funds to Benefit Low and Moderate Income (LMI) Persons and the Small Cities Program**

DECD received several comments indicating a concern that DECD was limiting how communities could meet the HUD LMI National Objective.

DECD Response:

There appears to be some confusion with regard to how communities can meet the HUD LMI National Objective and the Action Plan. This confusion seems to stem from the fact that DECD does not list all of the ways in which Area Benefit, Limited Clientele and Direct Benefit can be demonstrated, but rather provides only a few examples. DECD did not include all of the various ways that LMI benefit can be demonstrated for space considerations. DECD is not limiting the ways in which LMI benefit can be demonstrated nor is it the agency's intention to imply such limitations. DECD understands the confusion surrounding this issue and has provided reference language in the 2010-11 Action Plan to provide greater clarity in its articulation of how communities use CDBG funds to benefit low and moderate income persons.

5. **Comment Issue: Section 108 Community Development Loan Guarantee Program and the Small Cities Program**

DECD received several comments regarding the proposed expansion of the Section 108 Community Development program. Concern was expressed that DECD's use of the Section 108 Community Development Loan Guarantee program will negatively impact the overall Small Cities program by potentially reducing funds available under the program.

DECD Response:

There appears to be concern that DECD's proposed use of the Section 108 Community Development Loan Guarantee program will negatively impact the overall Small Cities program by potentially reducing funds available under the program. DECD understands and is sympathetic to these concerns. Under the Section 108 program the state pledges future small cities allocations, in part or in whole, as collateral to borrow funds to undertake projects. In the draft 2010-11 Action Plan DECD is proposing to utilize the Section 108 program to undertake large-scale projects with regional impact benefiting multiple communities.

The availability of funding for all programs continues to be an issue for all states and municipalities. As such the state must have the ability to utilize all of the financial tools at its disposal. DECD will undertake strict due diligence for any projects funded under the Section 108 program and is confident that there are and will be sufficient safeguards in place to ensure that sufficient underwriting guidelines are met.

6. **Comment Issue: Responsible Growth Principles and the Small Cities Program**

DECD received comments expressing concern that DECD's application of the principles of responsible growth will negatively impact smaller communities, discourage them from requesting funding and possibly limit their ability to obtain funding.

DECD Response:

There appears to be concern that DECD's application of the principles of responsible growth will negatively impact smaller communities, discourage them from requesting funding and possibly limit their ability to obtain funding. DECD understands these concerns. Just as it is committed to the principles of responsible growth as articulated in the state's 2010-15 Long-Range Housing Plan and the draft 2010-15 Consolidated Plan for Housing and Community Development, DECD is committed to assisting all Small Cities eligible communities in developing and

funding needed projects. DECD has incorporated these principles into the rating and ranking process to encourage the development of responsible growth projects. Projects that include these principles receive additional points. Projects that do not include these are not penalized - points are not deducted.

It is important to note that projects are evaluated on multiple factors. Few proposed projects are strong in all areas. DECD's rating and ranking process is designed to: 1) evaluate the totality of each project; and 2) encourage projects that meet the stated goals of the state's Consolidated Plan. DECD Small Cities program staff is committed to working with all Small Cities eligible communities to develop and fund projects that meet both the needs of each community and the goals, objectives and priorities of the state to ensure that no eligible community is denied the benefits of this important and valuable program.

B. HOME Program Specific Comments

1. Comment Issue: 5% Set Aside for Community Housing Development Organizations (CHDO) Operating Costs and the HOME Program

DECD received comments urging the DECD to set-aside 5% of its annual HOME program allocation for CHDO operating costs.

DECD Response:

DECD understands the economic circumstances of CHDOs and other nonprofits in Connecticut brought on by the current economic recession and exacerbated by the state's budget situation. DECD is sympathetic to these financial issues. DECD, however, disagrees with the assertion that the HOME program provision that allows states to set-aside 5% of their annual HOME allocations for CHDO operating expenses is extensively used nationally. Information obtained from the Council of State Community and Economic Development (COSCEA) indicates that use of this provision by other states is, at best, limited. Based on the provided information the average percent (for all states) of total HOME funds used for CHDO operating (over the life of the HOME program) is 1.6% and no state has dedicated the maximum 5% allowed by HUD (over the life of the HOME program). Further the percent of total HOME funds used for CHDO operating for Connecticut's contiguous states is as follows: New York 0.8%, Rhode Island 2.4%, Massachusetts 0%.

However, unlike prior Action Plans, we have not excluded this from the list of eligible activities, and the department may consider using funds for this purpose on a case-by-case basis.

DECD believes that there is a misconception among the CHDO/nonprofit community that HOME funds set-aside pursuant to Title 24, Part 92, Subpart E, Section 92.208 of the Code of Federal Regulations may be used for “general” and/or “non-HOME program project specific” operating expenses - expenses incurred through the general operation of the organization or through the administration of a non-HOME program-funded project. It is important to note that funds provided to a CHDO for operating expenses pursuant to Section 92.208 must be directly related/tied to a proposed HOME project. In addition, DECD must commit HOME development funds to the proposed project within two years of disbursing the CHDO operating funds as evidenced by an agreement for financial assistance (i.e. be under contract). If the project fails to make that deadline, then the money has to be repaid by DECD to the HUD Treasury Account - see Title 24 of the Code of Federal Regulations, Part 92, Subpart K, Sub-Section 92.500 (d)(1) (B) and, Sub-Section 92.503 (b)(2) and (b)(3). The potential problem for the state is that the CHDOs would most likely not have the resources to repay the funds resulting in the State of Connecticut having to pay back the Treasury Account using state funds. In such an occurrence a \$50,000 CHDO Operating expense grant could end up costing the state \$100,000.

Under DECD’s normal development process, CHDOs can receive fees and some administrative costs covered for project administration, and they can apply for a Predevelopment Loan if they deem it is appropriate and the project is evaluated by staff as having potential.

DECD did set-aside 5% of its total HOME allocation for CHDO Operating Expenses in its 2001 and 2002 annual action plans. It has not done so since as it led to a number of compliance problems for the department including but not limited to failures on the part of the recipients to properly document eligible expenditures, adhere to HUD regulations and state funding requirements and submit timely reports and ultimately failures to move projects to the point where they could be funded within the 24 month period.

C. Non-Program Specific Comments

1. Comment Issue: Responsible Growth Principles and Targeting/Restricting Funding for Housing Expansion

DECD received a comment urging that the department reserve funding for the expansion of housing “only when such projects advance the goals of responsible growth.”

DECD Response:

DECD concurs with the suggestion that the state's policy should be to give higher funding priority to towns that work towards providing denser and more affordable housing and believes that this policy is adequately articulated in the draft Consolidated Plan and Annual Action Plan.

DECD's establishment of responsible growth as an overarching principle does, in effect, allocate funding to support projects that foster responsible growth. DECD has developed and has been using a responsible growth evaluation process that rates and ranks projects under both the Small Cities CDBG and HOME Investment Partnerships programs. The project evaluation process under the Small Cities CDBG program is competitive and responsible growth criteria plays a major role in the decision making process. Although projects proposed under the HOME Investment Partnerships program are not reviewed competitively, they are carefully evaluated and only those projects that clear a minimum responsible growth threshold are funded.

2. **Comment Issue: Establishing local housing and infrastructure goals and regional housing and infrastructure goals in the state's Consolidated Plan**

DECD received a comment urging that the state establish local housing goals in the state's Consolidated Plan and that such local goals be reflective of local needs for affordable housing that connects housing units with "convenient employment and community amenities, including transit." Further it was urged that the department establish within the plan, regional housing and infrastructure goals.

DECD Response:

While DECD cannot dictate local policy and plans, the department can promote local responsible growth planning by giving funding priority and incentives to those projects that satisfy these requirements. DECD's funding incentives will hopefully help establish local housing goals that take into account proximity to employment, retail and other community amenities, and transit.

Regional collaboration and development is DECD's top priority issue and this has been reflected throughout the Consolidated Plan. Municipalities have been offered funding incentives if they collaborate with their neighbors on housing, infrastructure and other public projects. The responsible growth evaluation and scoring process also gives extra points for multi-town project proposals.

3. **Comment Issue: Limiting HOME Connecticut Housing Incentive Zone Program Incentive Payments to only those**

zones that are transit-accessible and responsible growth locations.

DECD received a comment urging that the state limit HOME Connecticut Housing Incentive Zone (IHZ) Program Incentive Payments to only those zones that are transit-accessible and responsible growth locations and that the state revise the IHZ eligibility criteria to “preserve incentive funding for communities that truly match the spirit of the program.”

DECD Response:

The Incentive Housing Zone program, managed by the Office of Policy and Management (OPM), was developed to encourage higher density and affordable housing near transit locations. DECD works closely with OPM on this important workforce housing program, and will continue to coordinate with OPM to better align our programs to address our housing shortages.

4. **Comment Issue: Support rezoning processes in all communities slated for service by the proposed New Haven/Springfield commuter rail line and target the state’s TOD pilot program to support these efforts.**

DECD received a comment urging the state to expand its stated goal of supporting rezoning efforts in two communities over the five year period covered by the Consolidated Plan to supporting, over the first three years of the plan, rezoning processes in all communities slated for service by the proposed New Haven/Springfield commuter rail line and target the states TOD pilot program to support these efforts.

DECD Response:

DECD’s ultimate goal would be to work with the communities along the New Haven to Springfield corridor to promote rezoning to accommodate mixed and dense uses. We recognize, however, that the improvements to the New Haven to Springfield corridor will require many years to implement and will most likely be outside the five-year timeframe for the Consolidated Plan.

The suggestion to consider use of pilot program funds sanctioned by the General Assembly in 2007 to fund TOD projects is appreciated and has been the subject of discussions between DECD, DOT and OPM.

5. **Comment Issue: Increased funding for Permanent Supportive Housing.**

DECD received a comment urging that the state strengthen its goals regarding the homeless and persons with disabilities by

committing 10% of all of its capital funding (both state and federal funds) to permanent supportive housing.

DECD Response:

DECD believes that permanent supportive housing developments, along with other kinds of service enhanced affordable housing, should be given a higher funding priority under our major funding programs. To this end, DECD, with the assistance of a number of housing advocates, is currently modifying its rating and ranking criteria to effectuate this policy. The department is in the process of developing a “sliding scale” of benefit to projects that have a supportive housing component, with greater benefit going to those projects with a higher percentage of supportive housing units within the total development. Rather than specify a hard limit of 10% of the funding available, we believe this sliding scale benefit policy has the potential to provide greater opportunity for the development of permanent supportive housing. We believe that this policy is adequately articulated in the draft Consolidated Plan and Annual Action Plan and will be supported through administrative practice.

6. Comment Issue: Connecticut Department of Transportation (DOT) Mass Transit Investment

DECD received a comment urging that the state DOT withhold mass transit investments in communities that fail to “create affordable or mixed-income housing near transit facilities. In a similar vein, the plan should underscore the state’s intention to give higher priority for bond and grant funds to municipalities that (a) zone for higher density, (b) train zoning officers to proactively seek locations for higher-density housing and (c) actually create affordable housing.”

DECD Response:

While DECD is promoting transit-oriented projects and affordable housing near transit it acknowledges the fact that not all communities in Connecticut enjoy good public transit or access to rail. Moreover, DECD cannot overlook the core mission of some of its programs. DECD is faced with the difficult task of balancing the primary purpose of its programs with new policy to promote responsible growth and transit-oriented developments (TOD). Therefore, it is difficult for DECD to limit funding only to areas that have an abundance of transit options.

DECD concurs with the suggestion that the state’s policy should be to give higher funding priority to towns that work towards

providing denser and more affordable housing and believes that this policy is adequately articulated in the draft Consolidated Plan and Annual Action Plan.

7. **Comment Issue: Greater Emphasis on Rental Housing**

DECD received a comment urging that the state adjust the draft Consolidated Plan to put greater emphasis on the creation and preservation of affordable rental housing.

DECD Response:

DECD believes that a significant priority and emphasis is placed on the creation and preservation of affordable rental housing through the draft Consolidated Plan and Annual Action Plan. During FY 08 and FY 09, more than \$29,000,000 in state and federal resources - 76% - of DECD's \$38,000,000 affordable housing activity has gone directly or indirectly into the creation and preservation of rental housing. We believe that this emphasis and priority is adequately articulated in the draft Consolidated Plan and Annual Action Plan.

8. **Comment Issue: More specificity with regard to numeric goals, agency cooperation, funding possibilities and other areas.**

DECD received a comment urging that the state adjust the draft Consolidated Plan to include specificity with regard to numeric goals, agency cooperation, funding possibilities and other areas.

DECD Response:

Currently, DECD uses historical program, housing production and service delivery cost data and estimated financial resources in the development of numeric goals and activities. Further this data is augmented by the housing needs assessment and market analysis. Goals are established with the understanding that needs far exceed available resources and that there needs to be a balance between advancing the state's objectives and being responsive to local needs and concerns.

With regard to "funding possibilities" we believe that the plan articulates the universe of known available resources. As we have seen of late, new funding opportunities are not generally known in advance and therefore additional specificity is not possible with regard to what can be achieved with these new funding sources, however, as has been DECD's past practice, the department is committed to publicizing all new funding and articulating to the

public its plans for such funding and all associated goals and objectives.

With regard to interagency interaction and cooperation, we believe that our activities and initiatives are well documented, through both the draft Consolidated Plan and Annual Action Plan. DECD and its partner agencies are committed to working with each other and with all of our non-state partners in meeting the needs of Connecticut's citizens and doing so in the most efficient, comprehensive and expedient fashion possible.

DECD will evaluate the feasibility of bringing more specificity to numeric goals once the second iteration of the Connecticut Housing Supply and Demand model is up and running. As referenced in DECD's response to comment number sixteen, this new version of the model is currently being developed by DECD and CHFA.

9. **Comment Issue: More thorough analysis of housing and community development needs.**

DECD received comments urging that the department conduct a more thorough, comprehensive and farther looking analysis of housing and community development needs, both current and anticipated, throughout the state. Additionally it was stated that the department needs to adjust its needs assessment to "project need based on current shortages" and on "targeted industries and geographical areas of growth" as well as include in its analysis the impact of the state's efforts to foster growth.

DECD Response:

DECD agrees that more comprehensive and forward-looking housing and community development needs assessment is needed.

DECD in cooperation with the Connecticut Housing Finance Authority is currently in the process of revising and updating the Housing Supply and Demand model it created two years ago. It is anticipated that this new iteration of the model will allow the state to prepare more comprehensive and granular estimates of housing production needs and, more importantly, prepare estimates for the need for affordable housing at the municipal level. DECD and CHFA are hopeful that the revised model along with new data from the 2010 census will allow for the most comprehensive housing needs assessment and housing market analysis prepared by the state to date. It is important to note that DECD publishes a housing needs assessment and housing market analysis each year in its annual report.

10. **Comment Issue: The inclusion of carbon emission and roadway capacity impacts in the state’s funding criteria and award making processes.**

DECD received a comment urging that the department include in its funding criteria/rating and ranking processes carbon emission and roadway capacity impacts.

DECD Response:

DECD is committed to the principles of responsible growth, sustainable communities and transit oriented development. These principles both directly and indirectly address concerns regarding carbon emissions and roadway capacity. We believe the analysis the DOT undertakes for its capacity projects and Connecticut Environmental Policy Act (CEPA) process are sufficient to identify any environmental issues.

11. **Comment Issue: Aging in Place**

DECD received a comment urging the department to consider adopting the Beacon Hill Village aging in place community model.

DECD Response:

DECD continues to support affordable housing options through all levels of the service spectrum; from conventional affordable elderly rental housing to congregate housing, assisted living housing and the adaptation of existing housing in concert with the U.S. Department of Housing and Urban Development’s Assisted Living Conversion program. The department has long been a proponent of service enhanced affordable housing, and the Beacon Hill Village model is a practical implementation of the service-enhanced model.

The newest initiative by HUD, the Livable Communities, appears to be the next iteration of this service-enhanced, community-based model. As HUD moves forward with this initiative, DECD fully intends to cooperate and participate in both its development and implementation here in Connecticut.

12. **Comment Issue: Accessible Affordable Housing/ Implementation of the Visitable Housing Act and use of the terminology “people with disabilities”**

DECD received a comment urging the department to implement the Visitable Housing Act and use the terminology “people with disabilities.”

DECD Response:

DECD is aware of this newly developed legislative program, and intends to work closely with CHFA, as the legislation requires, to investigate the necessary policies and procedures such an initiative would require. Additionally the terminology “people with disabilities” was used as suggested.

13. Comment Issue: More Specific Educational supports for Foster Care in their schools and increased independent living services and programs to assist [foster] youth[s] transition successfully into adulthood.

DECD received a comment urging “more Specific Educational supports for Foster Care in their schools and increased independent living services and programs to assist [foster] youth[s] transition successfully into adulthood.”

DECD Response:

DECD recognizes that there are many specific population service needs that may be unmet. However the department and related social service agencies continue to work together to identify such gaps and to develop service-enhanced housing that addresses those needs identified.

V. Index of Comments Received

A. Small Cities Program Specific Comments

1. Comment Issue: In-kind Contributions and the Small Cities Program

Comments concerning this issue were received from the following:

- Christina B. Mailhos, First Selectman on behalf of the town of Willington
- Gregg Schuster, First Selectmen, on behalf of the Town of Colchester
- Mathew S. Knickerbocker, First Selectman, on behalf of the town of Bethel
- Delpha M. Very, EDC Director on behalf of the Redevelopment Agency of the town of Putnam
- James Albis, Community Development Coordinator on behalf of the town of East Haven
- Paul J. Hongo, Jr. Deputy Director of Town Affairs on behalf of the town of East Haven
- Michael J. Riolino, Councilman District 4 on behalf of the town of East Haven

- Anthony D. Moscato, Fire Marshal/Deputy Chief and Chairman of the East Haven Urban Renewal Agency on behalf of the town of East Haven
- Barton Russell, Executive Director, on behalf of the Connecticut Council of Small Towns
- Kachina Walsh-Weaver, on behalf of the Connecticut Conference of Municipalities
- Kathleen A. Eagen, Town Manager, on behalf of the town of Farmington
- Representative Demetrios Giannaros on behalf of the 21st Assembly District
- Representative Beth Bye on behalf of the 19th Assembly District
- Senator Donald DeFronzo, Assistant President Pro Tempore, on behalf of the 6th Senatorial District
- Senator Jonathan Harris on behalf of the 5th Senatorial District

2. Comment Issue: Senior Center Projects and the Small Cities Program

Comments concerning this issue were received from the following:

- Catherine Russi
- Goldie Liverant
- Pamela Scheibelein
- Donna Skawinski
- Theresa Hendricksen, chair, on behalf of the Colchester Senior Center Study Group
- Gregg Schuster, First Selectman, on behalf of the Town of Colchester
- Nancy C. Hodkoski, Director, Services for the Elderly, on behalf of the City of Torrington, Sullivan Senior Center
- Doreen Pulisciano, Director Senior Services, on behalf of the Town of Cheshire, Cheshire Senior Center
- Dennis Sheridan, Director Human Services South Windsor, on behalf of the Charles Enes Community Center
- Representative Linda Orange, Deputy Speaker of the House, on behalf of the 48th Assembly District
- Julie Evans Starr, Executive Director, on behalf of the Connecticut Commission on Aging
- Barton Russell, Executive Director, on behalf of the Connecticut Council of Small Towns
- Kachina Walsh-Weaver, on behalf of the Connecticut Conference of Municipalities
- Kathleen A. Eagen, Town Manager, on behalf of the town of Farmington
- Representative Demetrios Giannaros on behalf of the 21st Assembly District
- Representative Beth Bye on behalf of the 19th Assembly District

- Senator Donald DeFronzo, Assistant President Pro Tempore, on behalf of the 6th Senatorial District
- Senator Jonathan Harris on behalf of the 5th h Senatorial District

3. Comment Issue: Removal of Homeownership and Interim Assistance as Eligible Activities and the Small Cities Program

Comments concerning this issue were received from the following:

- Barton Russell, Executive Director, on behalf of the Connecticut Council of Small Towns
- Kachina Walsh-Weaver, on behalf of the Connecticut Conference of Municipalities
- Kathleen A. Eagen, Town Manager, on behalf of the town of Farmington
- Representative Demetrios Giannaros on behalf of the 21st Assembly District
- Representative Beth Bye on behalf of the 19th Assembly District
- Senator Donald DeFronzo, Assistant President Pro Tempore, on behalf of the 6th Senatorial District
- Senator Jonathan Harris on behalf of the 5th h Senatorial District

4. Comment Issue: Limitations on How a Community Uses CDBG Funds to Benefit Low and Moderate Income (LMI) Persons and the Small Cities Program

Comments concerning this issue were received from the following:

- Barton Russell, Executive Director, on behalf of the Connecticut Council of Small Towns
- Kachina Walsh-Weaver, on behalf of the Connecticut Conference of Municipalities
- Kathleen A. Eagen, Town Manager, on behalf of the town of Farmington
- Representative Demetrios Giannaros on behalf of the 21st Assembly District
- Representative Beth Bye on behalf of the 19th Assembly District
- Senator Donald DeFronzo, Assistant President Pro Tempore, on behalf of the 6th Senatorial District
- Senator Jonathan Harris on behalf of the 5th h Senatorial District

5. Comment Issue: Section 108 Community Development Loan Guarantee Program and the Small Cities Program

Comments concerning this issue were received from the following:

- Barton Russell, Executive Director, on behalf of the Connecticut Council of Small Towns
- Kachina Walsh-Weaver, on behalf of the Connecticut Conference of Municipalities
- Kathleen A. Eagen, Town Manager, on behalf of the town of Farmington
- Representative Demetrios Giannaros on behalf of the 21st Assembly District
- Representative Beth Bye on behalf of the 19th Assembly District
- Senator Donald DeFronzo, Assistant President Pro Tempore, on behalf of the 6th Senatorial District
- Senator Jonathan Harris on behalf of the 5th Senatorial District

6. Comment Issue: Responsible Growth Principles and the Small Cities Program

Comments concerning this issue were received from the following:

- Barton Russell, Executive Director, on behalf of the Connecticut Council of Small Towns
- Kathleen A. Eagen, Town Manager, on behalf of the town of Farmington
- Representative Demetrios Giannaros on behalf of the 21st Assembly District
- Representative Beth Bye on behalf of the 19th Assembly District
- Senator Donald DeFronzo, Assistant President Pro Tempore, on behalf of the 6th Senatorial District
- Senator Jonathan Harris on behalf of the 5th Senatorial District

B. HOME Program Specific Comments

1. Comment Issue: 5% Set Aside for Community Housing Development Organizations (CHDO) Operating Costs and the HOME Program

Comments concerning this issue were received from the following:

- Larry Kluetsch, Executive Director on behalf of the Mutual Housing Association of Southwestern Connecticut
- Seila Mosquera, Executive Director on behalf of NeighborWorks
- Patricia Spring, Community Developers Network Coordinator on behalf of the Connecticut Housing Coalition
- Kathleen Hunter on behalf of Supportive Housing Works

C. Non-Program Specific Comments

1. **Comment Issue: Responsible Growth Principles and Targeting/Restricting Funding for Housing Expansion**

Comments concerning this issue were received from the following:

- Amanda Kennedy on behalf of the Regional Plan Association

2. **Comment Issue: Establishing local housing and infrastructure goals and regional housing and infrastructure goals in the state's Consolidated Plan**

Comments concerning this issue were received from the following:

- Amanda Kennedy on behalf of the Regional Plan Association

3. **Comment Issue: Limiting HOME Connecticut Housing Incentive Zone Program Incentive Payments to only those zones that are transit-accessible and responsible growth locations.**

Comments concerning this issue were received from the following:

- Amanda Kennedy on behalf of the Regional Plan Association

4. **Comment Issue: Support rezoning processes in all communities slated for service by the proposed New Haven/Springfield commuter rail line and target the state's TOD pilot program to support these efforts.**

Comments concerning this issue were received from the following:

- Amanda Kennedy on behalf of the Regional Plan Association

5. **Comment Issue: Increased funding for Permanent Supportive Housing.**

Comments concerning this issue were received from the following:

- Diane Randall, Executive Director of behalf of the Partnership for Strong Communities

6. **Comment Issue: Connecticut Department of Transportation (DOT) Mass Transit Investment**

Comments concerning this issue were received from the following:

- Diane Randall, Executive Director of behalf of the Partnership for Strong Communities

7. **Comment Issue: Greater Emphasis on Rental Housing**

Comments concerning this issue were received from the following:

- Diane Randall, Executive Director of behalf of the Partnership for Strong Communities

8. **Comment Issue: More specificity with regard to numeric goals, agency cooperation, funding possibilities and other areas.**

Comments concerning this issue were received from the following:

- Diane Randall, Executive Director of behalf of the Partnership for Strong Communities

9. **Comment Issue: More thorough analysis of housing and community development needs.**

Comments concerning this issue were received from the following:

- Amanda Kennedy on behalf of the Regional Plan Association
- Diane Randall, Executive Director of behalf of the Partnership for Strong Communities

10. **Comment Issue: The inclusion of carbon emission and roadway capacity impacts in the state’s funding criteria and award making processes.**

Comments concerning this issue were received from the following:

- Amanda Kennedy on behalf of the Regional Plan Association

11. **Comment Issue: Aging in Place**

Comments concerning this issue were received from the following:

- Hailey Kelly, chair of the Legislation, Policy and Planning Committee on behalf of the Connecticut Council on Development Disabilities

12. **Comment Issue: Accessible Affordable Housing/ Implementation of the Visitable Housing Act and use of the terminology “people with disabilities”**

Comments concerning this issue were received from the following:

- Hailey Kelly, chair of the Legislation, Policy and Planning Committee on behalf of the Connecticut Council on Developmental Disabilities
- Mary Ann Langton, Disability Policy Specialist on behalf of the Connecticut Council on Developmental Disabilities

13. **Comment Issue: More Specific Educational supports for Foster Care in their schools and increased independent living services and programs to assist [foster] youth[s] transition successfully into adulthood.**

Comments concerning this issue were received from the following:

- Randi S. Rubin Radriguez, Executive Director on behalf of 'r Kids Family Center

VI. Approval by Joint Standing Committees of Connecticut's General Assembly

The Small Cities Community Development Block Grant Allocation Plan for Federal Fiscal Year 2010 was approved with modifications on June 30, 2010 in accordance with Section 4-28b of the Connecticut General Statutes. The modifications were as follows:

- On page 14 of the allocation plan, strike the senior center policy change.
- With regard to loan allocations under the section 108 Pilot Program, projects of regional significance must receive the approval of either the regional planning organization or the economic development district in which the project is proposed. For a copy of the letter of approval, refer to Attachment 6 of this document.

APPENDIX B: Required Tables

Table 1: Housing, Homeless and Special Needs (Required)

Housing Needs

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 –30% of MFI	37,154	33,710	8,795	32,930	112,589	52,389	164,978
%Any housing problem	57.4	80.4	88.2	72.7	71.2	82.4	74.8
%Cost burden > 30	56.7	77.6	76.1	71.6	68.8	82	73
%Cost Burden > 50	37.1	61.5	56.1	59.5	52.4	60.8	55.1
31 - 50% of MFI	19,339	28,415	7,314	21,470	76,538	67,446	143,984
%Any housing problem	51.8	66.1	75.9	73	65.4	59.2	62.5
%Cost burden > 30	50.9	61.7	44.6	71	59.9	58.6	59.3
%Cost Burden > 50	17.2	11.1	6.5	18.3	14.2	29.6	21.4
51 - 80% of MFI	12,324	32,928	7,735	31,455	84,442	113,375	197,817
%Any housing problem	32.1	25.9	52.9	28.4	30.2	44	38.1
%Cost burden > 30	31.3	19.4	10.5	26.4	22.9	42.8	34.3
%Cost Burden > 50	6.9	0.9	0.3	1.6	2	11.6	7.5

Source: CHAS Data Book, Data current as of 2000

Homeless Continuum of Care: Housing Gap Analysis Chart

Individuals

		Current Inventory	Under Development	Unmet Need/ Gap
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	1796	n/a	n/a
	Transitional Housing	984	n/a	n/a
	Permanent Supportive Housing	3129	n/a	n/a
	Total	4383	n/a	n/a
Chronically Homeless		5909	n/a	n/a

Source: CT Counts-2009 Statewide Point in Time Count, CT Coalition to End Homelessness

n/a - Data not available at the time of submission

Persons in Families With Children

		Current Inventory	Under Development	Unmet Need/ Gap
Beds	Emergency Shelter	1049	n/a	n/a
	Transitional Housing	679	n/a	n/a
	Permanent Supportive Housing	1730	n/a	n/a
	Total	3458	n/a	n/a

Source: CT Counts-2009 Statewide Point in Time Count, CT Coalition to End Homelessness

n/a - Data not available at the time of submission

Table 1 Housing, Homeless and Special Needs

Special Needs (Non-Homeless) Subpopulations	Unmet Need
1. Elderly	196**
2. Frail Elderly	n/a
3. Severe Mental Illness	3862*
4. Developmentally Disabled	n/a
5. Physically Disabled	1165***
6. Persons w/Alcohol/Other Drug Addictions	1292*
7. Persons w/HIV/AIDS	228
8. Victims of Domestic Violence	257
9. Other	n/a

Source: CT Department of Mental Health and Addition Services.

* These numbers were taken from our capacity of programs that provide non-permanent housing, such as inpatient hospitals, group homes and sober houses.

**Elderly=60 and over. Source-CT Counts, 2009 Statewide Point in Time Count, CT Coalition to End Homelessness

***no distinction between physically disabled and DD, CT Counts, 2009 Statewide Point in Time Count, CT Coalition to End Homelessness

n/a - Data not available at the time of submission

Special Needs (Non-Homeless) Subpopulations	Unmet Service Need
1. Elderly	n/a
2. Frail Elderly	n/a
3. Severe Mental Illness	212,800*
4. Developmentally Disabled	n/a
5. Physically Disabled	n/a
6. Persons w/Alcohol/Other Drug Addictions	268,000**
7. Persons w/HIV/AIDS	n/a
8. Victims of Domestic Violence	n/a
9. Other	n/a

*The number for unmet service need for severe mental illness was calculated as follows: The Surgeon General reports that 10.12% or 266,000 adults in CT have Serious Psychological Distress and only 20% of this number receives formal treatment.

** The number for unmet service need for addiction was taken from a Substance Abuse and Mental Health Service Administration (SAMHSA) Survey on Drug Use and Health for CT. This report showed and estimated 58,000 residents had an unmet service need for illicit drug abuse and 210,000 residents had an unmet service need for alcohol abuse.

n/a - Data not available at the time of submission

Table 2A: State Priority Housing/Special Needs/Investment Plan Table (Required)

PART 1. PRIORITY HOUSING NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Renter	Small Related	0-30%	H
		31-50%	H
		51-80%	H
	Large Related	0-30%	H
		31-50%	H
		51-80%	H
	Elderly	0-30%	H
		31-50%	H
		51-80%	H
	All Other	0-30%	H
		31-50%	H
		51-80%	H
Owner	0-30%	H	
	31-50%	H	
	51-80%	H	

PART 2 PRIORITY SPECIAL NEEDS	Priority Level Indicate High, Medium, Low, checkmark, Yes, No
Elderly	H
Frail Elderly	H
Severe Mental Illness	H
Developmentally Disabled	H
Physically Disabled	H
Persons w/ Alcohol/Other Drug Addictions	H
Persons w/HIV/AIDS	H
Victims of Domestic Violence	H
Other	H

APPENDIX C: GLOSSARY

GENERAL DEFINITIONS

Note: These definitions are applicable for the federal programs listed here and for purposes covered under this consolidated plan for the housing and community development only, and do not necessarily reflect the definitions applicable to other funding sources also addressed in this plan. Entries are listed in alphabetical order; other general terms are defined in the context of the consolidated plan where appropriate. Web addresses have been supplied, when possible and appropriate for definition sources. These addresses were active as of the date indicated.

Accessibility

All new construction of covered multifamily buildings must be designed and constructed to include certain features so as to be readily accessible to and usable by individuals with handicaps.

Source: 24 C.F.R. 92.251. "Property Standards." Accessed 5/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;sid=518e12d52517e426d11c3f0d6f82b65d;rgn=div5;view=text;node=24%3A1.1.1.1.42;idno=24;cc=ecfr#24:1.1.1.1.42.1.93.2>

ACS

See American Community Survey.

Acquired Immunodeficiency Syndrome

The disease of acquired immunodeficiency syndrome (AIDS), or any conditions arising from the etiologic agent for the acquired immunodeficiency syndrome, including infection with the human immunodeficiency virus (HIV).

Source: 24 C.F.R. 574.3 "Definitions"; Glossary of CPD Terms. HUD website. Accessed 9/28/09. www.hud.gov/offices/cpd/library/glossary/a/

ADA

Americans with Disabilities Act.

Affordable Housing

Housing for which the occupant is paying no more than 30 percent of his or her income for gross housing costs, including utilities.

Source: Glossary of CPD Terms. HUD website. Accessed 9/28/09. www.hud.gov/offices/cpd/library/glossary/a/

AIDS

See Acquired Immunodeficiency Syndrome.

American Community Survey

An on-going periodic sampling survey conducted by the U.S. Census Bureau, separate from the decennial total population census. Responses to the American Community Survey (ACS) are required by law to help determine the changing needs of communities. The ACS covers the same type of detailed information previously collected every 10 years from the long form census questionnaire.

Source: U.S. Census Bureau. Accessed 05/06/2010. www.census.gov/acs/www/index.html

AMI

See Area Median Income.

Area median income (AMI)

(1) The median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or (2) The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

CDBG

See Community Development Block Grant.

CFR

See Code of Federal Regulations.

Chronically Homeless Person

An unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years. To be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency shelter during that time.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

Code of Federal Regulations (CFR)

The codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government of the United States – embodying administrative law. The CFR is published by the Office of the Federal Register, an agency of the National Archives and Records Administration (NARA). Divided into 50 titles, it encompasses the broad areas subject to federal regulation. Each volume of the CFR is updated once each calendar year and is issued on a quarterly basis; the section of the Code of Federal Regulations (CFR) pertaining to the US Department of Housing and Urban Development is Title 24, referenced as “24 CFR”.

Source: GPO Access website. Accessed 5/18/2010. www.gpoaccess.gov/cfr/

Community Development Block Grant Program (CDBG)

A federal grant program authorized by the Housing and Community Development Act of 1974 that replaced several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants for a wide range of community development activities directed to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons. For the HUD-administered “Small Cities”/CDBG grants, HUD directly provides CDBG funds on a formula basis and the states in turn administer the funding and act as a partner to distribute funds. For the State Administered CDBG grants for participating states, the states develop annual funding priorities and criteria for selecting projects of units of general local governments to carry out development activities.

Source: Glossary of CPD Terms. HUD website. Accessed 05/208/2010. www.hud.gov/offices/cpd/library/glossary/c/

Community Housing Development Organization (CHDO)

A federally defined type of nonprofit housing provider, a community housing development organization (CHDO) must receive a minimum of 15 percent of all Federal HOME funds. The primary difference between CHDO and other not-for-profit organizations is the level of low-income resident participation on the organization’s board of directors.

Source: *Glossary of CPD Terms. HUD website. Accessed 05/13/2010. www.hud.gov/offices/cpd/library/glossary/h/*

Comprehensive Housing Affordability Strategy (CHAS)

The U.S. Department of Housing and Urban Development (HUD) receives from the U.S. Census Bureau a "special tabulation" of American Community Survey (ACS) data that are largely not available through standard Census products. These special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers. These data, known as the Comprehensive Housing Affordability Strategy data, or "CHAS" data, are used by local governments for housing planning as part of the Consolidated Planning process. HUD may also use some of these data in allocation formulas for distributing funds to local jurisdictions.

Source: *2009 Consolidated Planning/CHAS Data. HUD website. Accessed 05/18/2010. www.huduser.org/portal/datasets/cp.html. See also 24 C.F.R. 945. 105. "Definitions." Accessed 05/19/2010. http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:4.0.3.1.10.1&idno=24*

Consolidated Plan

The plan is a 3- to 5-year planning document, built upon public participation and input and prepared by each local and state government in accordance with 24 C.F.R. part 91, which describes the state and the community needs, resources, priorities and proposed strategies and activities to be undertaken with respect the application for funds under HUD's formula grant programs (CDBG, ESG, HOME, and HOPWA). An approved consolidated plan means a consolidated plan that has been approved by HUD in accordance with 24 C.F.R. part 91.

Source: *24 C.F.R. Part 91. "Consolidated Submissions for Community Planning and Development Programs." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2009/apr/qtr/pdf/24cfr91.1.pdf*

Continuum of Care

A federal program to help more than 330,000 homeless Americans get housing, job training, child care, and other services. The Continuum of Care is the centerpiece of the HUD policy on homelessness and stresses permanent solutions to homelessness through comprehensive and collaborative community planning.

Source: *24 C.F.R. 91.220(e) "Action Plan." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2003/apr/qtr/pdf/24cfr91.220.pdf., 91.320(e) "Action Plan " Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2003/apr/qtr/pdf/24cfr91.320.pdf. 24 C.F.R. 91.520 "Performance Reports." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2003/apr/qtr/pdf/24cfr91.520.pdf*

Cost Burden

The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. Census Bureau.

Source: *24 CFR 91.5 "Definitions." Accessed 05/06/2010. http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24*

CPD

Community Planning & Development within the U.S. Department of Housing and Urban Development (HUD).

Density

The average number of dwelling units or persons per gross acre of land, usually expressed in units per acre, excluding any area of a street bordering the outside perimeter of a development site.

Source: *Glossary of HUD Terms. HUD USER. Accessed 5/6/2010. www.huduser.org/portal/glossary/glossary_all.html#d*

Disabled Family

Disabled family means a family whose head or spouse or sole member is a person with disabilities. The term "disabled family" may include two or more persons with disabilities living together, and one or more persons with disabilities living with one or more persons who are determined to be essential to the care or well being of the person or persons with disabilities. A disabled family may include persons with disabilities who are elderly.

Source: 24 C.F.R. 945.105. "Definitions." Accessed 05/19/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:4.0.3.1.10.1&idno=24>. See also 24C.F.R. 5.403. "Definitions." Accessed 05/13/2010. <http://frwebgate.access.gpo.gov/cgi-bin/get-cfr.cgi?TITLE=24&PART=5&SECTION=403&YEAR=2000&TYPE=PDF>

Disabled Person

A person who

- (1) has a disability as defined in section 223 of the Social Security Act (42 U.S.C. 423), or
- (2) is determined to have a physical, mental, or emotional impairment that
 - (a) is expected to be of long, continued and indefinite duration,
 - (b) substantially impedes his or her ability to live independently, and
 - (c) is of such a nature that such ability could be improved by more suitable housing conditions, or
- (3) has a developmental disability as defined in section 102 of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(5)).

The term "person with disabilities" does not exclude persons who have the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Source: 24 C.F.R. 945. 105. "Definitions." Accessed 05/19/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:4.0.3.1.10.1&idno=24>

Disabling Condition

For the purposes of chronic homelessness, a disabling condition is a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability, including the co-occurrence of two or more of these conditions. A disabling condition limits an individual's ability to work or perform one or more activities of daily living.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

Elderly

An individual who is at least 62 years of age, as defined in 24 CFR part 5.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/19/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=741189fa2c483c8495a531bb7f01e71a&rgn=div5&view=text&node=24:1.1.1.1.41&idno=24>. See also 24 C.F.R. 5.100. "Definitions." Accessed 05/19/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=a86145ec45bada08c6a9c0521e4b1ba4&rgn=div8&view=text&node=24:1.1.1.1.5.1.12.1&idno=24>

Elderly Family

A family whose head, spouse, or sole member is an elderly person. The term “elderly family” includes an elderly person, two or more elderly persons living together, and one or more elderly persons living with one or more persons who are determined to be essential to the care or well-being of the elderly person or persons. An elderly family may include elderly persons with disabilities and other family members who are not elderly.

Source: 24 C.F.R. 945.105. “Definitions.” Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:4.0.3.1.10.1&idno=24> and GPO Access website. Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=0c423382e41e76aee0c06682e134eb38&rgn=div5&view=text&node=24:4.0.3.1.10&idno=24#24:4.0.3.1.10.1.5.3>
See also 24 C.F.R. 945.105. “Definitions.” Accessed 05/19/2010. http://edocket.access.gpo.gov/cfr_2009/aprqrtr/pdf/24cfr945.105.pdf

Emergency Shelter

Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Source: 24 C.F.R. 91.5. “Definitions.” Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

Emergency Shelter Grant (ESG)

A federal grant program designed as a first step in a continuum of assistance to enable homeless individuals and families to move toward independent living, as well as to prevent homelessness. ESG funds can be used to help to improve the quantity and quality of emergency shelters for the homeless through building rehabilitation or conversion, can assist with certain operational costs shelter facilities and essential supportive services, and can support short-term activities to prevent homelessness, such as minimizing imminent risk of losing housing due to eviction or foreclosure. Originally established by the Homeless Housing Act of 1986, it was subsequently incorporated into subtitle B of title IV of the Stewart B. McKinney Homeless Assistance Act (42 U.S.C. 11371–11378).

Source: 24 C.F.R. 576. “Emergency Shelter Grants Program.” Accessed 09/28/2009. *Emergency Shelter Grants (ESG) Program.* HUD website. Accessed 05/19/2010. http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title24/24cfr576_main_02.tpl

Entitlement [amount]

The amount of funds, determined by formula, which a metropolitan city is entitled to receive under the CDBG entitlement grant program.

Source: 24 C.F.R. 570.3. “Definitions.” Accessed 05/19/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=28adce14655e25ee2d173816006ac310&rgn=div8&view=text&node=24:3.1.1.3.4.1.1.2&idno=24>

Extremely Low-Income Family

Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Source: 24 C.F.R. 91.5. “Definitions.” Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

Fair

Housing

Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended in 1974 and 1988, provides for investigation and enforcement responsibilities regarding fair housing practices.

It prohibits discrimination in housing and lending based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Source: *Fair Housing Laws and Presidential Executive Orders*. HUD website. Accessed 5/13/2010.
www.hud.gov/offices/ftheo/FHLaws/index.cfm
Fair Housing Accessibility Guidelines. HUD website. Accessed 09/29/2009.
www.hud.gov/offices/ftheo/disabilities/fthefhag.cfm
24 C.F.R. Part 100. "Discriminatory practices under the Fair Housing Act." Accessed 09/28/2009.
www.access.gpo.gov/nara/cfr/waisidx_03/24cfr100_03.html

Family

Includes, but is not limited to: a single person (person who lives alone or intends to live alone, who is not an elderly person, a person with disabilities, a displaced person, or the remaining member of a tenant family); a displaced person (as defined in 24 CFR part 912), a remaining member of a tenant family, a disabled family, an elderly family, a near-elderly family, and a family with children. It also includes an elderly family or a disabled family composed of one or more elderly persons living with one or more disabled persons.

Source: 24 C.F.R. 945.105. "Definitions." Accessed 05/19/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:4.0.3.1.10.1&idno=24>

Frail Elderly

People age 62 and older who have limitations in three or more life activities such as eating (cooking, preparing, serving food, feeding self), bathing, dressing, grooming (washing hair and personal appearance), and household management activities (housework, grocery shopping, laundry, or getting to and from activities such as going to the doctor and shopping).

Source: 24 C.F.R. 891.205. "Definitions." Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=75511c0da6b7202103da6afaa202c0cc&rgn=div5&view=text&node=24:4.0.2.1.12&idno=24>

HIV

Human Immunodeficiency Virus.

HOME Investment Partnerships Program (HOME)

A federal grant program designed to help jurisdictions expand the supply of decent and affordable rental and ownership housing for persons of low- and very low-income. Authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended, HOME provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Source: 24 C.F.R. Part 92. "Home Investment Partnership Program." Accessed 05/18/2010.
http://edocket.access.gpo.gov/cfr_2009/aprqrtr/pdf/24cfr92.2.pdf

Homeless Individual or Homeless Person

- (1) An individual who lacks a fixed, regular, and adequate nighttime residence; and
- (2) An individual who has a primary nighttime residence that is
 - (a) a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - (b) an institution that provides a temporary residence for individuals intended to be institutionalized; or
 - (c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Source: (42 U.S.C. 11302) 24 C.F.R. 583.5. "Definitions." GPO Access website. Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:3.1.1.3.11.1&idno=24>

Homeless Prevention

Activities or programs designed to prevent the incidence of homelessness, including (but not limited to) short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; security deposits or first month's rent to permit a homeless family to move into its own apartment; mediation programs for landlord-tenant disputes; legal services programs for the representation of indigent tenants in eviction proceedings; payments to prevent foreclosure on a home; and other innovative programs and activities designed to prevent the incidence of homelessness.

Source: 24 CFR 576.3. "Definitions." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2009/aprqrtr/pdf/24cfr576.3.pdf

Homeownership

Ownership in fee simple title or a 99-year leasehold interest in a one- to four-unit dwelling or in a condominium unit, or equivalent form of ownership, approved by HUD. The ownership interest may be subject only to the restrictions on resale required under 24 C.F.R. 92.254(a); mortgages, deeds of trust, or other liens or instruments securing debt on the property as approved by the participating jurisdiction; or any other restrictions or encumbrances that do not impair the good and marketable nature of title to the ownership interest. For purposes of the insular areas, homeownership includes leases of 40 years or more. For purposes of housing located on trust or restricted Indian lands, homeownership includes leases of 50 years. The participating jurisdiction must determine whether or not ownership or membership in a cooperative or mutual housing project constitutes homeownership under state law.

Source: Glossary of CPD Terms. HUD website. Accessed 05/13/2010. www.hud.gov/offices/cpd/library/glossary/h/

HOPWAA

See Housing Opportunities for Persons with AIDS.

Housing Opportunities for Persons with AIDS (HOPWAA)

The Federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA program, the HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS.

Source: 24 C.F.R. 574.3. "Definitions." Accessed 05/18/2010. http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title24/24cfr574_main_02.tpl

HUD

U.S. Department of Housing and Urban Development as defined in 24 C.F.R. 5.

Income

For the purpose of determining whether a family or household is low- and moderate-income under subpart C of 24 C.F.R. Part 570, grantees may select any of the three definitions listed below for each activity, except that integrally related activities of the same type and qualifying under the same paragraph of Sec. 570.208(a) shall use the same definition of income. The option to choose a definition does not apply to activities that qualify under Sec. 570.208(a)(1) (Area benefit activities), except when the recipient carries out a survey under Sec. 570.208(a)(1)(vi). Activities qualifying under Sec. 570.208(a)(1) generally must use the area income data supplied to recipients by HUD. Includes:

- (1) (i) "Annual income" as defined under the Section 8 Housing Assistance

- Payments program at 24 C.F.R. 813.106 (except that if the CDBG assistance being provided is homeowner rehabilitation under Sec. 570.202, the value of the homeowner's primary residence may be excluded from any calculation of Net Family Assets); or
- (ii) Annual income as reported under the Census long-form for the most recent available decennial Census. This definition includes
 - (A) Wages, salaries, tips, commissions, etc.;
 - (B) Self-employment income from own nonfarm business, including proprietorships and partnerships;
 - (C) Farm self-employment income;
 - (D) Interest, dividends, net rental income, or income from estates or trusts;
 - (E) Social Security or railroad retirement;
 - (F) Supplemental Security Income, Aid to Families with Dependent Children, or other public assistance or public welfare programs;
 - (G) Retirement, survivor, or disability pensions; and
 - (H) Any other sources of income received regularly, including Veterans' (VA) payments, unemployment compensation, and alimony; or
 - (iii) Adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 for individual Federal annual income tax purposes.
- (2) Estimate the annual income of a family or household by projecting the prevailing rate of income of each person at the time assistance is provided for the individual, family, or household (as applicable). Estimated annual income shall include income from all family or household members, as applicable. Income or asset enhancement derived from the CDBG-assisted activity shall not be considered in calculating estimated annual income.

Source: 24 C.F.R. 570.3. [CDBG] "Definitions." Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=5611c0ebcfe5c265e9f863ebe3fbd379&rgn=div8&view=text&node=24:3.1.1.3.4.1.1.2&idno=24>

Institutional [housing or population]

A category used for the U.S. Census Bureau's American Community Survey (ACS) representing group quarters where populations are classified as "patients" or "inmates" and are under formal, authorized, supervised, and generally restricted care or custody of trained staff in institutions at the time of enumeration. Institutional housing includes correctional institutions (prisons), juvenile detention facilities, nursing homes and other long-term care facilities.

Source: Disability Statistics: Glossary. Cornell University website. Accessed 05/18/2010. www.ilr.cornell.edu/edi/disabilitystatistics/glossary.cfm?g_id=207&view=truepdf

LEED

Leadership in Energy and Environmental Design, often refers to the Leadership in Energy and Environmental Design standards.

LEED Certification

LEED is a third-party certification program and the nationally accepted benchmark for the design, construction and operation of high performance green buildings.

Source: "Green Homes and Communities." HUD website. Accessed 05/18/2010. www.hud.gov/offices/cpd/about/conplan/greenhomes.cfm

Low-Income Family

Families whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/18/2010.

[http://ecfr.gpoaccess.gov/cgi/t/text/text-](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24)

[idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24)

Low- and Moderate-Income Household

For the CDBG program, an individual or a family whose income does not exceed 80 percent of the median income of the area involved, as determined by HUD for smaller and larger families. Alternately, a household having an income equal to or less than the Section 8 low-income limit established by HUD; unrelated individuals are considered as one-person families for this purpose.

Source: Sec. 5302. * General provisions [* Section 102 of the Act]. HUD website. Accessed 05/18/2010.

www.hud.gov/offices/cpd/communitydevelopment/rulesandregs/laws/sec5302.cfm. See also 24 C.F.R. 570.3.

"Definitions." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2009/apr/qtr/24cfr570.3.htm

See also *Glossary of CPD Terms*. HUD website. Accessed 05/18/2010.

www.hud.gov/offices/cpd/library/glossary/l/index.cfm

Mixed-Income

Refers to a resident mix that includes families with various income levels within one housing development. Mixed-income developments can combine low-income and below market-rate units with other level housing affordability units (at or above market-rate) in order to decrease the economic and social isolation of the lower income families.

Source: "Mixed Income Housing and the HOME Program." Accessed 05/18/2010.

www.hud.gov/offices/cpd/affordablehousing/library/modelguides/2004/200315.pdf

Moderate-Income Family

A family whose income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/18/2010.

[http://ecfr.gpoaccess.gov/cgi/t/text/text-](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24)

[idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24](http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24)

Moderate Rehabilitation

This is rehabilitation that involves a minimum expenditure of \$3,000 for a unit that includes each unit's prorated share of work to be accomplished on common areas or systems. The goal is to upgrade housing to a decent, safe, and sanitary condition to comply with the Housing Quality Standards or other standards approved by HUD, from a condition below those standards (improvements being of a modest nature and other than routine maintenance).

Source: 24 C.F.R. 882.802. "Definitions." Accessed 05/13/2010.

http://edocket.access.gpo.gov/cfr_2009/apr/qtr/pdf/24cfr882.516.pdf

Multifamily Rental Housing

Housing accommodations on mortgaged property that are designed principally for residential use, conform to standards satisfactory to HUD, and consist of not fewer than 5

rental units (including cooperative units) on 1 site; these units may be detached, semidetached, row house, or multifamily structures.

Source: 24 C.F.R. 266.5. "Definitions." Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:2.1.1.2.30.1&idno=24>

Neighborhood Revitalization [strategy]

A comprehensive strategy to addressing economic development needs in a neighborhood within a community, submitted as part of (or an amendment to) a participating jurisdiction's Consolidated Plan.

Source: Glossary of CPD Terms – N. HUD website. Accessed 05/13/2010. www.hud.gov/offices/cpd/library/glossary/n/index.cfm#neighborhood

Neighborhood Stabilization

Efforts to help communities acquire, rehabilitate and re-sell foreclosed and abandoned properties more quickly and help prevent further decline in hard-hit neighborhoods

Source: Glossary of HUD Terms. HUD website. Accessed 05/13/2010. www.huduser.org/portal/glossary/glossary_all.html

Non-Institutional [housing or population]

A category used for the U.S. Census Bureau's American Community Survey (ACS) representing group quarters where populations reside in groups such as college dormitories, military facilities, and other non-institutional facilities. Non-institutional housing excludes correctional institutions (prisons), juvenile detention facilities, nursing homes and other long-term care facilities.

Source: Disability Statistics. Online Resources for U.S. Disability Statistics. www.ilr.cornell.edu/edi/DisabilityStatistics/glossary.cfm?g_id=266&view=true

Person with Acquired Immunodeficiency Syndrome (AIDS) or Related Diseases

A person with acquired immunodeficiency syndrome (AIDS) or related diseases is a person who has been diagnosed with the disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome, including infection with the HIV.

Source: Glossary of CPD Terms. HUD website. Accessed 09/28/2009. www.hud.gov/offices/cpd/library/glossary/a/

Person with a Disability

A person who is determined to:

- (1) have a physical, mental or emotional impairment that:
 - (i) is expected to be of long-continued and indefinite duration;
 - (ii) impedes substantially his or her ability to live independently; and
 - (iii) is of such a nature that the ability could be improved by more suitable housing conditions; or
- (2) have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001–6007); or
- (3) be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/18/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

Poverty

The U.S. Census Bureau's calculated set of money income thresholds that vary by family size and composition to determine who is in poverty, following the Office of Management and Budget's (OMB) Statistical Policy Directive 14. If a family's total income is less than the

family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). The computation excludes certain populations.

Source: *Poverty*. U.S. Census Bureau. Accessed 05/13/2010. www.census.gov/hhes/www/poverty/povdef.html

Poverty Level Family

A family with an income below the poverty line, as defined by the Office of Management and Budget and revised annually

Source: 24 CFR 91.5. "Definitions." <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

Preserve [affordable housing]

The efforts a participating jurisdiction takes to sustain the affordability of housing previously assisted with HOME funds for those who qualify as a "low income family."

Source: 24 C.F.R. 92.254. "Qualification as affordable housing: Homeownership." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2009/aprqt/24cfr92.254.htm

REAC Score

Also known as a "PHAS score," refers to an evaluation conducted by HUD's Real Estate Assessment Center (REAC) to objectively measure the performance of a public housing agency (PHA) using the Public Housing Assessment System (PHAS). REAC uses PHAS to periodically assess the effectiveness of public housing agencies nationwide by scoring various indicators within four major components physical inspections, financial submissions, management operation certifications, and resident (customer) satisfaction surveys. The total score of the physical inspections, financial submissions, and management operation certifications sub-scores is used to determine whether a PHA is designated as "troubled." The resident (customer) satisfaction score is measured by the REAC Resident Assessment Sub-System (RASS).

Source: *REAC Assessment Results*. HUD website. Accessed 5/06/2010. www.hud.gov/offices/reac/reac_assess.cfm

Rehabilitation

The labor, materials, tools, and other costs of improving buildings, other than minor or routine repairs. The term includes where the use of a building is changed to an emergency shelter and the cost of this change and any rehabilitation costs does not exceed 75 percent of the value of the building before the change in use.

Source: *ESG Deskguide Glossary*. HUD website. 9/25/2009. <http://hudhre.info/index.cfm?do=viewEsgDeskguideGlossary>

REMI

See Regional Economic Models, Inc.

Regional Economic Models, Inc. (REMI)

A leading regional forecasting and public policy-analysis econometric modeling tool, using comprehensive economic and demographic data with advanced integrative modeling equations.

Source: REMI website. Accessed 05/06/2010. www.remi.com/index.php?page=history-of-remi&hl=en_US

Section 8

Housing Assistance Payments Program, authorized by the Housing and Community Development Act of 1974.

Source: 24 C.F.R. 888. Accessed 05/13/2010. http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title24/24cfr888_main_02.tpl

Section 8 Homeownership Program

Allows low-income families who qualify for Section 8 rental assistance to use their certificates or vouchers to pay for homeownership costs under a mortgage.

Source: 24 C.F.R. 982.627. "Homeownership option: Eligibility requirements for families." Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2009/aprqr/pdf/24cfr982.627.pdf

Shelter Plus Care Program

Provides grants for rental assistance for homeless people with disabilities through four component programs Tenant, Sponsor, Project, and SRO Rental Assistance. Also referred to as the "S+C" Program.

Source: 24 C.F.R. Part 582. Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&tpl=/ecfrbrowse/Title24/24cfr582_main_02.tpl

Substantial Rehabilitation

Rehabilitation that involves costs in excess of 75% of the value of the building after rehabilitation. Also defined as: (a) The improvement of a property to decent, safe and sanitary condition in accordance with the standards of this part from a condition below those standards. Substantial rehabilitation may vary in degree from gutting and extensive reconstruction to the cure of substantial accumulation of deferred maintenance. Cosmetic improvements alone do not qualify as substantial rehabilitation under this definition. (b) Substantial rehabilitation may also include renovation, alteration or remodeling for the conversion or adaptation of structurally sound property to the design and condition required for use under this part or the repair or replacement of major building systems or components in danger of failure.

Source: 24 CFR part 881.201. "Definitions." Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr;rgn=div5;view=text;node=24%3A4.0.2.1.5;idno=24;sid=8c39000b8f60f93a26f3ca98fa411066;cc=ecfr#24:4.0.2.1.5.2.1.1>

Supportive Housing

Housing, including housing units and group quarters, which have a supportive environment and includes a planned service component, as defined in section 424(a) of the McKinney Act (42 U.S.C. 11384(a)).

Source: 24 C.F.R. 583.5. "Definitions." Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=06d428f3c78492a52a68be24273d7b1f&rgn=div8&view=text&node=24:3.1.1.3.11.1.1.2&idno=24>

Supportive Services

Services provided to residents of supportive housing to facilitate residents' independence. Examples include case management, medical or psychological counseling and supervision, childcare, transportation, and job training, as defined in section 425 of the McKinney Act (42 U.S.C. 11385).

Source: 24 C.F.R. 583.5. "Definitions." (Supportive services re supportive housing) Accessed 05/13/2010. http://edocket.access.gpo.gov/cfr_2009/aprqr/pdf/24cfr583.1.pdf
24 C.F.R. 945.105. "Definitions." (Supportive services re the disabled) Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&rgn=div6&view=text&node=24:4.0.3.1.10.1&idno=24>

Transit-Oriented Development

A development as a compact, mixed-use, walkable neighborhood located near transit facilities.

Source: "Affordable Housing in Transit-Oriented Development." GAO-09-871. Accessed 05/13/2010. www.gao.gov/new.items/d09871.pdf

Transitional Housing

A project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD. For purposes of the HOME program, there is no HUD-approved time period for moving to independent living.

Source: 24 C.F.R. 91.5. "Definitions." Accessed 05/13/2010. <http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=ecfr&sid=518e12d52517e426d11c3f0d6f82b65d&rgn=div8&view=text&node=24:1.1.1.1.41.1.89.3&idno=24>

GEOGRAPHIC DEFINITIONS

Note: These definitions are applicable for the federal programs listed here and for purposes covered under this consolidated plan for the housing and community development only, and do not necessarily reflect the definitions applicable to other funding sources also addressed in this plan. Web addresses have been supplied, when possible and appropriate for definition sources. These addresses were active as of the date indicated.

EMSA

Eligible Metropolitan Statistical Area.

Source: "HUD's Consolidated Plan." HUD website. Accessed 05/18/2010.
www.hud.gov/offices/cpd/aidshousing/library/conplan.pdf

Metropolitan Area

A metropolitan statistical area, as established by the U.S. Office of Management and Budget.

Source: 24 C.F.R. 135.5. "Definitions." Accessed 05/13/2010.
http://edocket.access.gpo.gov/cfr_2009/aprqr/pdf/24cfr135.5.pdf

Metropolitan Statistical Area (MSA)

An area defined by the U.S. Office of Management and Budget. An MSA is (1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or (2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants (75,000 in New England). The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities. In New England, MSAs consist of towns and cities rather than counties. The term also includes primary metropolitan statistical areas (PMSAs), which are the component parts of larger urbanized areas designated as consolidated metropolitan statistical areas (CMSAs). Where an MSA is divided among two or more field offices, references to an MSA mean the portion of the MSA within the State/Area Office jurisdiction.

Source: U.S. Bureau of Census

MSA

See Metropolitan Statistical Area.

Recommended State Plan of Conservation and Development, The

Regarding housing policy as outlined in the recommended State Plan of Conservation and Development, the term "Targeted Area" relates to the regional fair share approach to housing mobility. "Targeted Areas" are the Development Policies Areas as defined in the recommended State Plan of Conservation and Development (including Regional Centers, Neighborhood Conservation Areas, Growth Areas and Rural Community Centers), plus any project that enhances housing mobility on a regional level that is consistent with the overall Plan policy. Housing projects outside development areas, as defined in the recommended State Plan of Conservation and Development, can be supported if there is justification.

Rural Town

A local jurisdiction having 10,000 or fewer residents.

Suburban Town

An Urban Cluster with a population between 10,000 and 49,999. The low end of the Urban Cluster population range (2,500 to 9,999), as defined by the U.S. Bureau of Census, is superseded in this plan by the population definition of Rural put forth by the USDA (10,000 or less).

Urbanized Area (UA)

An urbanized area as a densely settled area that has a census population of at least 50,000. A UA generally consists of a geographic core of block groups or blocks that have a population density of at least 1,000 people per square mile, and adjacent block groups and blocks with at least 500 people per square mile. A UA consists of all or part of one or more incorporated places and/or census designated places, and may include additional territory outside of any place.

Urban Cluster (UC)

An urbanized cluster as a densely settled area that has a census population of 2,500 to 49,999. A UC generally consists of a geographic core of block groups or blocks that have a population density of at least 1,000 people per square mile, and adjacent block groups and blocks with at least 500 people per square mile. A UC consists of all or part of one or more incorporated places and/or census designated places; such a place(s) together with adjacent territory; or territory outside of any place.

Source: *Appendix A. Census 2000 Geographic Terms and Concepts*. U.S. Bureau of Census website. Accessed 05/19/2010. www.census.gov/geo/www/tiger/glossry2.pdf

Urban

Defined as an Urbanized Area with a population greater than 50,000 and/or as an entitlement community.

Source: U.S. Bureau of Census and www.ofm.wa.gov/pop/census2000/pl/tables/UrbanRural.pdf

Rural Area (RA)

The U.S. Department of Agriculture ((USDA) Rural Housing Service (RHS)) defines a rural area as:

- (1) Open country that is not part of or associated with an urban area.
- (2) Any town, village, city, or place, including the immediately adjacent densely settled area, which is not part of or associated with an urban area and which
 - (a) has a population not in excess of 10,000, if it is rural in character; or
 - (b) has a population in excess of 10,000 but not in excess of 20,000, is not contained within a Metropolitan Statistical Area, and has a serious lack of mortgage credit for low- and moderate-income households as determined by the Secretary of Agriculture and the Secretary of HUD; or
 - (c) as classified as a rural area prior to October 1, 1990, (even if within a Metropolitan Statistical Area), has a population exceeding 10,000, but not in excess of 25,000, is rural in character, and has a serious lack of mortgage credit for low- and moderate-income families.

Source: (42 U.S.C. 1441 et seq.) and U.S. Bureau of Census, U.S. Bureau of Census and www.ofm.wa.gov/pop/census2000/pl/tables/UrbanRural.pdf

Geographic Designations (sorted by descending population)		
Urban All of the towns listed in this table are Entitlement Communities		
Municipality	County	Population
Bridgeport	Fairfield	139,529
New Haven	New Haven	123,626
Hartford	Hartford	121,578
Stamford	Fairfield	117,083
Waterbury	New Haven	107,271
Norwalk	Fairfield	82,951
Danbury	Fairfield	74,848
New Britain	Hartford	71,538
West Hartford	Hartford	63,589
Greenwich	Fairfield	61,101
Bristol	Hartford	60,062
Meriden	New Haven	58,244
Fairfield	Fairfield	57,340
Hamden	New Haven	56,913
Manchester	Hartford	54,740
West Haven	New Haven	52,360
Milford	New Haven	52,305
Stratford	Fairfield	49,976
East Hartford	Hartford	49,575
Middletown	Middlesex	43,167
Norwich	New London	36,117
New London	New London	25,671

Source: U.S. Bureau of Census. Based on Census 2000 population statistics. Effective until receipt of Census 2010 data.
* Entitlement Communities

Geographic Designations (sorted by descending population)		
Suburban		
Municipality	County	Population
Enfield	Hartford	45,212
Wallingford	New Haven	43,026
Groton	New London	39,907
Southington	Hartford	39,728
Shelton	Fairfield	38,101
Torrington	Litchfield	35,202
Trumbull	Fairfield	34,243
Glastonbury	Hartford	31,876
Naugatuck	New Haven	30,989
Newington	Hartford	29,306
Branford	New Haven	28,683
Cheshire	New Haven	28,543
Windsor	Hartford	28,237
East Haven	New Haven	28,189
Vernon	Tolland	28,063
New Milford	Litchfield	27,121
Wethersfield	Hartford	26,271
Westport	Fairfield	25,749
Newtown	Fairfield	25,031
South Windsor	Hartford	24,412
Ridgefield	Fairfield	23,643
Farmington	Hartford	23,641
Simsbury	Hartford	23,234
North Haven	New Haven	23,035
Windham	Windham	22,857
Watertown	Litchfield	21,661
Guilford	New Haven	21,398
Mansfield	Tolland	20,720
Darien	Fairfield	19,607
Bloomfield	Hartford	19,587
New Canaan	Fairfield	19,395
Monroe	Fairfield	19,247
Waterford	New London	19,152
Southbury	New Haven	18,567
Ansonia	New Haven	18,554
Montville	New London	18,546
Berlin	Hartford	18,215

Geographic Designations (sorted by descending population)		
Suburban		
Municipality	County	Population
East Lyme	New London	18,118
Bethel	Fairfield	18,067
Rocky Hill	Hartford	17,966
Stonington	New London	17,906
Madison	New Haven	17,858
Wilton	Fairfield	17,633
Plainville	Hartford	17,328
Killingly	Windham	16,472
Avon	Hartford	15,832
Brookfield	Fairfield	15,664
Seymour	New Haven	15,454
Wolcott	New Haven	15,215
Ledyard	New London	14,687
Plainfield	Windham	14,619
Colchester	New London	14,551
New Fairfield	Fairfield	13,953
North Branford	New Haven	13,906
Suffield	Hartford	13,552
East Hampton	Middlesex	13,352
Orange	New Haven	13,233
Tolland	Tolland	13,146
Clinton	Middlesex	13,094
Ellington	Tolland	12,921
Cromwell	Middlesex	12,871
Derby	New Haven	12,391
Windsor Locks	Hartford	12,043
Plymouth	Litchfield	11,634
Coventry	Tolland	11,504
Stafford	Tolland	11,307
Griswold	New London	10,807
Winchester	Litchfield	10,664
Somers	Tolland	10,417
Old Saybrook	Middlesex	10,367
Granby	Hartford	10,347
Weston	Fairfield	10,037
Woodbridge**	New Haven	8,983

Source: U.S. Bureau of Census.

Based on Census 2000 population statistics. Effective until receipt of Census 2010 data.

** Even though the population of Woodbridge is less than 10,000, it has been designated a suburb in this Plan due its proximity to an Urbanized Area (the city of New Haven).

Geographic Designations (sorted by descending population)		
Rural		
Municipality	County	Population
Oxford	New Haven	9,821
East Windsor	Hartford	9,818
Woodbury	Litchfield	9,198
Putnam	Windham	9,002
Thompson	Windham	8,878
Canton	Hartford	8,840
Portland	Middlesex	8,732
Prospect	New Haven	8,707
Hebron	Tolland	8,610
East Haddam	Middlesex	8,333
Litchfield	Litchfield	8,316
Redding	Fairfield	8,270
Burlington	Hartford	8,190
Thomaston	Litchfield	7,503
Old Lyme	New London	7,406
Easton	Fairfield	7,272
Woodstock	Windham	7,221
Brooklyn	Windham	7,173
Haddam	Middlesex	7,157
Lebanon	New London	6,907
Durham	Middlesex	6,627
Essex	Middlesex	6,505
Middlebury	New Haven	6,451
Westbrook	Middlesex	6,292
New Hartford	Litchfield	6,088
Killingworth	Middlesex	6,018
Willington	Tolland	5,959
Marlborough	Hartford	5,709
Harwinton	Litchfield	5,283
Beacon Falls	New Haven	5,246
Bethany	New Haven	5,040
Bolton	Tolland	5,017
North Stonington	New London	4,991
Columbia	Tolland	4,971
East Granby	Hartford	4,745
Canterbury	Windham	4,692
Preston	New London	4,688
Deep River	Middlesex	4,610

Geographic Designations (sorted by descending population)		
Rural		
Municipality	County	Population
Deep River	Middlesex	4,610
Middlefield	Middlesex	4,203
Ashford	Windham	4,098
Lisbon	New London	4,069
Salisbury	Litchfield	3,977
Salem	New London	3,858
Sherman	Fairfield	3,827
Pomfret	Windham	3,798
Chester	Middlesex	3,743
Washington	Litchfield	3,596
Barkhamsted	Litchfield	3,494
Bethlehem	Litchfield	3,422
North Canaan	Litchfield	3,350
Sterling	Windham	3,099
Andover	Tolland	3,036
Sprague	New London	2,971
Sharon	Litchfield	2,968
Kent	Litchfield	2,858
Goshen	Litchfield	2,697
Voluntown	New London	2,528
Bozrah	New London	2,357
Morris	Litchfield	2,301
Chaplin	Windham	2,250
Roxbury	Litchfield	2,136
Lyme	New London	2,016
Hartland	Hartford	2,012
Franklin	New London	1,835
Bridgewater	Litchfield	1,824
Hampton	Windham	1,758
Norfolk	Litchfield	1,660
Eastford	Windham	1,618
Scotland	Windham	1,556
Colebrook	Litchfield	1,471
Cornwall	Litchfield	1,434
Warren	Litchfield	1,254
Canaan	Litchfield	1,081
Union	Tolland	693

Source: U.S. Bureau of Census.

Based on Census 2000 population statistics. Effective until receipt of Census 2010 data.

Appendix D: State Of Connecticut Citizen Participation Plan

This document was developed in accordance with Title 24: Housing and Urban Development (HUD), Part 91: Consolidated Submissions for Community Planning and Development (CPD) of the Code of Federal Regulations (CFR), Section 91.115 which requires state's to adopt a citizen participation plan that sets forth the state's policies and procedures for citizen participation in the development of it's Consolidated Plan for Housing and Community Development (ConPlan) and/or related documents. Related documents include: annual Action Plans, annual Performance Reports and substantial amendments to the ConPlan and/or related documents. The Citizen Participation Plan (CPP) may also be applicable to the development of other documents as directed by the US Department of Housing and Urban Development (HUD).

I. Applicability and adoption of the Citizen Participation Plan

For the state to be eligible to apply for and administer federal Community Planning and Development (CPD) funds it must fulfill the requirements of the Consolidated Submissions for Community Planning and Development. One of those requirements is the adoption of a CPP. The CPP is a process to provide opportunity and encourage citizens to participate in the development, implementation and review of the ConPlan and related documents including; annual action plans, annual performance reports and substantial amendments. The ConPlan is a five-year strategic plan containing information related to the state's current and future affordable housing and community development needs. This information is used to establish priorities, strategies and actions the state will take to address the needs using the CPD funds.

Participation by low-and moderate-income persons, residents of neighborhoods where ConPlan program funds will be used, minorities and non-English speaking persons, as well as persons with disabilities are especially encouraged. The following four formula CPD grant programs are covered by the ConPlan; Small Cities/Community Development Block Grant (SC/CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The SC/CDBG and HOME programs are administered by the Department of Economic and Community Development (DECD). The ESG and HOPWA programs are administered by the Department of Social Services (DSS). DECD acts as the lead agency for the development of the ConPlan, related documents and the CPP.

The state will follow the CPP process that is currently in place and established at the time, when it is developing any (substantial) amendments to the CPP. By following the established CPP process during the development of any amendments to it, citizens and units of general local government will have a reasonable opportunity to comment on any amendment to the CPP. Additionally this will allow for the amendment to the CPP to be made public and available in a format accessible to persons with disabilities, upon request.

DECD will follow the process as outlined in the CPP for the development of ConPlans, and/or related documents, except as otherwise directed or allowed by HUD and/or federal laws or regulations.

II. Development of the consolidated plan

A. Public Hearings

Two public hearings will be held during the development of the ConPlan and/or related documents (not including performance reports - *See Item IV Performance Reports* for separate Public Hearing requirements).

- a. One public hearing will be held to solicit comment on housing and community development needs in the state and/or to solicit input into the development of the applicable document.
- b. Once the ConPlan and/or related documents are drafted, at least one public hearing will be held to receive comment on the draft document.

The state will make every reasonable effort to hold public hearings at a convenient time and location, with accommodations for persons with disabilities. Approximately two weeks advance notification for public hearings will be provided. Additionally all public hearings will allow for comment on performance.

B. Public Comment Period

Two public comment periods will be provided during the development of the ConPlan and/or related documents (not including performance reports - *See Item IV Performance Reports* for separate Public Comment Period requirements).

- a. The first or "initial" public comment period will be to solicit comment on housing and community development needs in the state and/or to solicit input into the development of the applicable document(s). The public hearing on housing and community development needs in the state will occur during this comment period. The time period for this public comment period will be approximately two weeks commencing from the publication of the public notice announcing the public hearing and public comment period and concluding approximately fourteen calendar days thereafter, at the completion of the public hearing. The dates for the public comment period will be included in the public notice.
- b. The second public comment period will be provided to solicit comment on the applicable draft document(s). The public hearing on the draft document(s) will take place during this comment period. The time period for this public comment period will be not less than thirty calendar days, commencing from and concluding on the dates specified within the published public notice announcing the public hearing and public comment period.

All public comment periods will allow for comment on performance. All comments received at public hearings and during public comment periods will be included/summarized and responded to in the ConPlan and/or related documents.

C. Public Notice

Notification of/for the public hearings and public comment periods will be published in at least two newspapers, one of general circulation and one of minority representation, approximately two weeks prior to the date of the public hearing. The notification will be published in English and, to the extent possible and feasible, in Spanish. A copy of the public notice will also be posted on the DECD website (or other comparable successor electronic media). The public notices will be e-mailed (or via other comparable electronic means) to; 169 municipal Chief Elected Officials; and Regional Planning Agencies. DECD will make every reasonable effort to also submit such notices to appropriate statewide and regional institutions and organizations, and public agencies via email (or other comparable electronic means) in order to further publicize and elicit public comment and/or encourage attendance at public hearings.

The notification will identify the purpose of the public hearing and provide a brief summary to contain such information as: contents of draft ConPlan and/or it's related documents; the approximate amount of the assistance the state expects to receive, range of the activities to be undertaken; estimated amount to benefit persons of low-and moderate income; reference to any plans to minimize displacement of persons and the availability of assistance to displaced persons; and public hearing dates, locations, and times. The public notice will include where and how draft documents, former documents, and related documents can be accessed and the time frame and the manner in which to submit comments. Information regarding how DECD will respond to the comments received will also be included in the public notice. Instruction with regard to requests for information in alternative formats will also be provided; this would include requests for accommodations for Non-English speaking residents attending the public hearings.

D. Publication of ConPlan and/or related documents

Information regarding when and how Draft ConPlans and/or related documents will be made available for public review will be contained in the public notices. Draft ConPlans and/or related documents will be posted to the DECD website (or other comparable successor electronic media) during public hearing/public comment periods. Copies of former ConPlans and/or related documents going back at least five years will also be made available on the DECD website (or other comparable successor electronic media). Final versions of the ConPlan and/or related documents will be posted to DECD's website (or other comparable successor electronic media) and appropriate copies sent to the state library. The final version of the applicable document that appears on DECD's website (or other comparable successor electronic media) will include HUD's evaluation or response to the submission of the ConPlan and/or related documents.

E. Public Comments

DECD will consider all comments received, either written comments submitted to DECD during public comment periods or submitted orally at public hearings, when preparing the final version of ConPlans and/or related documents. A summary of all the comments received and DECD/DSS's response to them will be included in the final version of the applicable ConPlan and/or applicable related documents.

III. Amendments

The state will consider any changes in the method of distribution of funds covered by the ConPlan and/or related documents as criteria for determining what changes in the state's planned or actual activities constitute a substantial amendment to the ConPlan and/or related documents. With regard to substantial amendments, DECD will follow the same process as outlined above in the CPP for the ConPlan, and/or related documents except as otherwise directed or allowed by HUD and/or federal laws or regulations.

IV. Performance Reports

With regard to Performance Reports, DECD will follow the same process as outlined above in the CPP for the ConPlan, and/or related documents with the exception of the following:

Public hearings: No public hearing will be held solely to receive public comment on the performance report. Comments regarding the performance report will be solicited/ accepted during all public hearings held for the ConPlan and/or related documents.

Public Comment Period: One fifteen calendar day public comment period will be held to receive comments on the draft performance report prior to its submission to HUD. Comments regarding performance will be solicited/accepted during all public comment periods held for the ConPlan and/or related documents.

V. Citizen participation requirements for local governments

The citizen participation requirements for units of general local government receiving CDBG funds from the State in accordance with 24 CFR 570.486 are met by the implementation and enforcement of DECD's established procedures for it's Small Cities CDBG grantees.

VI. Complaints

DECD will provide a written response to all written complaints received that relate to the ConPlan and/or its related documents within 15 working days, where practicable.

APPENDIX E: Program Certifications / Application Forms (424)



CPMP State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- | |
|--|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. See signature on the last page. |

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the state's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

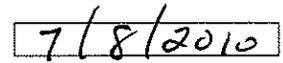
Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official



Date

Joan McDonald

Name

Commissioner, Department of Economic and
Community Development

Title

505 Hudson Street

Address

Hartford, CT 06106

City/State/Zip

860-270- 8010

Telephone Number

This certification does not apply.
 This certification is applicable. See signature on the last page.

Specific CDBG Certifications

The State certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2____, 2____, 2____, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments - The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital

Jurisdiction

costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

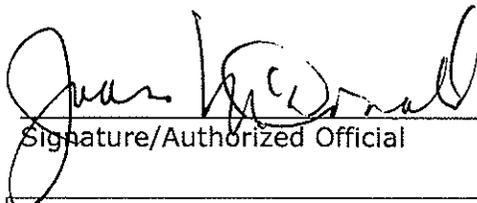
It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.


Signature/Authorized Official

7/8/2010
Date

Joan McDonald

Name

Commissioner, Department of Economic and Community Development

Title

505 Hudson Street

Address

Hartford, CT 06106

City/State/Zip

860-270-8010

Telephone Number

This certification does not apply.
 This certification is applicable. See signature on the last page.

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

7/8/2010
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<input checked="" type="checkbox"/> This certification does not apply.
<input type="checkbox"/> This certification is applicable. See signature on the last page.

HOPWA Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

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This certification does not apply.
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ESG Certifications

The Emergency Shelter Grantee certifies that:

1. The requirements of 24 *CFR* 576.21(a)(4) which provide that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services meet the following standards: (A) that the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) that the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) that there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) that the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
2. The requirements of 24 *CFR* 576.25(b)(2) concerning the submission by nonprofit organizations applying for funding of a certification of approval of the proposed project(s) from the unit of local government in which the proposed project is located.
3. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grant funds are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services, concerning the population to be served.
4. The building standards requirement of 24 *CFR* 576.55.
5. The requirements of 24 *CFR* 576.56, concerning assistance to the homeless.
6. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable Federal law concerning nondiscrimination and equal opportunity.
7. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
8. The requirements of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
9. (9) The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the Emergency Shelter Grants Program and that the address or location of any family violence shelter project assisted with ESG funds will not be made public, except with written authorization of the person or persons responsible for the operation of the shelter.
10. The requirement of that recipients involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 576.56(b)(2).
11. The new requirement of the McKinney Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that State and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of State and local resources.

I certify that the State will comply with the requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act

Jurisdiction

of 1988.

I certify that the State will comply with the provisions of, and regulations and procedures applicable under 24 *CFR* 576.57(e) with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58 as applicable to activities of nonprofit organizations funded directly by the State. The State also agrees to assume the Department's responsibility and authority as set forth in 24 *CFR* 576.57(e) for acting on the environmental certifications and requests for the release of funds submitted to the State by local government recipients.

I certify that the State will ensure the provision of the matching funds required by 24 *CFR* 576.51 and 42 *USC* 11375, including a description of the sources and amounts of such supplemental funds, as provided by the State, units of general local government or nonprofit organizations.

I further certify that the submission of a complete and approved Consolidated Plan with its relevant certifications, which is treated as the application for an Emergency Shelter Grant, is authorized under State law, and that the State possesses legal authority to fund the carrying out of grant activities by units of general local government and nonprofit organizations in accordance with applicable laws and regulations of the Department of Housing and Urban Development.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

This certification does not apply.
 This certification is applicable. See signature on the last page.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
 Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
State of CT. Department of Economic and Community Development	505 Hudson Street	Hartford		CT	06106

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute

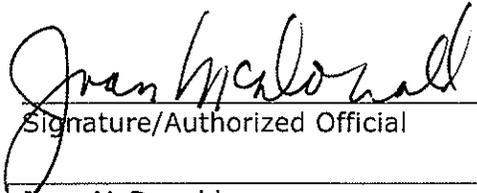
Jurisdiction

involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;
"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- i. All "direct charge" employees;
- ii. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- iii. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official

Joan McDonald

7/8/2010
Date

Name

Commissioner, Department of Economic and
Community Development

Title

505 Hudson Street

Address

Hartford, CT. 06106

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860-270-8010

Telephone Number



CPMP State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted

in paper form to the Field Office.

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|-------------------------------------|--|
| <input type="checkbox"/> | This certification does not apply. |
| <input checked="" type="checkbox"/> | This certification is applicable. See signature on the last page. |

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the state's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official


Date

Claudette J. Beaulieu

Name

Deputy Commissioner, Department of Social Services

Title

25 Sigourney Street

Address

Hartford, CT. 06106

City/State/Zip

860-424-5004

Telephone Number

- | |
|---|
| <input checked="" type="checkbox"/> This certification does not apply. |
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Specific CDBG Certifications

The State certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2____, 2____, 2____, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period; .
3. Special Assessments - The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital

Jurisdiction

costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

Date

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- This certification does not apply.**
 This certification is applicable. See signature on the last page.

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

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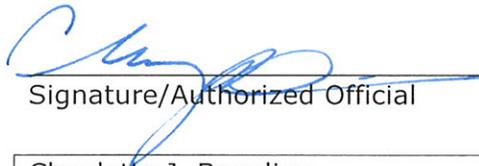
HOPWA Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.


Signature/Authorized Official


Date

Claudette J. Beaulieu

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ESG Certifications

The Emergency Shelter Grantee certifies that:

1. The requirements of 24 *CFR* 576.21(a)(4) which provide that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services meet the following standards: (A) that the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) that the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) that there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) that the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
2. The requirements of 24 *CFR* 576.25(b)(2) concerning the submission by nonprofit organizations applying for funding of a certification of approval of the proposed project(s) from the unit of local government in which the proposed project is located.
3. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grant funds are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services, concerning the population to be served.
4. The building standards requirement of 24 *CFR* 576.55.
5. The requirements of 24 *CFR* 576.56, concerning assistance to the homeless.
6. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable Federal law concerning nondiscrimination and equal opportunity.
7. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
8. The requirements of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
9. (9) The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the Emergency Shelter Grants Program and that the address or location of any family violence shelter project assisted with ESG funds will not be made public, except with written authorization of the person or persons responsible for the operation of the shelter.
10. The requirement of that recipients involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 576.56(b)(2).
11. The new requirement of the McKinney Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that State and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of State and local resources.

Jurisdiction

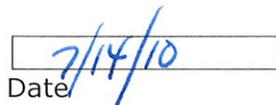
I certify that the State will comply with the requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.

I certify that the State will comply with the provisions of, and regulations and procedures applicable under 24 *CFR* 576.57(e) with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58 as applicable to activities of nonprofit organizations funded directly by the State. The State also agrees to assume the Department's responsibility and authority as set forth in 24 *CFR* 576.57(e) for acting on the environmental certifications and requests for the release of funds submitted to the State by local government recipients.

I certify that the State will ensure the provision of the matching funds required by 24 *CFR* 576.51 and 42 *USC* 11375, including a description of the sources and amounts of such supplemental funds, as provided by the State, units of general local government or nonprofit organizations.

I further certify that the submission of a complete and approved Consolidated Plan with its relevant certifications, which is treated as the application for an Emergency Shelter Grant, is authorized under State law, and that the State possesses legal authority to fund the carrying out of grant activities by units of general local government and nonprofit organizations in accordance with applicable laws and regulations of the Department of Housing and Urban Development.


Signature/Authorized Official


Date

Claudette J. Beaulieu

Name

Deputy Commissioner, Department of Social Services

Title

25 Siquorney Street

Address

Hartford, CT. 06106

City/State/Zip

860-424-5004

Telephone Number

- This certification does not apply.**
 This certification is applicable. See signature on the last page.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
State of CT. Department of Social Services	25 Sigourney Street	Hartford		CT	06106

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

Jurisdiction

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- i. All "direct charge" employees;
- ii. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- iii. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official



Date

Claudette J. Beaulieu

Name

Deputy Commissioner, Department of Social Services

Title

25 Sigourney Street

Address

Hartford, CT. 06106

City/State/Zip

860-424-5004

Telephone Number



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input checked="" type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
State of Connecticut		UOG Code	
Department of Economic and Community Development		Organizational DUNS: 807851043	
505 Hudson Street		Organizational Unit: Department of Economic and Community Development	
Hartford	Connecticut	Department: Office of Strategy and Policy	
06106	Country U.S.A.	Division:	
Employer Identification Number (EIN):		County	
30-0566789		Program Year Start Date: July 1, 2010	
Applicant Type:		Specify Other Type if necessary:	
State Government Agency		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Small Cities Community Development Block Grant Program		14.228 CDBG for Small Cities	
Small Cities Community Development Block Grant Program		state wide-Connecticut	
\$14,692,943 CDBG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
\$14,692,943 Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
Home Investment Partnerships Program		state wide-Connecticut	
\$13,342,837 HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	

\$Anticipated Program Income		Other (Describe)	
\$13,342,837 Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS N/A		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program N/A		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of: 1 st , 2 nd , 3 rd , 4 th , 5 th Applicant Districts		1 st , 2 nd , 3 rd , 4 th , 5 th Project Districts	
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		Is application subject to review by state Executive Order 12372 Process?	
<input type="checkbox"/> Yes		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
<input checked="" type="checkbox"/> No		<input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: W. Michael	Middle Initial	Last Name: Regan
Title: Community Development Assistant Administrator	Phone: 860-270-8039	Fax: 860-270-8070
eMail: michael.regan@ct.gov	Grantee Website: www.DECD.org	Other Contact
Signature of Authorized Representative: Joan McDonald, Commissioner		Date Signed
		7/8/2010



SF 424

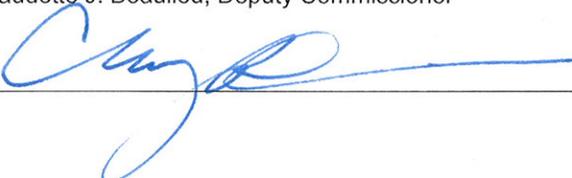
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SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted		Applicant Identifier		Type of Submission	
Date Received by state		State Identifier		Application	
Date Received by HUD		Federal Identifier		Pre-application	
				<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
				<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information					
State of Connecticut				UOG Code	
Department of Social Services				Organizational DUNS: 807854435	
25 Sigourney Street				Organizational Unit: Department of Social Services	
Hartford		Connecticut		Department: Community, Energy and Refugee Services	
06106		Country U.S.A.		Division: Bureau of Aging, Community & Social Work Services	
Employer Identification Number (EIN):				County	
06-1274678				Program Year Start Date: July 1, 2010	
Applicant Type:				Specify Other Type if necessary:	
State Government Agency				Specify Other Type	
Program Funding				U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding					
Community Development Block Grant N/A				14.218 Entitlement Grant	
CDBG Project Titles				Description of Areas Affected by CDBG Project(s)	
\$CDBG Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged				\$Additional State Funds Leveraged	
\$Locally Leveraged Funds				\$Grantee Funds Leveraged	
\$Anticipated Program Income				Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)					
Home Investment Partnerships Program N/A				14.239 HOME	
HOME Project Titles				Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged				\$Additional State Funds Leveraged	
\$Locally Leveraged Funds				\$Grantee Funds Leveraged	

\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
Housing Opportunities for People with AIDS		state wide- Connecticut	
\$286,319 HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
\$286,319 Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
Emergency Shelter Grants Program		state wide- Connecticut	
\$1,165,370 ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
\$1,165,370 Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of: 1 st , 2 nd , 3 rd , 4 th , 5 th Applicant Districts		1 st , 2 nd , 3 rd , 4 th , 5 th Project Districts	
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		Is application subject to review by state Executive Order 12372 Process?	
<input type="checkbox"/> Yes		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
<input checked="" type="checkbox"/> No		<input type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> N/A
			Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: Pamela	Middle Initial: A.	Last Name: Giannini
Title: Director	Phone: 860-424-5277	Fax: 860-424-4886
eMail: pamela.gianni@ct.gov	Grantee Website: www.DSS.org	Other Contact
Signature of Authorized Representative Claudette J. Beaulieu, Deputy Commissioner		Date Signed
		7/14/10

Attachment 1
2010-15 Consolidated Plan for Housing and Community Development

	OrgID	First Name	Last Name	Business Phone	Email
ADVO	American Civil Liberties Union of Connecticut	Roger	Vann	(860) 247-9823	rvann@acluct.org
RPA	Capitol Region Council of Governments	Lyle	Wray	(860) 522-2217	lwray@crcog.org
RPA	Central Connecticut Regional Planning Agency	Carl J.	Stephani	(860) 589-7820	carl@ccrpa.org
STATE	CHFA	Michael	Ward	(860) 571-4216	Michael.ward@chfa.org
STATE	CHFA	Sherry	Lambert	(860) 571-4344	Sherry.lambert@chfa.org
ADVO	CHRO	Robert	Brothers	(860) 541-3400	Robert.brothers@ct.gov
ADVO	Coalition to End Child Poverty	Joelle	Fishman	(203) 624-4254	joelle.fishman@pobox.com
ADVO	Commission on the Aging	Julia	Evans Starr	(860) 240-5200	coa@cga.ct.gov / Julia.Evans.starr@cga.ct.gov
ADVO	Community Builders, Inc.	R	Fossi		rfossi@tcbinc.org
ADVO	Community Renewal Team	Lena	Rodriguez	(860) 527-3305	info@crtct.org / lenar@crtct.org / paulaw@crtct.org
ADVO	Connecticut AIDS Resource Coalition	John	Merz	(860) 231-8212	john@ctaidscoalition.org
ADVO	Connecticut Association for Human Services	James	Horan	(860) 951-2212	jhoran@cahs.org
ADVO	Connecticut Association of Nonprofits (C.A.N.)	Ron	Cretaro	(860) 525-5080	rcretaro@ctnonprofits.org
ADVO	Connecticut Association of Not-For-Profit Providers for the Aging	Mag	Morelli		mmorelli@canpfa.org
ADVO	Connecticut Association of Realtors	Linda	St. Peter-President	(860)258-0633	lstpeter@earthlink.net
	Connecticut Bankers Association	Barbara	Goodrich-Excutive Director	(860)348-1238	info@cmba.org
ADVO	Connecticut Coalition to End Homelessness	Carol	Walter		cwalter@cceh.org
ADVO	Connecticut Community Development Association	Thomas	Ivers	(203) 783-3230	tivers@ci.milford.ct.us
ADVO	Connecticut Conference of Municipalities	James	Finley	(203) 498-3000	jfinley@ccm-ct.org
ADVO	Connecticut Council of Family Service Agencies	Daniel	O'Connell	(860) 571-0093	doconnell@ctfsa.org
ADVO	Connecticut Council of Small Towns	Bart	Russell	(860) 676-0770	brussell@ctcost.org
ADVO	Connecticut Economic Development Association (CEDAS)	Mark	Waterhouse	(860) 571-7136	mwaterhouse@snet.net
ADVO	Connecticut Fair Housing Center	Erin	Boggs	(860) 263-0725	eboggs@ctfairhousing.org
ADVO	Connecticut Housing Investment Fund	Cal	Vinal	(860) 586-2028	cvinal@chif.org
ADVO	Connecticut Legal Services	Steve	Eppler-Epstein	(860) 344-0447	SEppler-Epstein@ConnLegalServices.org
RPA	Connecticut River Estuary Regional Planning Agency	Linda	Krause	(860) 388-3497	linda@crerpa.org
RPA	Connecticut River Valley Council of Elected Officials (CRVCEO)			(860) 388-3497	crerpa@snet.net
ADVO	Connecticut Voices for Children	Jamey	Bell	(203) 498-4240	jbell@ctkidslink.org
ADVO	Conn-NAHRO	Robert	Counihan		RCounihan@ehhousing.org
ADVO	Corporation for Independent Living	David	McKinley	(860) 563-6011	dmckinley@cilhomes.org
ADVO	Corporation for Supportive Housing	John	Dunne	(203) 789-0826	john.dunne@csh.org
RPA	Council of Governments of the Central Naugatuck Valley	Peter	Dorpalen	(203) 757-0535	pdorpalen@cogcnv.org
ADVO	CT Business & Industry Association	John R.	Rathgeber	(860) 244-1900	John.Rathgeber@cbia.com
ADVO	CT Council on Development Disabilities	Ed	Preneta		Ed.Preneta@ct.gov
ADVO	CT Housing Coalition	Jeff	Freiser		Jeff@ct-housing.org
STATE	DCF	Robert	Plant	(860) 550-6397	robert.plant@ct.gov
STATE	DDS	Christine	Pollio	860-418-6066	christine.pollio@ct.gov
STATE	DMHAS	Steve	DiLella	860-418-6845	steve.dilella@po.state.ct.us
STATE	DOC	Patrick	Hynes	(860) 692-7494	patrick.hynes@po.state.ct.us
ADVO	Domestic Violence Crisis Center	Nydia	Cardona-Housing Advocate	(203)851-5168	ncardona@dvccct.org
STATE	DSS	Mary	Cattanach	(860) 424-5860	mary.cattanach@ct.gov
STATE	DSS	Carlene	Taylor	(860) 424-5889	carlene.taylor@ct.gov
FED	FANNIE MAE	Bob	Kanter		bob_kantor@fanniema.com

Attachment 1
2010-15 Consolidated Plan for Housing and Community Development

RPA	Greater Bridgeport Regional Planning Agency	M	Nielsen	(203) 366-5405	mnielsen@gbrpa.org
	Home Builders Association of CT	William	Ethier-CEO	(860)521-1905	bethier@hbact.org
RPA	Housatonic Valley Council of Elected Officials	Jonathan	Chew	(203) 775-6256	jchew@hvceo.org
ADVO	Housing Education Resource Center	Susan	Harkett-Turley	(860) 296-4242	susanht@herc-inc.org
FED	HUD	Julie	Fagan	(860) 240-4800	Julie_B._Fagan@hud.gov
ADVO	Legal Assistance Resource Center	Raphael	Podolsky	(860) 278-5688	rpodolsky@larcc.org
RPA	Litchfield Hills Council of Elected Officials	Lynn	Lynn	(860) 491-9884	lhceo1@snet.net
ADVO	Local Initiatives Support Corporation	Andrea	Pereira	(860) 525-4821	apereira@liscnet.org
ADVO	Main Street Development Corporation	Jim	Maloney	(203) 734-4253	jamesmaloney@aol.com
RPA	Midstate Regional Planning Agency	Geoffrey L.	Colegrove	(860) 347-7214	geoffcolegrove@snet.net
ADVO	National Low Income Housing Coalition	Linda	Couch	(202) 662-1530	linda@nlihc.org
ADVO	Non Profit Rental Housing Corporation	Mark	Nolan	(203) 797-8255	mark@nolanrealestate.org
RPA	Northeastern Connecticut Council of Governments	John	Filchak	(860) 774-1253	john.filchak@neccog.com
RPA	Northwestern Connecticut Council of Governments	Dan	McGuinness	(860) 868-7341	nwccog1@snet.net
STATE	OPM	Anne	Foley	(860) 418-6268	anne.foley@po.state.ct.us
STATE	OPM	Dave	Levasseur	(860) 418-6484	david.levasseur@po.state.ct.us
ADVO	Partnership for Strong Communities	David	Fink	(860) 244-0066	david@ctpartnershiphousing.com
ADVO	Regional Housing Rehabilitation Institute	Warner	Marshall	(203) 946-8372	nh.rehap.inst@snet.net
RPA	South Central Regional Council of Governments	Judy E.	Gott	(203) 234-7555	jgott@scrcog.org
RPA	South Western Regional Planning Agency	Dr. Floyd	Lapp	(203) 316-5190	lapp@swrpa.org
RPA	Southeastern Connecticut Council of Governments	James S.	Butler	(860) 889-2324	jbutler@seccog.org
ADVO	Statewide Legal Services	Kathleen	Flaherty	(860) 225-8678	kflaherty@slsct.org
RPA	Valley Council of Governments	Richard	Dunne	(203) 735-8688	rdunne@valleycog.org
RPA	Windham Region Council of Governments	Mark N.	Paquette	(860) 456-2221	director.wincog@snet.net
STATE	DSS	Cassandra	Norfleet-Johnson	(860)424-5408	Cassandra.NorfleetJohnson@ct.gov
STATE	Dept.of Health	Francesca	Provenzano	(860)509-7367	Francesca.Provenzano@ct.gov
STATE	Dept. of Health	Mark	Aschenbach	(860)509-7299	Mark.Aschenbach@ct.gov
STATE	DCF	Kim	Somaroo-Rodriguez		Kim.SomarroRodriguez@ct.gov
STATE	DDS	Rod	O'Connor	(860)-418-6130	Rod.O'Connor@ct.gov

Attachment 1
2010-15 Consolidated Plan for Housing and Community Development

Community Partners Meeting, Attendee List for October 14, 2009

Name	Organization
Rod O'Connor	Dept. of Developmental Services
Sherry Lambert	CHFA
Michael Ward	CHFA
Cal Vianal	CHIF
Mag Morelli	CANPFA
Jeffrey Freiser	Connecticut Housing Coalition
Robert Zamlowski	Commission on Human Rights & Opportunities
Shelby Mertes	Partnership for Strong Communities
Alice Minervino	DMHAS
Maryann Langton	Council on Development Disabilities
Dimple Desai	OPM
Tim Coppage	CHFA
Veronica Hunter	DECD
Binu Chandy	DECD
Debra Landry	DECD
Michael Regan	DECD
Alyson Dougherty	DECD
Stan McMillen	DECD

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

* * * * *

IN RE: PUBLIC HEARING OCTOBER 14, 2009

2010-2014 CONSOLIDATED PLAN FOR 9:31 A.M.
HOUSING AND COMMUNITY DEVELOPMENT,
THE CITIZEN PARTICIPATION PLAN,
THE 2010-2011 ANNUAL ACTION PLAN AND THE
2010-2014 STATE LONG RANGE HOUSING PLAN

* * * * *

BEFORE: MICHAEL REGAN, FACILITATOR

HEARING RE: DECD PUBLIC HEARING
OCTOBER 14, 2009

1 . . . Verbatim proceedings of a hearing
2 before the Department of Economic and Community
3 Development, held on October 14, 2009, at 9:30 a.m. at
4 the Department of Economic and Community Development, 287
5 West Street, Rocky Hill, Connecticut, at which time the
6 parties were represented as hereinbefore set forth. . . .

7
8
9

10 MR. MICHAEL REGAN: Good morning. Welcome
11 to the Connecticut Veteran's Home. My name is Michael
12 Regan and I am the Acting Director of Strategy and
13 Policy, so basically the research and planning function
14 of the agency. You're here because we asked you to come
15 and share your thoughts on primarily on the Housing Needs
16 Assessment and Market Analysis Document that we sent you,
17 and the Institutional Structure document we sent you.

18 The State of Connecticut is embarking on
19 the development of its next two 5-year plans. The State
20 Long Range Housing Plan which is required in accordance
21 with Connecticut General Statutes 8-37-T, and the
22 Consolidated Plan for Housing and Community Development
23 which is required by Code of Federal Regulations, Part
24 24-91. The State Long-Range Housing Plan governs, or I

HEARING RE: DECD PUBLIC HEARING
OCTOBER 14, 2009

1 should say, guides how the State will apply its resources
2 in addressing the housing needs of the State. It focuses
3 primarily on the state resources, the state dollars. It
4 is being prepared in consultation with the Connecticut
5 Housing Finance Authority.

6 There are numerous state documents and
7 plans that need to be accordance and in conformance with
8 that document, such as CHFA's QAP. The Consolidated Plan
9 for Housing and Community Development governs how the
10 State is to use the federal funds it receives under the
11 Community Development Block Grant Program, the Home
12 Investment Partnership Program, the Housing Opportunities
13 for People with AIDS-HIV, and the Emergency Shelter Grant
14 Program.

15 The Department of Economic and Community
16 Development administers the Community Development Block
17 Grant Program and the Home Program. The Department of
18 Social Services administers the Emergency Shelter Grant
19 Program and the Housing Opportunities for People with
20 AIDS-HIV.

21 The plans are quite similar, they diverge
22 in complexity. The federal plan requires a lot more
23 information, a lot more detail, and they focus one on the
24 federal programs, one on the state programs. What we're

HEARING RE: DECD PUBLIC HEARING
OCTOBER 14, 2009

1 going to try to do this time around is to combine the
2 two. There'll be two separate documents, but we want
3 them to follow the same path and reflect both sides of
4 the coin. So instead of looking at two separate
5 documents, you'll be able to look at either-or and
6 understand the larger picture of how the state is going
7 to be applying its resources. So the strategic plans of
8 both documents will address both state resources and the
9 federal resources.

10 The issues, the problems, the challenges
11 that are being addressed by both plans are for the most
12 part the same, with the exception that the State Long
13 Range Housing Plan doesn't focus at all on the community
14 development, or to a lesser part, the economic
15 development component covered by CDBG.

16 We will be -- we've held two public input
17 hearings, both last week, and they are basically the same
18 as what we plan do today and that's to get input into the
19 development of the plan. We don't have a planned
20 response, we haven't written anything yet. It's what are
21 your thoughts based on your experience, based on what we
22 did the last time around? What do you want to see us do?
23 What do you want to see us focus on? Were there things
24 we didn't focus on last time that perhaps, you know, you

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1 feel that we should be putting more emphasis on? Are
2 there certain priorities that you want us to consider,
3 etc.

4 Next step in the process will be to get a
5 plan out to you folks, and then to put it out for public
6 comment. We are hoping to go out for public comment in
7 November, and during that time period we'll have three
8 additional public hearings. Prior to the public comments
9 beginning we hope to have another session with advocates
10 and community partners to go over the plan.

11 So that's the process that we're going to
12 be following. Today what we wanted to do was provide you
13 folks with the Housing Needs Assessment and Market
14 Analysis Document, which is basically the lay of the
15 land. This is the assessment of the problems, the
16 challenges, the issues that the State faces, and the
17 Institutional Structure Section of the plans which is
18 basically here's the laundry list of the resources, the
19 programs that the state has to bring to bear to address
20 these issues.

21 What we'd like to do is first just open it
22 up for people to comment or ask questions on those
23 documents. If you have a question on the data, if you
24 have a question on the methodology, if you have a

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1 question on the content, we have staff here that are
2 experts in those areas that hopefully we can address some
3 of those questions. If you have comments, things that
4 you think need more emphasis, or additional analysis, or
5 should be using a different data source, we'd like to
6 here that as well.

7 And then the second part of this meeting
8 today we'd like to solicit your input into the
9 development of the actual strategies, goals, and
10 objectives. Again, we are basically with a blank page.
11 What is it that you are concerned about? What would you
12 like to see? What comments do you have to make?

13 We're going to try to do this sort of
14 public hearing style, we have a transcriber here who will
15 be recording and then making a transcript. Those
16 transcripts will be published with the plans when we
17 submit them. We will try to address all of the comments
18 in our final documents as well. Because it's being
19 recorded I'll need you to come up towards the front. You
20 don't have to stand in front of everyone, you can even
21 sit in one of the front rows here, and state your name
22 and who you're representing if you're representing
23 anybody, and then we'll open the floor.

24 I just want to make one note that there is

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1 a little confusion going on right now because the
2 Department of Economic and Community Development is in
3 the process of developing numerous plans. We are here to
4 talk about the State Long Range Housing Plan and the
5 Consolidated Plan for Housing and Community Development,
6 and the Action Plan that goes along with that.

7 We're not -- you know, we're not here to
8 address the Economic Strategic Plan which was released
9 about a month ago? About a month ago. There will be
10 hearings on that separate from this. We don't have the
11 staff here to address those issues. But I just wanted to
12 put that out there, because some people had come to our
13 public hearing last week because they thought it was on
14 the Economic Strategic Plan as opposed to these plans.

15 So I'm going to open it up to anybody who
16 would like to -- has any questions or comments on the
17 Housing Needs Assessment or Market Analysis Document, or
18 the Institutional Structure. Don't all jump up at once.

19 MR. SHELBY MERTES: I'm Shelby Mertes,
20 with the Partnership for Strong Communities. With both
21 documents, the Needs Analysis and the Institutional
22 Structure, one of the things we're really hoping for is
23 for them to become a little more narrative in form so
24 they tell a story of what's happening in Connecticut.

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1 There's a lot of great material in there
2 the data that's been compiled and in the Institutional
3 Structure in the list of resources and Agencies. But,
4 you know, someone in DC reading it might just see a
5 collection of items. So if you were to add narrative
6 that really tells the story of here's what's happening in
7 Connecticut, and use those data points that tell the
8 story, and these things that don't as much tell the story
9 put them in the back as an appendix, or whatever.

10 I understand that HUD requires a lot of
11 things of you that you just have to report on, but maybe
12 if you could segregate out the things that are maybe less
13 important to what we want to convey to DC, put them in
14 the back, and it'll make a more streamlined document.

15 And then in the Institutional Structure, again,
16 instead of listing agencies alphabetically, maybe put
17 toward the front those agencies that are most critical to
18 housing, the DECD, CHFA, LPM because of the Home
19 Connecticut Program. And those few agencies that feed
20 valuable services into that. And then a lot of other
21 agencies that just have a little housing program or a
22 little piece, put those at the back.

23 And also added to it could be a lot of more
24 people out in the field, community development finance

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1 institutions, or the intermediaries, nonprofit housing
2 developers, a couple more advocates, banks, philanthropy,
3 and describe how all these different types of players
4 work together as a network to get housing done. So again
5 with more narrative story telling really.

6 You know, I think with both of these and
7 with the policy recommendations this is all taking on a
8 lot more importance than usual this time around, because
9 the federal government is actually coming out with money
10 and plans and ideas that could really help Connecticut.
11 So I'd like to see this document not just as a reporting
12 like a thing we have to do to appease HUD, but an
13 opportunity to really tell them in DC what we're capable
14 of, because in the next few years there's going to be a
15 lot of competitive money that will become available. So
16 we have to really set ourselves out from the pack. And
17 so if it's just a compliance document, it's not going to
18 that. It has to be a really persuasive selling
19 Connecticut to HUD. So a couple of ideas for starters.

20 MR. REGAN: Thank you. All very good and
21 very valid points. One of the challenges is balancing,
22 you know, telling the story, having the appropriate
23 information in there in brevity, because this document
24 will top out at many hundreds of pages, and there is a

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1 trade off there.

2 MR. MERTES: Yea, and I think a lot of
3 that is organization, too. I mean, you can often have a
4 huge document, but if it's well organized and leads the
5 reader to what you want them to see, then it could still
6 be done.

7 MR. REGAN: Is that it? Okay. Anyone
8 else? Housing Needs Assessment, Market Analysis,
9 Institutional Structure? Any questions, comments? Jeff?
10 Could you just come up so they can hear you? Thank you.

11 MR. JEFFREY FREISER: Just to be clear.
12 You're sort of separated into two parts?

13 MR. REGAN: Yes.

14 MR. FREISER: Second part is appropriate,
15 or do you want to focus simply on questions now?

16 MR. REGAN: Well, if anybody has any
17 questions on the Housing Needs Assessment or Market
18 Analysis or Institutional Structure section we'd like to
19 do those first so that they're organized, and then we'll
20 get to the other part. Anybody else? Yes? Yea, if you
21 could come up just -- so that they could here you.

22 MS. MEG MORELLI: My name is Meg Morelli,
23 I'm from the Connecticut Association of Nonprofit
24 Providers for the Aging, CANFA. And I'm looking through

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1 the documents and the discussions of the frail elderly.
2 And in the Needs Assessment I don't know if this is
3 something that's normally done or considered, but in
4 talking about the expanding population that you talk
5 about in here, it would be interesting to see the current
6 waiting list on our affordable senior housing status,
7 because I know of several locations where there are, you
8 know, extensive waiting lists. So it's not just the
9 expanding population but the current population and the
10 need for affordable housing.

11 And then later on you talk a little bit
12 about services, and I know we have four pilot projects
13 and it would be nice to see some assessment of how that
14 that's, you know, combining the services with the
15 affordable housing is working as a means of expanding.
16 This year we just changed legislation to allow us in
17 other locations to do some things just by wording in the
18 original statute we weren't allowed to. So it would be
19 nice to see that mention or that discussion of the need
20 to have to combination of services with the affordable
21 housing.

22 MR. REGAN: Could you elaborate on the
23 pilot programs you're speaking of?

24 MS. MORELLI: Sure. Well, there's a

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1 couple of them, but there's four demonstration projects
2 out there, the retreat, and I can't remember the other
3 three. But there are programs that were put together
4 with several different state programs and federal
5 programs that allowed us to have affordable assisted
6 living.

7 And I don't know if we're ever done a good
8 analysis of -- there's been a lot of data that's been
9 collected. In talking around the country it may be some
10 of the richest data we have on this sort of model, but we
11 haven't had any resources to analyze it. So maybe even
12 some discussion of it might allow us to at some point to
13 draw those grants to be able to analyze that to see if
14 that -- I mean anecdotally it's working well, but it
15 might be nice to prove that it's working well in order to
16 bring more resources in.

17 And the other is the program we have with
18 affordable assisted living in the congregate housing
19 site, which again we have a lot of data and it would be
20 nice to have an analysis at some point. I know you can't
21 do the analysis for this, but if we were to draw
22 attention to it might help us at some point to draw in
23 some federal grants to really analyze that as a really a
24 good model moving forward. So those would be my only two

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1 comments.

2 MR. REGAN: Okay, thank you. Anyone else?
3 If you could just come up so they can hear you?

4 MR. CAL VINAL: Cal Vinal, Connecticut
5 Housing Investment Fund. I don't know how appropriate it
6 is, but in going through the resources identifying simply
7 what the volume of resources were available during the
8 last reporting period in some metrics with respect to
9 what the performance was, just to give a relative
10 comparison of what's available, or what's been available
11 and what's been accomplished with it, because that's
12 probably going to be what we're going to look at to mark
13 how those fund are going to be allocated on a going
14 forward basis. I don't know how achievable that is.

15 MR. REGAN: That's a tough row to hoe, but
16 it's a good point. I know it's something that the
17 legislature has been trying to focus on, and we've been
18 trying to focus on, and HUD has been trying to focus on.
19 It's measuring performance.

20 MR. VINAL: I'm saying a lot of the
21 service providers have to provide the reports on a
22 quarterly basis to the agencies. If there's some way to
23 aggregate that information for each of the relative
24 programs, it kind of puts them into a relational or

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1 relative order, or priority, or value impact.

2 MR. REGAN: That's a very good point.

3 Thank you. Any other comments, questions? Okay. Why
4 don't we switch gears now, and if you have any comments,
5 questions concerns feedback, input on the development of
6 the strategies, goals, and objectives for the two plans
7 we'd like to here them at this time. Jeff?

8 MR. FREISER: Jeffrey Freiser, executive
9 director of the Connecticut Housing Coalition. These may
10 have far more appropriately as comments in the first
11 section, but I guess I would like to look at areas of
12 increased emphasis around Institutional Structure,
13 Institutional Structure. I would recommend that the
14 Consolidated Plan and the State 5-Year Plan do a more in-
15 depth discussion of the state of our community
16 development industry in Connecticut.

17 We have over more than a generation
18 nourished the development of community development
19 corporations, community based nonprofits who are building
20 and rehabilitating affordable housing, and those CDCs,
21 those community development corporations, are under
22 intense pressure currently. They are -- they are small
23 businesses, and like any small business they depend on a
24 pipeline of activity to sustain themselves. As the

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1 financing sources become increasingly constrained, there
2 is not the volume of business to maintain those
3 organizations, and they're very much in danger.

4 So I would encourage us to take a more
5 careful look at the -- first, the unique role played by
6 our community development industry. The CDCs are taking
7 on the most difficult challenges in our state, serving
8 the populations with the most desperate housing needs,
9 working in locations that are the most difficult, and
10 doing the work that is of the highest priority that no
11 one else is doing. And we need to understand the current
12 pressures that they face, and make sure that we face
13 questions of the very survival of some of our community
14 development corporations.

15 One particular implication I think that we
16 could draw is the -- is to take advantage of the
17 discretion allowed under federal statute to provide 5
18 percent of home funds for operating support for CHODOS.
19 Jurisdictions across the country take advantage of that
20 opportunity, we do not in Connecticut. And I encourage
21 us to do that, and make that a provision of this
22 consolidated plan.

23 I also would encourage us to look at
24 training needs for our community development sector,

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1 there are some training programs, including those offered
2 by Connecticut Housing Coalition in association with
3 Local Initiative Support Corporation. We were always
4 cobbling together the resources to offer those kinds of
5 trainings. I think there's a real need to do more in
6 areas including property management. I think we've done
7 a good job in training our community nonprofits in how to
8 build housing, but once we build it, we have to make sure
9 it's well maintained, and the challenges of property
10 management certainly need to be better met.

11 And then there's a hunger for training in
12 areas of green design, energy efficiency, and other
13 environmentally sensitive development issues. So I would
14 encourage us to look at the training needs of our -- of
15 our development sector.

16 Within Institutional Structure we should
17 look at the broad issues of preservation, and in
18 particular within our state housing portfolio, and most
19 in particular the state public housing stock that is
20 under intense pressure. We have seen estimates of over
21 half-billion dollars of unmet capital needs for the state
22 housing portfolio as we try desperately to increase our
23 affordable housing stock. We certainly can't afford to
24 lose what we already have, and I would encourage us

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1 through these two planning documents to look at
2 preservation needs particularly within the state housing
3 portfolio.

4 Finally, I would ask that we look at
5 issues of customer engagement and how we, beyond the
6 formalities of public participation process such as this
7 current one, our state housing agencies on an ongoing
8 basis engage their customers, and that's both the direct
9 customers, the developers who should be engaged on a
10 regular basis in both policy and program implementation,
11 and residents, how our ultimate end customers, the
12 residents of housing that the state helps finance, are
13 able to have a real seat at the table.

14 We have a public housing resident network
15 in Connecticut that's affiliated with the Connecticut
16 Housing Coalition that tries very hard to organize
17 residents to help them have a genuine voice in matters of
18 policy and program that -- that kind of effort of
19 engaging residents needs to be expanded greatly and that
20 is -- those residents are part of the Institutional
21 Structure that should be addressed in these documents as
22 well. Thanks.

23 MR. REGAN: Thank you. Anyone else like
24 to make a comment? Or --

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1 MR. VINAL: If I can piggyback, Cal Vinal
2 from Connecticut Housing Investment Fund. On the 5
3 percent of the home funds, I support that, I think that's
4 very critical. But I think there needs to be metrics for
5 the CHODOS to meet at the state level, and I think the
6 State needs to engage the CDFIs and the CDCs in
7 understanding what those metrics would be.

8 The industry is fragmented, it is under a
9 lot of stress, but that also means that there needs to be
10 change. In order to accommodate that we need to look at
11 thoughtfully what level of capacity we need in our state
12 to be able to deliver the types of housing needs that
13 we're going to articulate in our planning process, and
14 then how does the state resources, both federal and
15 state, -- how can they be targeted to be able to be able
16 to create the best infrastructure of delivery for the
17 best projects we need to have accommodated. And that
18 includes both the CDFI side as well as the CDC side.

19 And there are tremendous inefficiencies in
20 those markets because of our nature. We are a fragmented
21 state, we have a lot of smaller communities and a lot of
22 smaller organizations serving the special needs of those
23 communities, whether it's geographic or physical. And I
24 think the agencies need to be very thoughtful and

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1 constructive in how they can support -- I don't want to
2 say consolidation -- but a more efficient organization
3 and delivery of the precious resources that we get from
4 the fed, and also through the state.

5 And with respect to that I've had
6 discussions with the State, with the DECD, and I think we
7 also need to look at the restrictions on the delivery of
8 those resources and the impacts that has on the ability
9 of projects to move forward, because I think there's a
10 disconnect sometimes, and I think that speaks to the need
11 to have open and frequent dialogue, two-way dialogue
12 between, not just staff, but executive management,
13 because I think sometimes the messages don't get through.
14 And so there need to be a better mechanism for the street
15 to be able to be heard at the executive level.

16 MR. REGAN: Anyone else?

17 MR. MERTES: I'll offer some ideas again.

18 MR. REGAN: Please.

19 MR. MERTES: I handed you earlier some
20 comments on paper and I'll e-mail those to you, so I
21 don't want to, you know, repeat all the details of that.
22 But generally, you know, what we would look for in a plan
23 would be -- and I imagine this is your hope, too -- a
24 plan that would really well integrate the many pieces of

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1 state activity. You know, so rather than -- I mean for
2 instance, you know, you might envision a DECD section and
3 a CHFA section, but what I would hope for is something
4 that would describe how these fit together, how they
5 leverage each other, how, you know, different strengths
6 of different agencies and different programs, and
7 basically how they build, you know, a network and a
8 functioning whole.

9 Also, just for the radar screen the plan
10 might want to acknowledge the Home Connecticut Program
11 that's come along, because it really is changing the face
12 of how towns approach development. It's bringing
13 additional tools into play to create affordability using
14 zoning and land use. But also, though, because it's
15 offering mixed income housing, harnessing some market
16 forces to create some affordability. For instance, 20
17 percent of the units have to be affordable at 80 percent
18 median income. So that means with all this housing about
19 to come on line that we might not need subsidy at that
20 affordability level, and we could target our subsidy
21 lower to reach some of the harder to reach populations.
22 So we would just recommend that as a focus, that lower
23 income targeting of our scarce resources.

24 Also, housing subsidy could be when you

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1 fund affordable housing units, wherever possible inject
2 them into Home Connecticut Zones, or developments,
3 because these are naturally mixed income communities.
4 And so instead of, you know, a lot of affordable housing
5 all in one place if we mix it around it just creates a
6 better, more vibrant community than as people of all
7 income levels living together.

8 There should also be, as Jeff mentioned, a
9 strong emphasis on preservation of existing affordable
10 housing, including expiring subsidies, and housing lost
11 to disrepair, and state public housing. And, you know,
12 it's often more affordable to preserve a unit than to
13 create a new unit. So this could be a way that we
14 stretch our resources farther by saving what's there.

15 There could be a better inventory of
16 vacant housing units. You know, right now some are
17 being, you know, foreclosed upon or just blighted or
18 whatever. And to really do some analysis of what's there
19 to see if there's ways to use that better would be
20 helpful.

21 We'd like for the plan have a strong
22 emphasis on homelessness; supportive housing is a big
23 solution to chronic homelessness. And there's been a
24 network established of supportive housing developers and

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1 service providers that have become really good at
2 providing this kind of housing. But with some funding
3 shortfalls this network could waiver. There's been
4 amazing collaboration between state agencies to get
5 supportive housing done. So if the State can find ways
6 to keep this going it would be critical.

7 We'd also like to see, you know, in the
8 plan and beyond stronger collaboration between agencies.
9 Certainly between DECD, and CHFA, and OPM which have
10 major housing roles to have all three on the same page is
11 critical. But then also tying to the work of other
12 agencies, because we're becoming aware that housing is
13 closely interconnected with transportation, with energy
14 efficiency, with climate change, environmental
15 protection, health care, education, community
16 revitalization, the economy, the work force. You know,
17 these all are interconnected with housing, and so these
18 agencies really need to work together to leverage those
19 opportunities. So that housing is not only unit housing
20 it's a solution to these many realms.

21 So to whatever extent the plan can support
22 agency collaboration and also cross issue funding. So
23 that, just for example, if you -- if the State is going
24 to invest in a transit station, for instance, it should

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1 require that higher density mixed income housing be
2 nearby. You know, if a town wants that station or wants
3 that upgrade, well, you make that housing. Or, you know,
4 if the town wants some other kind of infrastructure
5 funds, well, zone to allow the housing to happen.

6 Or where you are investing in affordable
7 housing, tie other state resources to make sure that
8 development is successful. If there's it's in a
9 struggling neighborhood put some other type of
10 investments nearby so that neighborhood can actually
11 revitalize and be self-sufficient at some point. Or in
12 Home Connecticut Zones, or downtowns that are mixed use,
13 dense, sometimes complex environments, if you put some
14 other infrastructure, or streetscapes, or parks or
15 whatever else in that same area, then you're making a
16 more economically vibrant place that's going to work
17 better.

18 So if you have that interagency
19 collaboration then you end up with better results. And,
20 you know, the theme of the day lately is breaking down
21 silos and getting, you know, partnerships happening. But
22 we just hope for that to happen in a really vigorous way.
23 Especially because, you know, funds are so scarce at the
24 state level, and somewhat federally, that it offers us an

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1 opportunity to have agencies collaborating to get
2 something done because on their own, funds might be too
3 scarce to get much done. So you have to leverage
4 multiple opportunities at the same time to get something
5 done.

6 And then finally, you know, we see a need
7 for removing regulatory barriers and streamlining
8 permitting processes, both at the state and local levels.
9 So to whatever extent the State can continue to dig in to
10 these obstacles that make housing development take
11 longer, so when a developer has to go to many places, you
12 know, both state and local to get something done, his
13 time is money. And affordable housing is already
14 difficult enough to create just based on the financing,
15 but then for your environmental or your land use
16 approvals to whatever extent you can make that quicker
17 would be so valuable and would get a lot more housing
18 done.

19 I'll leave it there. I think I've said
20 enough at the moment.

21 MR. REGAN: Thank you.

22 MR. MERTES: Thanks.

23 MR. REGAN: Thank you. Do we have anybody
24 else?

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1 MS. MARYANN LANGTON: Maryann Langton,
2 Counsel on Developmental Disabilities. The Counsel would
3 like to see more emphasis on universal housing. These
4 will enable people with disabilities to move into homes
5 of their choice. This would enable people to age in
6 place. The Counsel would also like to see disability
7 homes. That means that new homes that will be
8 accessible. So people could be able to visit their
9 friends. Right now all my friends have to come over my
10 house, and I cannot go to their house because they're not
11 accessible. And also I know we're in economic times, but
12 one of the Counsel's dreams is to have smart homes. S-M-
13 A-R-T, Smart homes, like the windows that will be able to
14 open and closed with a button because many people with
15 disabilities don't have much arm muscles. Thank you.

16 MR. REGAN: Thank you. Do you have any
17 other comments, questions, input? All right. Well, why
18 don't we take a short break, and if nobody else comes,
19 then I guess we're done for the day.

20 (Off the record.)

21 MR. REGAN: Okay. One last call, if
22 there's anybody who has any additional comments, or
23 input, questions? Okay. Take that as a no. Thank you
24 very much. We appreciate your taking the time to be with

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1 us and to provide your comments. We'll be in touch.

2 (Whereupon, the hearing was adjourned at

3 10:33 a.m.)

4

5

Attachment 1**2010-15 Consolidated Plan for Housing and Community Development**

10-28-09 Community Partner Input Meeting

Attendee List

Community Partners Meeting, Attendee List for October 28, 2009	
Name	Organization
Mary Ascheubach	CT - DPH (Lead Poisoning Prevention & Control
John Dunne	Corporation for Supportive Housing
Lydia Brewster	CCEH
Alice Minervinc	DHMAS
Francesca Provenano	DPH
Brenda Geltzer	DSS
Jeff Freiser	CT Housing Coalition
Sherry Lambert	CHFA
Cal Vinal	CHIF
Tim Calnen	CT Association of Realtors
David Rich	Fairfield 08
Shelby Mertes	Partnership for Strong Communities
Michael Ward	CHFA
Erin Kemple	CFHC
John Merz	CARC
Laura Zajac	CHFA
Mike Santoro	DECD
Debra Landry	DECD
Binu Chandry	DECD
Mya Lowenberg	DECD
Bruce Sheridan	DECD
Alyson Dougherty	DECD

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

* * * * *

COMMUNITY PARTNERS MEETING

IN RE: OCTOBER 28, 2009

2010-2015 CONSOLIDATED PLAN 9:19 A.M.
AND STATE LONG-RANGE HOUSING
PLAN

* * * * *

BEFORE: MICHAEL C. SANTORO, HEARING OFFICER

POST REPORTING SERVICE
HAMDEN, CT (800) 262-4102

RE: 2010-2015 CONSOLIDATED PLAN & STATE LONG-RANGE PLAN
OCTOBER 28, 2009

1 . . .Verbatim proceedings of a hearing
2 before the State of Connecticut, Department of Economic
3 and Community Development, Community Partners Meeting, in
4 the matter of the 2010-2015 Consolidated Plan and State
5 Long-Range Housing Plan, held at the Veteran's Home and
6 Hospital Auditorium, 287 West Street, Rocky Hill,
7 Connecticut, on October 28, 2009 at 9:19 a.m. . . .

8

9

10

11 CHAIRPERSON MICHAEL SANTORO: Good
12 morning, everybody. Thank you for coming. My name is
13 Michael Santoro. I'm with the State Department of
14 Economic and Community Development, and I'm responsible
15 for the Office of Housing Development and Finance.

16 I'm standing in today for Mickey Reagan,
17 who is in charge of our Strategic Planning Section at the
18 Department. He's, unfortunately, dealing with another
19 priority at the Department and asked me to stand in for
20 him.

21 Just so everybody is clear why we're here,
22 we're here to talk about, get your input on the Strategic
23 Plan portion of the State's Long-Range Housing Plan and
24 our Consolidated Plan for Housing and Community

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1 Development.

2 These two plans, one Federal, one State,
3 are five-year housing planning documents that are
4 required to be done by the Department and have been done
5 pretty regularly for as long as I've been there.

6 We are taking the tack this year to try to
7 better coordinate and consolidate the two documents, so
8 that they are integrated and support each other, so what
9 you see before you or what was e-mailed to you is a
10 single coordinated Strategic Plan.

11 You, as our business partners, have been
12 asked for input on this early draft, and this is a
13 preliminary draft for just that reason. Portions of this
14 document were taken from our existing plans. Portions of
15 this document were taken from the Strategic Economic
16 Plan.

17 If you have not read that document, it is
18 out on our website. It is available for comment, as
19 well. What we ask is for your genuine input, concern,
20 ideas, concepts to be incorporated as part of this long-
21 range plan.

22 Understand this is the highest level of
23 planning document that we have at the Department. Off of
24 it will be developed annual Action Plans, both for State

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1 and Federal dollars, so what we don't want, or what we
2 don't include in the Strategic Plan is the nitty-gritty
3 activity. That is, this is not where you would say I
4 want this particular project done, or I think we need to
5 build 100 units in this community or in this region.

6 This is the strategic concept. What are
7 the tools we want to put in place, in order to then
8 implement through an Action Plan, so this literally is
9 the umbrella document that will then have Action Plans or
10 implementations built off of it.

11 If you could keep that in mind, I would
12 appreciate it. If you digress a little, don't worry.
13 We're not going to keep you from speaking, and that is an
14 important thing here. We want you to speak. We are on
15 record. This is being recorded. Your comments will be
16 included in the final document, both your public comment
17 and any written comment that you subsequently submit.

18 And, understand, this is not your only
19 bite at the apple. This really is early-stage planning.
20 What will happen is, based on your input, based on input
21 from staff, other partners, we will develop the actual
22 draft, which will be published on our website and put out
23 for public comment.

24 You will then have an opportunity to

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1 submit either written comment directly to the Department,
2 or come to a public hearing, where anybody can come and
3 speak on the document, itself. You will be invited to
4 participate in that, as well.

5 Currently, we're planning on having three
6 public hearings once that final draft is done. There are
7 tentative dates of November 16, 18 and 20. They are
8 tentative, because we haven't finalized locations and
9 actual times and other details.

10 We hope they won't move. They may. If
11 you could, think in terms of sometime in the middle of
12 November we're going to be in the middle of a 30-day
13 comment period on the Strategic Draft.

14 If you did not get this particular piece
15 e-mailed to you, and I know a couple of people had some
16 problems with the attachment, if you did not get it, if
17 you could provide us with a business card after the
18 session, and we'll see that you get this draft back to
19 you. You will, of course, get the final draft e-mailed
20 to you as our partner of the entire document.

21 Let's talk about a little logistics here.
22 If you have comment, and, again, we want you to comment,
23 I'm going to ask you to come up, you can speak into that
24 microphone or this one, I will step out of the way,

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1 identify yourself, who you represent, and whatever
2 comments on the plan that you would like to make.

3 We're here until 12:00, or we can be, so
4 there are no limitations on your speaking. We will try
5 to keep you on topic, if necessary. Again, if you
6 digress a little, I'm not going to beat you up for it.
7 Get out what you need to get out, get your comments on
8 record, as far as the plan goes.

9 We want your input. Something very
10 important for you to consider. You are our partners.
11 You are our other State agencies, or quasi public
12 agencies. We have staff to answer specific programmatic
13 questions if they come up. If we can't answer a
14 question, or are unsure what you're trying to get at, we
15 will revisit it with you. We are available. We want
16 your valuable input here. I cannot say that enough.

17 Before I open it up to anybody who wants
18 to comment, are there any general questions before we go
19 forward? If you would identify yourself for me?

20 MR. TIM CALNEN: Tim Calnen, Connecticut
21 Association of Realtors.

22 CHAIRPERSON SANTORO: Good morning, Jim.

23 MR. CALNEN: Tim.

24 CHAIRPERSON SANTORO: Tim. Sorry.

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1 MR. CALNEN: Mike, did I hear you say that
2 portions of this plan were taken from the Department of
3 Economic and Development's Strategic Economic Plan?

4 CHAIRPERSON SANTORO: That is correct.

5 MR. CALNEN: And that's the one that Dr.
6 Stan McMillen had public hearings on about a year and a
7 half ago?

8 CHAIRPERSON SANTORO: That is absolutely
9 correct, and that document is out on our website.

10 MR. CALNEN: Thank you.

11 CHAIRPERSON SANTORO: Okay. There's no
12 sign-up order. We asked you to sign in just so we know
13 you came. If you have a comment, you're prepared to
14 speak, raise your hand, come on up. Again, if you would
15 introduce yourself, who you represent, and take your
16 time?

17 MR. DAVID RICH: Thank you. Thank you,
18 DECD, for allowing us this opportunity. My name is David
19 Rich, and I'm the Executive Director of Fairfield 08, a
20 collaborative effort to eliminate chronic homelessness in
21 Fairfield County by 2014.

22 My home address is 202 Farnum Road in
23 Lakeville, Connecticut. I'm here today to urge the
24 integration of permanent supportive housing into all,

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1 into all multi-family developments within and throughout
2 the state.

3 According to Reaching Home, a 10-year plan
4 to end long-term homelessness in Connecticut, over 33,000
5 people, including 13,000 children, experience
6 homelessness at some point during the year. We're still
7 -- homelessness in Connecticut is increasing.

8 Emergency shelters are close to being
9 full, and the length in stay in shelters has increased,
10 and turn aways have increased by over 200 percent in the
11 last decade.

12 At any given time, approximately half of
13 Connecticut's homeless people are experiencing long-term
14 or chronic homelessness, that is without acceptable
15 permanent housing for more than 90 days.

16 A significant percentage of today's
17 homeless population suffers from chronic mental illness,
18 often combined with a history of addiction, so there's an
19 increased demand for existing services, as well as a need
20 for new programs and services that address the complex
21 needs of today's homeless populations.

22 As the Reaching Home report states, the
23 enormous public cost to this emergency care is exceeded
24 only by the misery of people needlessly trapped in years

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1 of homelessness.

2 Permanent supportive housing is a proven
3 strategy to stop long-term homelessness. Simply put, it
4 is the cost effective combination of affordable housing
5 with supportable services that help people live more
6 stable, productive lives.

7 After entering permanent supportive
8 housing, tenants reduce their use of inpatient and
9 crisis-oriented services, increase their incomes, and
10 they're likely to be employed or participate in education
11 or job training programs and report they are functioning
12 more independently than in the past.

13 The annual cost of supporting a household
14 and permanent supportive housing is estimated at less
15 than 10,000 per year, which is 50 to 67 percent reduction
16 of the cost of maintaining households and shelters.

17 The eliminate chronic homelessness in
18 Connecticut, the Reaching Home campaign has targeted the
19 creation of 10,000 new units of supportive housing in
20 Connecticut by 2014.

21 We've already created over 4,000 units, so
22 there have less than 6,000 units to go. The Reaching
23 Home campaign brings together an incredible array of
24 partners and resources from throughout the state and

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1 beyond.

2 The campaign includes scores of well-
3 trained social service providers ready and able to
4 provide high-quality social services to the homeless in
5 all 169 towns in Connecticut, a strong creator of non-
6 profit developers ready, with site approval, to develop
7 over 1,000 units of new permanent supportive housing if
8 funding is available, support from a large number of
9 developers willing to set aside units for the homeless in
10 their market rate and mixed income developments.

11 Throughout the state, over 600 units are
12 now committed for the homeless. Most, if not all for-
13 profit and non-profit developers seeking Federal and
14 State capital financing for affordable housing, are
15 willing to set aside up to 20 percent of their units for
16 the homeless.

17 Housing Authorities have already committed
18 over 300 housing choice vouchers for the homeless in
19 these set aside units. There's also strong funding from
20 the Federal Government to support housing and services
21 for homeless Veterans through the VA. Statistically
22 speaking, nationwide over 20 percent of the homeless are
23 Veterans.

24 These initiatives can potentially create

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1 thousands of units of permanent supportive housing
2 throughout Connecticut, however, these units will not be
3 created without strong support and leadership from the
4 State of Connecticut.

5 State housing policy can and should
6 provide powerful incentives for integrating permanent
7 supportive housing into all multi-family housing
8 developments in the State.

9 Through bonus points or threshold
10 requirements, incentives need to be incorporated into all
11 State housing funds, including home, housing trust fund,
12 LIHT, HTCC and flex funds. We also urge for the
13 allocation of project-based subsidies for these units
14 through DSS.

15 The current low-income housing tax credit,
16 QAP, provides a strong foundation to build from. In this
17 year's low-income housing tax -- 87 units were set aside
18 for the homeless. The draft QAP for 2010 is even better,
19 providing more points for those at risk or chronically
20 homeless.

21 We're grateful for these efforts in
22 support of the homeless, but we urge the State to go
23 further. We have no funding going forward, therefore, no
24 mechanism to create permanent supportive housing.

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1 Providing incentives for developers to set aside units is
2 expedient and cost-effective. Most importantly, it
3 works.

4 We have wonderful examples, such as City
5 Trust and East Main Mews in Bridgeport, that have
6 successfully integrated the homeless into larger, mixed
7 income and market rate developments.

8 In fact, in Bridgeport, over 90 percent of
9 all new multi-family developments, whether new
10 development or rehab, have set asides for the homeless,
11 whether these are affordable, mixed income, or market
12 rate.

13 Our goal is to integrate the homeless into
14 every new development throughout the State. It can be
15 done, especially with strong leadership from the State,
16 through clearly affirming a commitment to permanent
17 supportive housing in the Consolidated Plan and the State
18 Long-Range Housing Plan.

19 Thank you for your time this morning and
20 for your continued commitment as a vital partner to
21 ending chronic homelessness throughout Connecticut.

22 CHAIRPERSON SANTORO: Thank you, David.
23 If you don't mind, does anybody have questions for David
24 before we move on? Tim?

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1 MR. CALNEN: Tim Calnen. David, are you
2 saying that you're recommending that there be a set aside
3 in even private sector housing and municipal plans for
4 homeless folks?

5 I mean I've heard of set asides for low
6 and moderate income people, but are you saying the
7 homeless people will automatically, without screening, be
8 appropriate for homeownership set asides, such as in
9 Bridgeport City Trust Development?

10 MR. RICH: No. First of all, we're
11 talking about multi-family rentals, not homeownership.
12 There are some programs in the State where it's trying to
13 incorporate homeless right into a homeownership. I don't
14 know of any of those in Connecticut.

15 It is, though, asking for powerful
16 incentives for developers to set aside a few units in
17 their multi-family developments. This isn't mandatory,
18 and it isn't just putting anyone in.

19 Where we have it in Bridgeport, there are
20 no mandatory requirements, but through incentives,
21 through the City, through the State and through the
22 Federal Government, it is close to 100 percent of multi-
23 families, whether it be an eight unit, or 100 unit,
24 whether it would be affordable, are incorporating small

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1 set asides for the homeless within their developments.

2 It goes through a double screening. It
3 goes through the same screening that the owner or the
4 property manager already has for their tenants. It also
5 goes a screening through the Social Service provider to
6 make sure that these are folks that can live in this
7 place.

8 We don't want these things to fail. We
9 don't want to put people in who are going to wreak havoc
10 in developments and destroy this model. It's in our best
11 interest that the homeless can be integrated within
12 mainstream populations as much as the landlord. We want
13 these developments to work, and it is working in
14 Bridgeport very effectively.

15 CHAIRPERSON SANTORO: Thank you, David,
16 and thank you, Tim. Who would like to go next? Erin?
17 Again, I don't know if you were here. Erin, if you would
18 identify yourself, who you represent?

19 MS. ERIN KEMPLE: Good morning. My name
20 is Erin Kemple. I'm the Executive Director of the
21 Connecticut Fair Housing Center. We're a statewide
22 organization that is working on fair housing and anti-
23 discrimination issues throughout the State.

24 My comments today mainly have to do with

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1 the strategic goals and priorities that have been
2 identified in the Strategic Plan here today. According
3 to the case, which was just decided, US ex rel. Anti-
4 Discrimination Center versus Westchester County, the City
5 and State, all of the states in the country and all of
6 the cities and towns in Connecticut receiving Community
7 Development Block Grant funds must affirmatively further
8 Fair Housing.

9 What the Westchester County case stands
10 for is that you cannot simply want to prioritize
11 assisting people who are low income and hope that that,
12 in itself, affirmatively furthers Fair Housing.

13 What the Westchester County case says is
14 that you must actually look at all of the impediments to
15 Fair Housing and address those with your Community
16 Development Block Grant Funds.

17 What we are looking at in the overarching
18 goals here is working on preserving things, like quality
19 affordable housing, encouraging homeownership and
20 revitalizing communities.

21 While all of those are laudable goals,
22 none of them, in and of themselves, affirmatively further
23 Fair Housing. In fact, the State of Connecticut has an
24 excellent analysis of impediments to Fair Housing, which

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1 was just completed in 2005, and identified several
2 impediments, which must be addressed in order to realize
3 the goal of allowing everyone the choice of the housing
4 that they want.

5 And while some of these will assist people
6 in access to housing, none of them have anything that
7 directly affects Fair Housing. And while some of the
8 objectives and goals that are listed later in the plan do
9 reference Fair Housing, I think that one of the
10 objectives and overarching goals of the plan must be to
11 eliminate the impediments to Fair Housing that have been
12 already been listed.

13 Some of those include a hypersegregation
14 that leads the State of Connecticut as one of the most
15 segregated in the country. For example, Hartford and
16 Bridgeport rank in the top 10 most segregated areas in
17 the country when looking at White Latino segregation.

18 All of Connecticut's cities and towns rank
19 in the top 10 percent of most segregated when looking at
20 White African-American segregation, and that doesn't even
21 look at some of the issues having to do with familial
22 status discrimination, source of income discrimination
23 and discrimination against the disabled.

24 In addition to that, all of the resources

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1 that are being discussed and allocated must be allocated
2 and assigned in order to eliminate the impediments to
3 Fair Housing, so that if we are going to do -- expand the
4 supply the affordable housing, putting affordable housing
5 communities in areas that are already highly segregated,
6 in terms of race, national origin, families with
7 children, poverty, is not going to affirmatively further
8 Fair Housing and is going to work directly against some
9 of the impediments to Fair Housing that are listed in the
10 State's analysis of impediments.

11 With regard to encouraging homeownership,
12 there's a lot of homeownership opportunities right now,
13 because of the foreclosure crisis. Most of those are in
14 areas that are already highly segregated, and if we are
15 going to be able to truly integrate homeownership in
16 Connecticut, we need to be able to do that in areas that
17 are all White, as well as areas that have high
18 concentrations of people of color.

19 With regards to revitalizing communities,
20 all of the objectives and strategies that are used to
21 that should be done with regards to how the State's
22 hypersegregation can eliminate those.

23 One of the things that is conspicuously
24 absent from all of the strategies is Fair Housing

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1 principles and allocating resources based upon Fair
2 Housing principles and desegregation.

3 The State of Connecticut right now is
4 really a leader in affirmatively furthering Fair Housing,
5 because they have been looking at this issue for the last
6 two years by contracting with my agency, and I really
7 applaud the State of Connecticut in doing that, but I
8 think that when it looks at its planning, it needs to not
9 just say we're going to continue to work on Fair Housing
10 issues. It needs to really integrate the principles of
11 Fair Housing in integration and knocking down the walls
12 of segregation that exist in this community.

13 My agency has just -- is about to come out
14 with a report from the Kirwan Institute that looks at
15 these issues, how we allocate resources in Connecticut
16 with regards to making all communities available,
17 especially those communities of high opportunity to
18 everyone in Connecticut.

19 What that means is that some communities,
20 specifically the communities that are covered by the
21 Small Cities Program, are areas of high opportunity, in
22 that they have high levels of opportunities in education,
23 jobs, transportation, and yet they have very low numbers
24 of people of color living there. One of the things that

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1 the State of Connecticut can do to remain a leader in
2 affirmatively furthering Fair Housing is to incorporate
3 all of the principles of Fair Housing into its Strategic
4 Plan, not just have it as one of its activities, but
5 actually be part of the strategic goals and the
6 individual strategies that it decides to pursue.

7 My agency is unveiling the opportunity
8 report that I just spoke about on November 12th, and I'll
9 make sure that everybody here gets an invitation to that,
10 because I think it will be very useful in deciding how to
11 allocate some of the resources that are being discussed
12 as part of the Strategic Plan for the State of
13 Connecticut.

14 Thank you very much, and I'd be happy to
15 take any questions. Thank you.

16 CHAIRPERSON SANTORO: Thank you, Erin.
17 Okay. Difficult topic to follow, but I got two. I'll go
18 with our State partner at the Department of Public
19 Health.

20 MR. MARK ASHENBACK: Good morning. I'm
21 Mark Ashenback. I'm with the Department of Public
22 Health, Lead Poisoning Prevention and Control Program.
23 I'm an Environmental Analyst. We, very simply put, we
24 would like to see lead in Healthy Homes is really a key

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1 component in the Consolidated Plan. I'm just going to
2 briefly go over a snippet from the previous Consolidated
3 Plan that covered the lead issue. My colleague and
4 manager, Fran, is going to cover Healthy Homes shortly,
5 but let me read this to you and tell you what I think how
6 that should roll out in the future.

7 The State of Connecticut will continue to
8 address the reduction of lead-based paint hazards in a
9 manner consistent with current activities at the DECD.
10 These include, but are not limited to, the following.

11 DECD will continue its efforts to reduce
12 the hazards of lead-based paint through a coordinated
13 outreach effort to provide lead-based paint hazard
14 reduction information to rehabilitation and construction
15 contractors.

16 In addition, SC/CDBG funds used to support
17 homeownership rehab loans will be increased to absorb the
18 costs associated with a lead-based paint hazard reduction
19 methods requirements, and DECD will continue its
20 association with selected contractors to administer a
21 comprehensive rehabilitation effort through a one-step
22 process for housing rehabilitation activities, including,
23 but not limited to, addressing lead-based paint hazard
24 reduction, code violations and energy conservation

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1 improvements.

2 Funding continues to be available from the
3 State-funded Energy Conservation Loan Program, as well as
4 the removal of hazardous materials from Residential
5 Structures Program. DECD abides by HUD's requirement for
6 notification, evaluation and reduction of lead-based
7 paint hazards and the Federally-owned residential
8 properties and housing receiving Federal assistance, Lead
9 Safe Housing Regulation 24 CFR Part 35.

10 I understand that this was an actionable
11 item in the previous five-year plan. I think what we
12 would like to see is this to be brought up a notch into
13 the objectives and goals of the Consolidated Plan, rather
14 than just an action item. Questions?

15 CHAIRPERSON SANTORO: Tim? Go ahead, Tim.

16 MR. CALNEN: Tim Calnen. Mark, you're
17 saying this should be a priority, and, yet, the
18 Connecticut Department of Public Health has taken over
19 two years coming up with revised regulations on abatement
20 and reduction of lead hazard risks.

21 They've worked with Judy Deseen(phonetic)
22 from the State Attorney's Office, with the Connecticut
23 Association of Realtors, with medical groups, pediatric
24 groups. We went through, perhaps, four drafts rewritten

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1 and rewritten line-by-line. Each draft, I don't know,
2 20, 30 pages.

3 Alan had been very hard working on this,
4 and there seems to be a lack of attention from the top at
5 the Department of Public Health in moving these
6 regulations along, because nobody knows where they are
7 now --

8 MR. ASHENBACK: Yes. I'm hoping that -- I
9 can't give you an exact target date, as to when they'll
10 be ready, but they do have to go through our Government
11 Relations Office and then on to the regulatory review
12 process, and I wish I could give you a date, as to when
13 that's going to be acted on, but I don't have that
14 information right now.

15 MR. CALNEN: When will they get to the
16 Commissioner's office, because --

17 MS. FRANCESCA PROVENZANO: I can answer
18 this, actually.

19 CHAIRPERSON SANTORO: Okay, good.

20 MS. PROVENZANO: Hi, I'm Francesca
21 Provenzano, Connecticut Department of Public Health, and
22 I supervise the lead radon programs in working to develop
23 a Healthy Homes Program for our Department.

24 The regulations were submitted prior to

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1 Alan Buzzetti retiring in July, and they've been out of
2 our Department for over a month. They go through the
3 Governor's office and OPM, and I believe they're at OPM
4 at this point.

5 Sometimes they go concurrently to both
6 groups, and then, after that, they go through the read
7 review process, which is not a Department of Public
8 Health process. So in terms of developing regulations
9 and taking two years, it's actually a short period of
10 time, as you know, to actually write the regulations.

11 It's the process of having them
12 implemented that takes awhile, and, unfortunately, we
13 don't really have control over that process.

14 MR. CALNEN: May I make sure I understand
15 what you're saying, Ms. Provenzano?

16 MS. PROVENZANO: Yes.

17 MR. CALNEN: You're saying that Alan
18 Buzzetti retired in July of 2008?

19 MS. PROVENZANO: 2009. And prior to his
20 retirement --

21 MR. CALNEN: -- were submitted to the
22 Commissioner?

23 MS. PROVENZANO: They were already
24 submitted to the Commissioner at that point. Government

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1 Relations had them. We did a cover memo, I know
2 approximately around August 10th or the week prior to
3 that.

4 MR. CALNEN: Was there a notice in the
5 Connecticut Law Journal of the Commissioner asking for
6 public comment --

7 MS. PROVENZANO: That would come through
8 our Government Relations Office, so I'm assuming, if
9 there are requirements related to a commenting period,
10 they would have been published, yes.

11 MR. CALNEN: I reviewed just about I think
12 every law journal. I never saw an announcement of formal
13 public comment --

14 MS. PROVENZANO: They probably --

15 MR. CALNEN: -- public hearing or after
16 this --

17 MS. PROVENZANO: Right. I'm going to be
18 clear with you about this. I think that the public
19 commenting period comes after the Governor has reviewed
20 them and thinks that they're acceptable, then they'll go
21 out to the public. The lead program --

22 MR. CALNEN: -- public comment is by the
23 Department of Public Health. You're saying OPM has to
24 ship them back to the Commissioner?

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1 MS. PROVENZANO: The lead program and our
2 Commissioner -- well I shouldn't say our Commissioner,
3 but the lead program would not be responsible for putting
4 in the public commenting language. It would come through
5 our Government Relations, and we aren't going to usurp
6 any requirements for public commenting, so they're
7 probably not at that point, however, they're not in our
8 hands any longer or the Commissioner's, for that matter.

9 MR. CALNEN: They're in OPM's hands?

10 MS. PROVENZANO: I believe so, yes.

11 MR. CALNEN: And who is your Government
12 Relations person?

13 MS. PROVENZANO: Karen Buckley-Bates.

14 MR. CALNEN: Thank you.

15 MS. PROVENZANO: You're welcome.

16 CHAIRPERSON SANTORO: Thank you, Mark. Go
17 right ahead.

18 MS. PROVENZANO: Hi. Once again, my name
19 is Francesca Provenzano. I work for the Connecticut
20 Department of Public Health, and Mark was kind enough to
21 comment for me on the lead portion of the Strategic Plan,
22 however, I'm talking here today on a broader issue, not
23 just lead or some other toxic substance, but Healthy
24 Homes in general.

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1 To give some of the audience a background,
2 in June of 2009, the Centers for Disease Control
3 published the U.S. Surgeon General's call to action to
4 promote Healthy Homes. Subsequently, in July of 2009,
5 HUD, at the Federal level, also published Leading Our
6 Nation to Healthier Homes, the Healthy Home Strategic
7 Plan.

8 So, in reviewing the Strategic Plan, what
9 I was hoping to see from the Department of Economic and
10 Community Development is an incorporation of some of the
11 goals that HUD has established relating to Healthy Homes
12 into the overarching plan.

13 Specifically or in general, I should say,
14 the three focus areas, revitalizing communities,
15 encouraging homeownership and preserving and expanding
16 the supply of quality affordable housing, should
17 incorporate Healthy Homes' principles.

18 I think Department of Economic and
19 Community Development has done a wonderful job, in terms
20 of reducing lead-based paint hazards and other sources of
21 lead hazards in rental and Federally-subsidized housing,
22 however, going beyond just one toxic substance to the
23 overall home as a source of health for individuals needs
24 to be addressed.

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1 Specifically, on page four, I think under
2 preserving and expanding strategies, they should list
3 Healthy Homes' objectives. On page five for
4 homeownership counseling, that perhaps they consider in
5 promoting homeownership that they counsel or educate new
6 homeowners on principles of Healthy Homes, so that their
7 home is a source of health, rather than a source of
8 illness or disease.

9 Also, in Part E of page nine, Lead and
10 Hazardous Materials Goals, once again, I think DECD does
11 a wonderful job of spelling out lead, however, when you
12 look at this overarching plan and as it trickles down to
13 communities, the other hazardous materials is frequently
14 overlooked.

15 If you think about it, or look at Part E,
16 lead is mentioned very specifically and resources
17 available, however, Healthy Homes or items, such as
18 asbestos that's defective, or radon gas, which is the
19 second leading cause of lung cancer, first leading cause
20 of non-smokers isn't mentioned at all.

21 And, as a result of that, as it trickles
22 down to communities, these hazardous substances aren't
23 identified or recognized under CDBG, Home, or any other
24 of the programs they minister, so I'm asking for you to

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1 expand and define portions of this that focus on Healthy
2 Homes' principles.

3 For instance, and I'll read you a couple
4 of them, since we are here, improving air quality by
5 promoting smoke-free housing, preventing carbon monoxide
6 poisoning and testing and reducing radon gas in homes,
7 reducing allergens and asthmagens, so that homes are
8 designed, operated and maintained to prevent water
9 intrusion, excessive moisture accumulation, which goes to
10 housing maintenance and counseling homeowners, because it
11 can be controlled. Allergen levels can be reduced.

12 Also, improving water quality for homes in
13 more rural communities, where private wells are the
14 source of drinking water. Once again, counseling and
15 educating homeowners on water quality testing.
16 Obviously, water is closely linked to our health.

17 And, also, reducing harmful chemical
18 exposure, such as pesticide applications, instead using
19 classic IPM principles, household chemical use and
20 medicines goes to homeowner education, or rental
21 education, and, also, addressing regulated toxic
22 substances, such as asbestos and other hazardous wastes,
23 that they're handled, removed, controlled, or transported
24 in the proper means.

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1 Also, improving housing structure,
2 preventing injuries through fall prevention, fire and
3 burn prevention and drowning prevention, and remedying
4 structural deficiencies, so that the sources of moisture
5 and other hazards are identified, rather than fixing
6 just, for instance, defective paint that can lead to lead
7 poisoning, looking at the source of that defective paint
8 and correcting that prior.

9 The Department of Public Health is
10 interested in collaborating with the housing agencies and
11 professionals to develop and implement standardized
12 Healthy Homes' inspection tools and checklists that will
13 enable the implementation and oversight of Healthy Homes'
14 activities in Connecticut.

15 Furthermore, healthy housing goals and
16 principles established by our national partners align
17 with the Department of Public Health program focus areas,
18 existing regulations and statutes and the Public Health
19 Code.

20 We see Healthy Homes as an opportunity to
21 vastly improve the quality of health and housing for
22 Connecticut's citizens. Thank you. Any questions? Yes?

23 MR. JOHN MUIRS: Just a quick one. What
24 does IPM stand for?

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1 COURT REPORTER: Your name, sir, please?

2 MR. MUIRS: John Muirs (phonetic).

3 MS. PROVENZANO: Hi. I'm sorry.

4 Integrated Pest Management, so rather than putting out
5 toxic substances or poisons for rats that children can be
6 exposed to, instead patching holes, making sure you have
7 covered trash containers. These are basic Housing Code
8 principles, which I think in many ways DECD does address,
9 but we don't, I'm being critical of ourselves, as a
10 State, maybe look at things holistically.

11 We'll go in and look at lead, we'll look
12 at a furnace broken, but we don't look at overarching the
13 home as a source of health for citizens, and I think,
14 when we look at our most at-risk and at-need populations,
15 we could really improve our efforts by incorporating
16 Healthy Homes, maybe mainstreaming it, and, so, all of
17 the activities, folding it into everything we do, both in
18 the Department of Public Health, as well as Department of
19 Economic and Community Development.

20 MR. SHELBY MERTES: I'm Shelby Mertes with
21 the Partnership for Strong Communities. Do you see
22 opportunities to mix these programs with other types of
23 programs to get more bang for the buck? So, for
24 instance, mix a Healthy Homes program with other types of

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1 housing, so that instead of going and patching up some
2 things, you could do a full rehab of that unit.

3 MS. PROVENZANO: Yes. We've worked for
4 years with non-profit groups. For instance, Rebuilding
5 Together, which is a group that goes out for single-
6 family properties, low-income, sometimes Veterans are a
7 focus area these days, and we've been working with them
8 at the State and National level, actually, on addressing
9 Healthy Homes, so that when they go in and put in a
10 handicap ramp for a Veteran who wants to maintain his
11 property and live in a single-family home, that they also
12 do things like radon testing, look at cleanable surfaces,
13 exhaust appliances and kitchens, moisture control to
14 prevent slips, trips and falls, electrocution, other
15 things.

16 DECD does that for their Section 8. They
17 have checklists. We also work with LAMP, which is named
18 in the Strategic Plan. They've also received Healthy
19 Homes' funding. A large portion of the grants made
20 available through HUD have been directed to communities,
21 so there are several communities in Connecticut that have
22 received Healthy Homes' grants.

23 We also do it through lead hazard control,
24 where when we have entry into a unit, that we can then

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1 look at broader issues, not just the lead paint, as
2 Public Health professionals in our Local Health
3 community.

4 And we also do that -- I'm drawing a blank
5 right now, because I wanted to keep going, so I wouldn't
6 forget, but we do it in other ways, as well, through
7 Connecticut Association of Housing Code Enforcement
8 Officials, education.

9 We've been collaborating as a Department
10 on developing tools, resources and educational materials
11 for homeowners, trying to fold it in exactly into
12 existing plans.

13 I don't think, personally, that I envision
14 Healthy Homes being another siloed program in the State
15 Department of Public Health, but rather that it absorbs
16 or is part of the asthma and injury prevention and
17 smoking cessation and radon and asbestos and lead and
18 swimming pools and all of these other regulated things,
19 but that we pull it together in a neater package, because
20 I think -- that's why I'm here today.

21 I think we can do a better job of that,
22 coordinating our efforts and folding it into existing
23 resources. Too long an answer?

24 MR. MERTES: No. Perfect.

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1 MS. PROVENZANO: Okay. Any other
2 questions?

3 CHAIRPERSON SANTORO: Thank you very much.
4 Jeff, I believe you were next.

5 MR. JEFFREY FREISER: Thank you, Mike.
6 Good morning. My name is Jeffrey Freiser, Executive
7 Director of the Connecticut Housing Coalition, and thank
8 you to DECD for all the good work on these planning
9 documents and for making it a real participatory planning
10 process. That's very much appreciated.

11 This morning, I'd like to offer one very
12 specific recommendation for the Consolidated Plan,
13 specifically, that the State should make available five
14 percent of its Federal home allocation to provide
15 operating support to Community Housing Development
16 Organizations, CHDOs.

17 The affordable housing industry faces a
18 particularly difficult environment today. The demand for
19 low-cost housing is increasing the same time that the
20 resources to develop that housing diminish.

21 Community-based, non-profit developers
22 fulfill an essential and unique role. They are serving
23 families with the most desperate housing needs, working
24 in the most challenging local settings, and focusing on

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1 the success of their residence. They provide housing
2 that would not otherwise be available in the private
3 market.

4 Over more than 30 years, Connecticut has
5 nurtured the growth of its Community development
6 industry. That community development infrastructure,
7 which is vital to meeting the housing needs of our lowest
8 income families, is now in danger.

9 Affordable housing developers depend upon
10 ongoing production activity, both to serve their
11 communities and to sustain their organizations. The
12 business of building affordable housing requires public
13 subsidy, and when those funds dry up, the industry is at
14 risk. That is the dyer threat currently facing community
15 development organizations in Connecticut.

16 Federal rules give DECD the discretionary
17 authority to use five percent of its home allocation for
18 operating assistance to CHDOs, Community Housing
19 Development Organizations that are certified as meeting
20 certain statutory standards.

21 Jurisdictions across the country exercise
22 this option, but Connecticut does not. The new five-year
23 Consolidated Plan provides us with a timely opportunity
24 to take advantage of this option.

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1 At this point, CHDO operating support
2 represents a lifeline to our community development
3 industry. Without any additional cost to the State, we
4 can help assure that affordable housing developers will
5 continue to fulfill their mission of serving our most
6 vulnerable populations. Thank you.

7 CHAIRPERSON SANTORO: Thank you, Jeff.
8 One point of clarification, so everybody understands,
9 we're familiar with Connecticut Housing Coalition's
10 position on the five-percent CHDO set aside.

11 What I talked about earlier, this is the
12 Strategic Plan. What you would want or what we would
13 hope to see in the Strategic Plan along these lines is
14 the ability of the Department to do that. I believe
15 that's in our current plan.

16 When we get to the Action Plan, in
17 particular, the concept that Jeff is putting forward
18 would be a component of our Action Plan, as opposed to in
19 the Strategic Planning document, that would allow it to
20 occur.

21 Just so everybody understands, if there
22 are other specific programmatic implementation tools that
23 you would like to see, that's for the next phase, our
24 Action Plan, but we do appreciate and are well aware of

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1 the Housing Coalition's position on the CHDO set aside.

2 MR. FREISER: My understanding is that the
3 five-year plan would have to reference that option for
4 the State.

5 CHAIRPERSON SANTORO: All it would have to
6 do is allow it, right, and then each individual Action
7 Plan could put it in or take it out.

8 MR. FREISER: Right, and I do not believe
9 that's in the current preliminary draft.

10 CHAIRPERSON SANTORO: I don't believe we
11 dealt with programmatic specific activity. I don't
12 believe it's prohibited under the current Strategic Plan,
13 but, if it's not, again, we're aware, so everybody knows
14 it's something that's already being considered by the
15 Commissioner.

16 MR. FREISER: Okay, so, I would certainly
17 urge that we have clear language that allows that option.

18 CHAIRPERSON SANTORO: Absolutely. Thank
19 you. Questions? Tim?

20 MR. CALNEN: Jeff, could you maybe give an
21 example of how the Community Housing Development
22 Organizations have contributed to that infrastructure you
23 referred to at your earlier comments? I know David Fink
24 has referred to housing as being an important element of

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1 infrastructure that maybe the Obama administration should
2 address through its ARRA approach considering housing and
3 infrastructure, and I just was trying to get some
4 examples of CHDOs in the past that have maybe made the
5 connection with responsible growth the job housing link.

6 MR. FREISER: I mean, actually, I use the
7 word infrastructure in the more limited sense of the
8 organizational infrastructure to do community
9 development.

10 In Connecticut, our cities are very small,
11 so that, for example, Brooklyn, New York, one
12 neighborhood is larger than a single Connecticut city, so
13 we have struggled having our community development
14 corporations reach the necessary scale to meet the
15 demands for Affordable Housing and Community Development.

16 So over many years, they have
17 painstakingly built that community development industry
18 in Connecticut, those community-based non-profits that
19 are rooted in local neighborhoods responsive to those
20 local neighborhoods as the CHDO standards and Federal
21 statute require, but they are indeed struggling for
22 survival.

23 The ability within the home statute to
24 provide operating support to those organizations is what

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1 we're urging, given the state of the industry today.

2 MR. CALNEN: Let me be a little more
3 specific. Wallingford is supposedly moving along with
4 the Home Connecticut Program that so much public policy
5 in the State has ever given high priority to.

6 Manchester has got the Cheney Mill Housing
7 activity. Are CHDOs involved in either the Wallingford
8 Home Connecticut or the Cheney Mill Housing thing? I'm
9 just looking for a couple of examples of how CHDOs have,
10 bricks and mortar wise, helped expand --

11 MR. FREISER: Right. In those two cases,
12 I do not believe there has been non-profit involvement at
13 this point. The Home Connecticut Statute allows the
14 Department to provide technical assistance grants to non-
15 profit development organizations.

16 That has not happened yet, but they tend
17 to be more active in the urban centers, so it is the
18 Mutual Housing Associations, and they put housing
19 services, those kinds of organizations that have historic
20 roots in our cities and do service to surrounding areas.

21 MR. CALNEN: Broad-Park Development
22 Corporation?

23 MR. FREISER: Sure.

24 MR. CALNEN: Is that an example in the

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1 Trinity College area?

2 MR. FREISER: So, in Hartford, it would be
3 Broad-Park Development, Christian Activities Council,
4 Mutual Housing Association of Greater Hartford.

5 COURT REPORTER: Mr. Freiser, one moment,
6 please, for a tape change.

7 CHAIRPERSON SANTORO: There are a whole
8 host of examples of not-for-profits that get involved
9 with the Department, in terms of production of affordable
10 housing, and one of the Department's priorities has been
11 related to responsible development.

12 Again, when Jeff talks about
13 infrastructure, he's talking about, I believe, the
14 infrastructure of the industry.

15 MR. FREISER: Right.

16 CHAIRPERSON SANTORO: As opposed to the
17 local infrastructure. You know, ECHO, Eastern
18 Connecticut Housing Opportunities, services the eastern
19 half of the State of Connecticut.

20 There are probably easily 250 not-for-
21 profit developers or organizations that we work with on a
22 regular basis that have a particular expertise related to
23 affordable housing in one way or another.

24 If you would identify yourself?

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1 MR. JOHN DUNN: John Dunn, D-U-N-N. Jeff,
2 is there a particular segment of the housing need that's
3 met by CHDOs, would you say?

4 MR. FREISER: Most definitely. I mean we
5 have -- although we are always looking to incentivize the
6 for-profit sector to meet the needs of the lowest income
7 and more vulnerable populations, including those at risk
8 of homelessness.

9 I mean historic record is that it's the
10 non-profits who are serving lowest income households and
11 who are serving households with greatest need, that they
12 are mission-driven organizations and willing to take on
13 those challenges that no one else will.

14 MR. DUNN: I just have another question.

15 CHAIRPERSON SANTORO: Sure, John.

16 MR. DUNN: Which is, so are you aware of
17 other programs in other states where they do provide
18 operating --

19 MR. FREISER: Certainly. I mean there's
20 both examples of participating jurisdictions and other
21 around the country that exercise the option of five
22 percent home funds to operating support, but, in fact,
23 many states have used appropriated funds to provide
24 working capital for non-profit housing developers, and

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1 certainly the time has come for Connecticut to make that
2 kind of commitment.

3 MR. DUNN: So Connecticut doesn't set
4 aside any of its Federal sources, resources, or target
5 any specific State-appropriated funds for non-profit
6 housing developers?

7 MR. FREISER: No, not for working capital.
8 Historically, there was once an Administrative Cost
9 Program at the old Department of Housing. That has not
10 been in effect for 15 years or more. And I believe, once
11 in the '90s for a period of a year or two, CHDO operating
12 cost was allowable under the Home Program, but we have
13 not exercised that option for a very long time.

14 CHAIRPERSON SANTORO: Yeah. Actually, we
15 did up to the five percent CHDO set aside back in '01 and
16 '02. There are programmatic ties when you start to use
17 the Federal dollars.

18 Again, not to shut the discussion down,
19 this is a topic which we would hope to get a more
20 significant discussion related to the Action Plan and the
21 development of the Action Plan as we go forward.

22 Anything else for Jeff? Okay. Who would
23 like to go next? Is there anybody who would like to go
24 next? Shelby?

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1 MR. MERTES: I'm Shelby Mertes with the
2 Partnership for Strong Communities. There's a lot of
3 good material in this plan, and I just want to commend
4 DECD's work on it, because it's a heck of a lot of work,
5 and thank you for doing it.

6 We will submit some more detailed comments
7 a little bit later, once we're able to digest it in finer
8 detail, but I want to offer just a few more overarching
9 ideas.

10 One is to offer greater emphasis on ending
11 homelessness in the plan. It definitely is covered
12 within, but one way to offer the emphasis it deserves
13 could be under the overarching goals in the first section
14 to make ending homelessness a fourth overarching goal, in
15 addition to adding supply, rental and revitalizing
16 communities.

17 And even though there's plenty in the plan
18 talking about homelessness, that putting it as an
19 overarching goal could keep everybody focused on it.

20 Also, within the discussions of
21 homelessness in the plan, we'd encourage omitting
22 references to transitional housing, because it seems that
23 the way the industry is going is to go more to permanent
24 supportive housing.

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1 There's a lot of great successful
2 transitional housing in the State, where people get into
3 this housing and then they're very successful, but then,
4 after two years or whatever the time limit, they have to
5 move on.

6 With permanent supportive housing, they
7 could stay successfully housed, and it's a much better
8 approach, so, really, we hope for a system that has
9 effective shelter, temporary emergency shelter, combined
10 with various services for Rapid Rehousing, and then a
11 growing supply of supportive and affordable housing for
12 people to get into for permanent stability.

13 A second idea is, within the overarching
14 goals were the categories of the plan to more emphasize
15 rental. There's a section on homeownership, and a good
16 counterpoint could be rental housing, and there's a
17 section on preserving and expanding the supply of quality
18 affordable housing within which a lot of the rental
19 activity is, but maybe that should be a section on
20 rental.

21 One possibility could be to have a section
22 on those aspects that encourage greater housing
23 production and encourage affordability, those things that
24 are more neutral between homeownership and rental, and

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1 then perhaps have a specific rental section, and then a
2 section of things specific to homeownership.

3 The importance of emphasizing rental is
4 just because there's been a lot of support for
5 homeownership, which is definitely useful, and we
6 encourage that, but because we've had consistently high
7 rental costs and an undersupply of rental housing, we'd
8 like to just see that emphasized.

9 We liked that in the plan the Home
10 Connecticut Program is included and discussed in a few
11 areas. It might be nice to offer description of it
12 earlier in the plan, and the importance of that would be
13 to emphasize that there are new tools at our disposal for
14 gaining housing affordability, so that traditionally over
15 the years and still essential is the use of subsidy and
16 financing to create affordable units, but now the State
17 is adding to that land use and zoning that can set the
18 stage for good, higher-density, mixed income development
19 to take place.

20 So the plan really focusing in on that and
21 encouraging it could be good, so that we can have that
22 sort of zoning taking place.

23 One aspect of the Home Connecticut Program
24 to consider is that under the various unit goals that are

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1 offered, in terms of housing production, it might be
2 possible to increase some of those. Based on the fact
3 that Home Connecticut is now coming on line, we're about
4 to have many town zoning in this fashion and developments
5 happening there, so a lot of the unit goals are
6 recognizing the State's current lack of resources,
7 because we've got a State budget crunch, and Federal
8 funds are intermittent, but through the zoning and mixed
9 income approach, we're about to have a lot more
10 affordable units, so it could be that units that are
11 about to be created under this paradigm might want to go
12 within your unit goals, because that will add to what's
13 possible through I guess the subsidy approach.

14 To amplify this, you know, this type of
15 zoning, land use, mixed income and, actually, all
16 affordable housing development can be better bolstered
17 through inter-agency cooperation and mixing of different
18 types of resources, and we'd like to see this type of
19 coordination even more focused upon in the plan, so that
20 the State's housing approach, in addition to using
21 housing resources, should use many other tools to make
22 housing more prevalent and more successful.

23 So, for instance, you could have
24 coordination between programs, like, you know, Small

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1 Cities, Steep(phonetic), General Obligation Bonds, Clean
2 Water Funds, Road Building, Transit Station Building and
3 Improvements, Urban Act, you know, many different things
4 that would serve two purposes.

5 One is to incentivize municipalities to
6 zone for the higher density mixed income housing that
7 will both deal with Connecticut's chronic undersupply of
8 housing that's been driving up prices, but then, also,
9 create that mixed income zoning, so that a portion of
10 development builds has affordability within it.

11 If you use these other resources, it can
12 get towns to take that step of zoning in that fashion,
13 putting housing where we most need it and the types that
14 we need, but, in addition to incentivizing them, it can
15 give them tools to make the housing we invest in more
16 successful, especially when it comes to revitalizing
17 neighborhoods, for instance.

18 If you're going to invest in housing in a
19 struggling neighborhood, why not offer many other types
20 of investments in that area, so the housing will be more
21 successful, or, if we're considering the mixed income
22 approach through Home Connecticut, you can blend other
23 types of resources to make that cluster development of
24 mixed use density, which could be a complex place, make

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1 it more successful, so it will be more attractive, more
2 marketable, more desirable for people to live there,
3 which, overall, will make it more successful and just
4 work better, so, to whatever extent the plan can further
5 emphasize those inter-agency, cross issue funding would
6 be very helpful.

7 I'll leave it at that, because I've said
8 enough, but we'll offer you -- actually, let me say one
9 more thing. I'm sorry. We like a few of the new ideas
10 that are articulated in this plan.

11 Along the lines of that cross funding, you
12 know, the responsible growth for the 21st Century Fund
13 sounds very interesting. Also, there's mention of 100
14 million dollars for Brownfield Redevelopment, 100 million
15 dollars for transportation oriented development and
16 responsible growth.

17 These are very good ideas. We would just
18 add to it provision that, you know, within Brownfield
19 Redevelopment or responsible growth areas that there be
20 mandated affordability. If developers and municipalities
21 are going to benefit from these funds, we should make
22 sure it's a mixed income housing dynamic, so that we're
23 not simply supporting high-priced housing in very
24 desirable areas, that we can make sure we drive in those

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1 affordable units that we need.

2 I'll leave it at that. Thank you.

3 CHAIRPERSON SANTORO: Anybody, questions

4 for Shelby? Thank you, Shelby. Thank you very much.

5 Okay. Tim? I thank everybody for your patience and your

6 participation today. Tim?

7 MR. CALNEN: Thank you, Michael. My name

8 is Tim Calnen, and I'm Vice-President of Government

9 Affairs for the Connecticut Association of Realtors, and

10 we have 17,000 members statewide who are long been

11 concerned with the housing ladder from the homeless right

12 on up to homeownership.

13 Rental housing, we supported the Rental

14 Assistance Program I believe with the Connecticut Housing

15 Coalition back in the mid '80s to create a State subsidy

16 program for rental housing, recognizing that's an

17 important part of our society and our workforce housing.

18 I dovetail on Shelby's remarks, because

19 the Planning and Development Committee, the legislature

20 had a working group on smart growth this past session,

21 came out with a bill that went into effect this month,

22 called Pre-Application Review of Regional Projects of

23 Major Significance.

24 These are projects that could be large

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1 housing developments or job centers of 1,000 parking
2 spaces or more, and I just throw that out, because
3 there's an excellent opportunity for that inter-agency
4 collaboration, the cross funding that you're talking
5 about, because the idea is, if a developer has an idea
6 that may affect more than one town, may have some
7 negatives on the traffic side, but it may have some
8 positives, in terms of workforce housing, or mixed use
9 housing for both jobs and workforce housing.

10 You can now use that legislation, which
11 requires the regional planning agency to convene a
12 meeting of the local officials and the State agencies,
13 whether it's DOT, or DECD, or OPM, or whatever, and look
14 at all those cross funding techniques that you talked
15 about, and if it makes sense for the developer and it
16 makes sense for the towns involved regionally, maybe to
17 get the biggest bang for that buck you're talking about,
18 so we support that incentive-driven approach.

19 One of the things I was concerned about in
20 the DECD preliminary draft was the priorities. It wasn't
21 100 percent clear to me, and it might be the format
22 thing. I had a little trouble going from like the
23 priorities to the rationale for the priorities and then
24 to the matrix, which explained the funding sources, but

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1 it seemed like that some objectives are given higher
2 priorities under the specific objective section. For
3 example, for rental housing, I couldn't quite see why
4 weatherization of homes should get a higher priority than
5 transit-oriented development, for example.

6 It seemed like objectives five and six,
7 and this is on page -- if you'll bear with me just a
8 second? On page 16 of the preliminary draft, specific
9 objectives five and six talk about funding mixed use
10 developments and/or transit-oriented development, only 50
11 units each year, but it's something, and then specific
12 objective six is where Home Connecticut is mentioned, but
13 they're ranked lower than weatherization grants or
14 adaptive reuse of historic structures, and the top
15 priority is given, and, again, this is under rental
16 housing supply, the top priority is given to a home
17 producing 100 units of multi-family housing in suburban
18 towns each year.

19 CHAIRPERSON SANTORO: Tim, I apologize for
20 interrupting, but, actually, the priorities have not been
21 identified. If you look at the charts that are
22 throughout this document, you'll notice the priority
23 column is left blank. That is intentional at this point.
24 We want you to tell us, within the objective (multiple

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1 conversations) simply an objective number, not the
2 priority. It was simply a way for us to designate. That
3 is not in any order in any way, shape, or form at this
4 point.

5 MR. CALNEN: I would ask that you check
6 with the other Michael on that, because it seems like I
7 read in the text here the goals are not in priority
8 order, but when you get to the specific objectives of his
9 listed specific objective one, that's higher than
10 specific objective six.

11 CHAIRPERSON SANTORO: And the answer is,
12 no, it's not.

13 MR. CALNEN: Oh, I'm sorry. All right.

14 CHAIRPERSON SANTORO: And that's why you
15 see in the chart priority.

16 MR. CALNEN: All right.

17 CHAIRPERSON SANTORO: We want your input
18 on the specific priorities.

19 MR. CALNEN: Thank you.

20 CHAIRPERSON SANTORO: If objective number
21 seven should be the highest priority, that's what we want
22 to know.

23 MR. CALNEN: Okay. I appreciate that.
24 Under the general concept of the plan intersecting with

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1 the Department's other plan, that one I talked about that
2 --

3 CHAIRPERSON SANTORO: Yup.

4 MR. CALNEN: -- Stan McMillen had public
5 hearings on, involved the Chamber of Commerce, involved
6 the realtors, involved many other segments of the
7 community, I think that's extremely important, because of
8 the recession we've been in, the mire the State finds
9 itself in with the lacking of revenues and the need for
10 jobs.

11 I just think that the housing without the
12 jobs match up here, and without the connectivity between
13 the employment centers is a shortcoming, and that's got
14 to be brought in here.

15 Homeownership, the concern that has been
16 stated about Connecticut becoming an old State and the
17 young people leaving, the tying in the incentives for
18 young people to come here that have been already
19 proposed, not passed into law.

20 By giving an example, legislation to give
21 it's called Learn Here, Live Here. It was a Republican
22 proposal, but it was still it didn't get anywhere, but
23 the idea was people that graduated from a Connecticut
24 institution, a vocational school, or college, who stayed

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1 in Connecticut, would be able to set aside a portion of
2 their State income tax to buy a home, provided they
3 bought it in Connecticut and made a commitment to stay in
4 Connecticut, rather than move out of Connecticut after
5 they got their degree, like so many have.

6 It just seems like, with that loss of
7 population in the 25 to 34-year-old demographic, there
8 might want to be a little more flavor here in the
9 homeownership section in that regard.

10 I didn't formalize, as you can see, my
11 testimony, so to speak, because I didn't realize this was
12 going to be like a formal hearing, so bear with me just a
13 minute.

14 CHAIRPERSON SANTORO: Again, this is not a
15 formal hearing, and that's why we promote discussion and
16 questions. If anybody has something they want to add to
17 what Tim is saying, feel free.

18 MR. CALNEN: I'd just like to -- I did
19 have a couple of other points here that disturbed me a
20 little bit on the, oh, on the non-rental housing section,
21 and maybe I didn't read it enough, but maybe that's a
22 point where you talk about non-rental housing.

23 In fact, you talk about six goals, and the
24 goals are actually categories. They're not goals. I got

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1 confused by the verbiage here, but there's a point in
2 this document where you talk about there are six goals,
3 and, to me, they're not written as goals.

4 They're written as classifications, or
5 categories, but one of them was I think non-rental
6 housing, and it would seem like there might be an
7 opportunity to be a little more direct in tying in with
8 transit-oriented development and responsible growth
9 ideas, the whole concern about, you know, creating a
10 high-speed rail system between New Haven and Springfield,
11 what the American Recovery, and maybe ARRA could help
12 with that and create a higher-density housing along the
13 rail line that's connected to job creating enterprise
14 along the River Valley going up to Springfield.

15 Likewise, with the 300 rail cars to be
16 helped with Metro North and the possibility for transit-
17 oriented development and housing related nexus in
18 Bridgeport, Norwalk and so forth. It seems like there's
19 that connectivity with the non-housing part of this plan
20 is important, because they're not silos.

21 CHAIRPERSON SANTORO: It would be fair to
22 say, then, you would like to see a stronger tie between
23 the housing and the non-housing related activities, in
24 terms of the Strategic Plan?

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1 MR. CALNEN: Yeah. Particularly, jobs.
2 Particularly, jobs, and, in a way, this goes to something
3 the Connecticut Association of Realtors opposed, as to
4 the Connecticut Business of Industry Association opposed,
5 but there was a group that wanted to create a steering
6 committee or a pilot for all the funds in the State,
7 called Face of Connecticut, and it would seem like the
8 Office of Policy and Management maybe should be doing
9 that.

10 They have an Office of Responsible Growth.
11 It would seem like there's not enough high-profile here,
12 as to who is going to kind of be the pilot for all of
13 this bringing it in together, the Office of Responsible
14 Growth for the OPM. I don't think we need the New Face
15 of Connecticut Steering Committee set up to do that. I
16 think this mechanism is in place.

17 I did get concerned about under
18 revitalization, where they talk about -- I'll give you
19 the specific page. Community revitalization. Our
20 membership would be very upset if I didn't mention this.

21 Well it was about creating special
22 districts. Here it is. Page six, near the bottom. The
23 second to the last bullet talks about, first, expanding
24 financing programs, but then it goes into encouraging,

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1 you know, transit-oriented development, which we support,
2 but then it talks about creating special services
3 districts and levy additional taxes and/or fees to fund
4 development.

5 If that's not enough, this goes into such
6 precision, rather than an Action Plan, as to suggest that
7 those fees could be a real estate conveyance tax, a hotel
8 tax, parking fees. I don't think that really has a
9 place.

10 I think that last sentence should be
11 deleted, or, if you're going to mention additional home
12 taxes, and we already have four on the books in this
13 lovely State of Connecticut, two by the towns and two by
14 the State, why don't you add some other mechanisms, like
15 tax increment financing, a surcharge on the property tax,
16 or more local income tax?

17 I just think that is highly disturbing to
18 our 17,000 members. I'll end there.

19 CHAIRPERSON SANTORO: Appreciate it. Very
20 pointed and very good points. Anybody have questions for
21 Tim? Thank you, Tim. Much appreciated. Anybody else
22 who would like to speak? John?

23 MR. DUNN: I'm John Dunn, Senior Program
24 Manager of the New England Program of the Corporation for

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1 Supportive Housing in New Haven, and we will be
2 submitting some comments in writing, but I just wanted to
3 address a couple of things quickly.

4 One is about the priority concerning
5 homelessness. We would prefer if, in listing that
6 priority, that you list supportive housing as a response
7 to that. What's listed there now is emergency shelter,
8 building emergency shelter and transitional housing, and,
9 so, we would like to see the development production of
10 permanent supportive housing, specifically as a response
11 to homelessness.

12 Even though supportive housing shows up as
13 a priority later on, it's not linked to, at least in that
14 first section --

15 CHAIRPERSON SANTORO: Sure. Before you go
16 too much further, let me be clear, so everybody
17 understands. Part of this document is for the
18 Consolidated Plan for Housing and Community Development.
19 One of the funds that are required under that program,
20 there are only four, is the Emergency Shelter Grant
21 Program, which only can fund shelters and transitional
22 housing.

23 That's one of the reasons that you see
24 that specific language and those specific objectives in

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1 the plan. Generally, those are targeted specifically to
2 and will be tied more directly through the Action Plan to
3 those objectives.

4 I don't want anybody to misunderstand that
5 the Department is, you know, gung ho on transitional
6 housing. One of the funding sources we have to address
7 specifically deals with those kinds of housing. You have
8 a question?

9 MS. LYDIA BREWSTER: But the term that you
10 used --

11 COURT REPORTER: You are, ma'am?

12 MS. BREWSTER: Lydia Brewster of the
13 Connecticut Coalition to End Homelessness.

14 COURT REPORTER: Thank you.

15 MS. BREWSTER: But you used the term
16 build, and could it be changed to maintain?

17 CHAIRPERSON SANTORO: Sure. Again, that's
18 the kind of comment that we're looking for.

19 MS. BREWSTER: Yes.

20 CHAIRPERSON SANTORO: Absolutely. I
21 didn't want everybody to -- this had come up earlier. I
22 wanted to clarify, so that everybody understands. One of
23 the things we have to address or have available are the
24 activities that are covered under ESG.

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1 MR. DUNN: Okay. Thanks for the
2 clarification. In general, CSH and many advocates for
3 supportive housing for the homeless would like to see and
4 incorporate more of an incorporation of supportive
5 housing into all of the production activities that the
6 State undertakes.

7 It seems, especially on affordable
8 housing, it seems like an oversight for us to create
9 affordable housing and not have any of it available to
10 people who have nowhere to live at all, so we think that
11 that should be a priority in planning for the State going
12 forward.

13 Kind of in the way that accessible housing
14 is incorporated into the development and production of
15 all housing, especially, you know, government assisted
16 housing, we believe that housing for homeless people,
17 especially people with disabilities, should be
18 incorporated into production programs for State
19 resources.

20 Yeah, I think that's what I want to say
21 today. Thank you. Anybody have any questions? Great.

22 CHAIRPERSON SANTORO: Thank you, John.

23 MR. DUNN: Thank you.

24 CHAIRPERSON SANTORO: Anybody else like to

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1 come up and provide some comment? Lydia?

2 MS. BREWSTER: Lydia Brewster, Connecticut
3 Coalition to End Homelessness. I believe we have
4 submitted some comments, as well, and I probably will be
5 adding more comments, but I think, and this reinforces
6 what Shelby and John have also said, that it's important
7 that any references to homelessness be not assumed to be
8 necessary, that sheltering, emergency shelter, not be
9 seen as something that is necessary, and I think there
10 are a number of comments here that make that sound as
11 though it's a foregone conclusion, when we would like to
12 have the terminology be -- we'd like to be moving it from
13 a shelter-based system to a housing-based system, so I
14 think any kind of language that refers to emergency
15 shelters should be very carefully addressed there.

16 I think one of the changes that could be
17 made would be to perhaps, say, address the shelter
18 housing and service needs of the homeless, poor and those
19 at risk of becoming homeless to insure that individuals
20 and families receive emergency assistance that includes
21 prevention, relocation assistance and/or provides
22 emergency shelter services as a last resort, rather than
23 as a first resort.

24 And then I think, under the homelessness

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1 and homelessness prevention section, I think on page 24,
2 under the first objective, adding Counselors in Shelters
3 Program to the Beyond Shelter, because that is part of
4 the Rapid Rehousing pilot that has been supported so far
5 by the State.

6 And there has been no -- there's no
7 mention of the Homelessness Prevention and Rapid
8 Rehousing Program as a first step in that prevention
9 process as part of the stimulus money.

10 And under the second objective in the same
11 section on Homelessness and Housing Prevention, to expand
12 the eviction foreclosure prevention program or sustain
13 the Homelessness Prevention and Rapid Rehousing Program
14 to create some sort of a permanent solution, rather than
15 a temporary one.

16 And, also, under the third objective, a
17 request that DECD extend its support of the home
18 subsidies for Rapid Rehousing. I think it was set aside
19 as a result of the HPRP Program or postponed, and if that
20 could be added into the longer term proposal or plan, so
21 that it segues and supports the HPRP Program as it
22 unfolds would be an additional positive.

23 Also, a comment on Shelby's proposal on
24 the dense areas. If there could also be a set aside for

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1 homeless in that affordability mix, that would be, I
2 think, an added strength, if there could be some specific
3 language around a homeless set aside. Thank you.

4 CHAIRPERSON SANTORO: Thank you. Any
5 comments for Lydia? Okay.

6 MR. DUNN: No. I have a question.

7 CHAIRPERSON SANTORO: John? Sure. Oh,
8 yeah, anytime. If anybody has a question about anything
9 in general, please just ask.

10 MR. DUNN: So there are a couple of
11 changes or adjustments in some of the rental assistance
12 programs that the State administers. Now those are part
13 of the Action Plan discussion or Strategic Plan?

14 CHAIRPERSON SANTORO: If you're proposing
15 a change, and you're talking about, pardon me, the
16 Department of Social Services Rental Assistance Program,
17 that would be --

18 MR. DUNN: And that's also their
19 administration of the Section 8 Program.

20 CHAIRPERSON SANTORO: What you're talking
21 about is a change in the Strategic Plan. The Action Plan
22 deals with the specific funding sources of the
23 Department.

24 MR. DUNN: Okay.

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1 CHAIRPERSON SANTORO: And our partners.
2 Both the Rental Assistance Program and the Section 8
3 Program are DSS programs. We can impact them through the
4 Strategic Plan. We would not necessarily impact those
5 two programs through our Action Plan.

6 MR. DUNN: Right.

7 CHAIRPERSON SANTORO: So, yes. The answer
8 to your question is this would be the opportunity for, as
9 part of the strategic plan, to say we need to make
10 modifications to the policies or the ways that these
11 programs are administered, absolutely.

12 MR. DUNN: So is it okay to make one more
13 comment?

14 CHAIRPERSON SANTORO: Sure. Absolutely.

15 MR. DUNN: Well this has to do with the
16 Section 8 Program that's administered by DSS, which is,
17 you know, the Section 8 program is kind of the major
18 engine for affordable housing in the country.

19 And we learned recently that, in
20 Massachusetts, Massachusetts recently got permission from
21 HUD to become a Moving to Work Housing Authority, and
22 what that means is that Massachusetts, which administers
23 Section 8 vouchers, and the State Rental Assistance
24 Program in Massachusetts, much as DSS does for our State,

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1 that they have much more flexibility on how to use
2 project-based vouchers, tenant-based vouchers, etcetera,
3 so we believe that that's an important step that the
4 State ought to take, is to, you know, petition HUD to
5 become a Moving to Work Housing Authority.

6 We only have one other one. The New Haven
7 Housing Authority is a Moving to Work Housing Authority
8 in this State. Hartford isn't, Bridgeport isn't, and
9 none of the others are, and they have a lot more
10 flexibility, in terms of using -- combining Section 8
11 with other resources, with consolidating, with using a
12 larger number of Section 8 vouchers in a specific
13 neighborhood, and several other areas of flexibility that
14 we think make the Section 8 program a lot easier to use.

15 So we would really encourage the State to
16 encourage DSS to look into asking HUD to become a -- to
17 let DSS become a Moving to Work Housing Authority. Yes?

18 MS. PROVENZANO: Could you give an example
19 of what you mean by greater flexibility?

20 MR. DUNN: Well the Section 8 voucher --
21 do you have an answer?

22 MS. ALICE INTERVENO: Yeah. Alice
23 Interveno(phonetic). I think they're more flexible, in
24 that they -- an example is we're working with the Housing

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1 Authority to do some Housing First Initiatives, or some
2 reentry stuff, and they're more flexible in the way that
3 they can --

4 MR. DUNN: Designate populations?

5 MS. INTERVENO: Right, and kind of look at
6 people's history in a different way than a general person
7 who applies for Section 8 or a Housing Authority unit.

8 MR. DUNN: Another example is that there
9 are a concentration of poverty restrictions, regulations
10 in the regular Section 8 voucher program, and those are
11 much decreased with a Moving to Work program, so it's
12 very difficult, for example, to get to use a lot of
13 project-based Section 8s for a new housing project in a
14 low-income neighborhood.

15 I know people with Fair Housing interests
16 might think, well, that's a good thing, but sometimes it
17 makes it difficult for you to develop affordable housing
18 in the neighborhoods that have the highest need, because
19 it's difficult to use Section 8 vouchers, and that's one
20 of the things that you can change with the Moving to Work
21 designation. There are others, as well.

22 CHAIRPERSON SANTORO: Thank you, John.

23 MR. DUNN: Thank you.

24 CHAIRPERSON SANTORO: Okay. Is there

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1 anybody else who would like to make comments on the
2 Strategic Plan? As we go forward, again, this is an
3 opportunity for you, as our partner, to get in on the
4 ground floor before a draft gets put out for public
5 consideration, okay? If not -- oh, Tim?

6 MR. CALNEN: Just a question while you're
7 here, Mike. Under revitalizing communities, your
8 preliminary draft has a bullet that says, "Consolidate
9 all State administered discretionary municipal grant
10 programs into a responsible growth for the 21st Century
11 Fund."

12 CHAIRPERSON SANTORO: Yes. That,
13 specifically, came out of the Strategic Economic Plan.
14 That was a recommendation under that plan, and it is
15 being recommended to be incorporated here, as well.

16 MR. CALNEN: Can you give examples of what
17 these discretionary municipal grants are?

18 CHAIRPERSON SANTORO: I can try.
19 Locip(phonetic) is the one that I'm most familiar with
20 personally. It's a discretionary grant in the sense that
21 municipalities get a big block of money that they can do
22 almost anything they want with.

23 The idea here is to consolidate all the
24 little pieces of the little grants that come out of OPM

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1 and other State agencies, DEP, OPM, etcetera, consolidate
2 them into a single municipal grant that has a tie to
3 responsible development, so rather than saying, well,
4 here's a little piece of money to do sewer and water
5 work, and here's another little piece of money to do
6 roads and sidewalks, and here's another little piece of
7 money to do educational opportunities, the idea is to
8 take all of those little pieces, put them together and
9 say, rather than do educational here, roads and sidewalks
10 over here and water and sewer over there, take this
11 money, put it all into one integrated activity in one
12 area neighborhood region within your control.

13 Essentially, help the municipalities help
14 themselves. I don't want to say it in a bad way, but the
15 smaller communities, in particular, lack expertise in
16 town planning. They don't have a municipal planner.
17 They rely on the Regional Planning Organization for a lot
18 of their municipal planning activities.

19 Part of the idea here is to help them
20 understand if you coordinate your dollars, you have a
21 bigger impact. Now I can't tell you what all those
22 various pieces are, because I don't think they've all
23 been identified.

24 It was more of a concept. We know we have

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1 lots of little pieces out there. Let's try to get them
2 all together.

3 COURT REPORTER: Could you speak up,
4 please, sir?

5 MR. CALNEN: When Governor O'Neill was
6 around, there was a program. I think it's still on the
7 books. Maybe Mr. Ward will remember. He's one of the
8 older citizens here. Connecticut Housing Partnership was
9 created, which was a program to give priority funding of
10 certain discretionary State grants, whether it was water
11 and sewer from DEP, or whatever.

12 CHAIRPERSON SANTORO: Yup. I'm very
13 familiar with the program.

14 MR. CALNEN: For those municipalities that
15 formed a, I believe the Mayor and the --

16 CHAIRPERSON SANTORO: Local Housing
17 Partnership.

18 MR. CALNEN: And then step one was to form
19 it, two was to identify a project, and three was to
20 complete it, and as those phases went along, they would
21 get priority. That particular town that had created the
22 partnership would get these funds.

23 CHAIRPERSON SANTORO: Tim, believe it or
24 not, we still have a couple of active partnerships in the

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1 State that were formed. That was part of legislative
2 action back in 1989. The program he's referring to is
3 the Connecticut Housing Partnership Program.

4 There were 89 communities that actually
5 got started down the road, in terms of establishing local
6 partnerships, moving towards making municipal plans, and
7 there were, I think, more than a dozen who got at least
8 the first few years' worth of those discretionary grants.

9 Unfortunately, what happened is the grants
10 dried up, the partnerships, in turn, that had not
11 established themselves as self-sustaining had also ceased
12 to function effectively. Again, there are a handful that
13 are still out there and still working, and I get their
14 quarterly updates on a regular basis.

15 COURT REPORTER: Mr. Santoro, one moment,
16 please.

17 CHAIRPERSON SANTORO: So you're right,
18 Tim. That is a valuable tool that's possible out there,
19 more money to be put in place, and it's very possible
20 that that could be included when you get down to the
21 action level on this concept.

22 Again, this document and the items in this
23 document are at the highest level, in terms of planning.
24 Now, once this comes out, is adopted, moves forward,

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1 then, through the Action Plan, through legislative
2 action, through your efforts, as well, how do we make
3 this happen? What are the actual pieces? What's the
4 down and dirty, the nitty-gritty to make this happen?
5 What are the pieces we actually have to bring together to
6 make it work? Okay?

7 MR. CALNEN: Thank you.

8 CHAIRPERSON SANTORO: Sure thing. Anybody
9 else like to speak? Shelby?

10 MR. MERTES: There are many places in the
11 plan that offer, you know, measurable objectives that we
12 want to accomplish.

13 CHAIRPERSON SANTORO: Yup.

14 MR. MERTES: In terms of, you know,
15 affordable units created and such. I wonder if there
16 should be additional goals that have to do more with the
17 market in general and its functioning for everyone.

18 It might be, for instance, measuring our
19 progress by the percentage of people who are earning less
20 than 80 percent of median and paying more than 30 percent
21 of their household income, or, you know, earning less
22 than 50 of median and paying over for 50 of their monthly
23 budget, you know?

24 CHAIRPERSON SANTORO: Um-hum.

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1 MR. MERTES: Some kind of measurements
2 like that, so that -- I mean, yes, the unit-by-unit
3 measurement is important, but that's only a means to an
4 end, and the end is that we have fewer people who are
5 struggling under the burden of housing costs.

6 CHAIRPERSON SANTORO: Sure.

7 MR. MERTES: Maybe measurements like that
8 would be helpful.

9 CHAIRPERSON SANTORO: Not to derail what
10 you're saying, because you're right. It probably is an
11 important component. One of the things that the State
12 does and is moving towards is a report card on the State
13 by State agency, by activity. That is something that we
14 currently do, and I believe that document is put out in a
15 holistic format through the Office of Policy and
16 Management.

17 We have been asked to complete our report
18 card for the last year, and it looks at those things that
19 we don't necessarily have a direct impact on. It looks
20 at affordability.

21 It looks at what's happened in the market
22 that you may or may not have had a direct impact on, but
23 you may have, as a State agency through your programs,
24 contributed to, so that's a good point, Shelby. Very

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1 good. Anybody else?

2 MS. PROVENZANO: I just have a question.

3 CHAIRPERSON SANTORO: Sure.

4 MS. PROVENZANO: Does the Strategic Plan
5 also cover activities related to NSP funds?

6 CHAIRPERSON SANTORO: The answer is yes.
7 We did not include much on NSP, because it's slated to
8 expire September 30th, and this plan takes effect July 1.

9 MS. PROVENZANO: 2009?

10 CHAIRPERSON SANTORO: 2010. Right.
11 Understand, this plan will take effect July 1, 2010.

12 MS. PROVENZANO: Yup.

13 CHAIRPERSON SANTORO: NSP expires
14 September 30, 2010. We didn't think it was reasonable to
15 spend a lot of time talking about NSP when three months
16 after this gets put in place it's essentially over.

17 Now for those of you who don't know, and
18 I'll just throw it out there, the State of Connecticut
19 through my Department is a participating member in a
20 consortium, which has applied under NSP II.

21 Unlike NSP, NSP II is competitive, and we
22 are just a partner in the consortium. We are hopeful.
23 We've asked for 45 million dollars from the Federal
24 Government, which will be distributed to the partners or

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1 members in the consortium, again, my Department being
2 just another member. We are the lead applicant, because
3 the Federal Government does require, you know, somebody
4 responsible, and, as an agency, we are responsible, or we
5 sure try to be.

6 We hope to hear by December about what's
7 going to happen with NSP II, but, again, you won't see
8 that probably in any Strategic Plan or in any Action
9 Plan, because it's not an effort by the State of
10 Connecticut. It's an effort that we are participating
11 in, okay?

12 Chances are, if we get the money, you'll
13 hear about it. Again, we're just along for the ride.

14 MR. MERTES: You know, actually --

15 COURT REPORTER: Keep your voice up,
16 please.

17 CHAIRPERSON SANTORO: Shelby?

18 MR. MERTES: Shelby Mertes, Partnership
19 for Strong Communities. Maybe, even though that NSP
20 money is expiring, maybe it would make sense to include
21 language on the State's approach in general to vacant
22 blighted housing and how to get that rehabbed and
23 reoccupied, so that it doesn't hurt its surrounding
24 neighborhood.

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1 Even as NSP expires, the results of the
2 foreclosure amounts are going to be with us for years.
3 And even aside from foreclosure, there's still always
4 some element of vacancy and blight in our struggling
5 neighborhoods, so to articulate the State's goals in
6 remedying that would be good.

7 CHAIRPERSON SANTORO: Okay. Appreciate
8 the comment.

9 MR. MERTES: Sure.

10 CHAIRPERSON SANTORO: Pardon me. I don't
11 write that fast. Not that I have to write it down.
12 That's why we're recording it. Anybody else? This is an
13 opportunity, and you don't just need to ask questions of
14 me. There's your partners in the audience, as well.

15 Okay. Seeing nothing, I'm going to
16 suggest that we close. Again, I appreciate everybody
17 coming out today, providing us your comments.
18 Understand, we appreciate them, we want them, we
19 encourage them.

20 If you do have other additional comments
21 you want to send to us in writing, I encourage you to
22 please do so quickly. We are trying to finish up this
23 document. We are under a very tight time frame.

24 I think, as most everybody knows, we hope

RE: 2010-2015 CONSOLIDATED PLAN & STATE LONG-RANGE PLAN
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1 to get a preliminary draft, not a preliminary, an actual
2 draft out next week, because we have to open it up for 30
3 days of public comment. We do have to have public
4 hearings, and one of the two plans is due January 1st.

5 I thank you, again, for your time and for
6 traveling out on this gloomy day.

7 MS. PROVENZANO: Thank you.

8 CHAIRPERSON SANTORO: And we're done.

9 (Whereupon, the hearing adjourned at 10:55
10 a.m.)

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NOTICE OF PUBLIC INPUT HEARINGS

The State of Connecticut Department of Economic and Community Development is seeking public input into the development of the State; 2010-2014 Consolidated Plan for Housing and Community Development, the Citizen Participation Plan, the 2010-2011 annual Action Plan, and the 2010-2014 State Long Range Housing Plan

The Consolidated Plan for Housing and Community Development (ConPlan) and the State Long Range Housing Plan (SLRHP) are Five-Year Strategic Plans that govern the administration of federal and state funding appropriated for housing and community development activities. Such federal funding includes the following programs; HOME Investment Partnerships (HOME), Small Cities/Community Development Block Grant(SC/CDBG), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The Action Plan is an annual implementation plan for the five-year ConPlan. The Citizen Participation Plan is a process that solicits citizen input and public review for the ConPlan. Public Hearings on housing and community development needs in Connecticut communities will be held to solicit input into the development of the above referenced documents. Hearings will be held at the following times and locations:

Rocky Hill

2:00 p.m.

October 5, 2009

CERC

Meeting Room

805 Brook Street, Bldg. 4

Rocky Hill, Connecticut

Hamden

2:00 p.m.

October 8, 2009

Hamden Gov. Center

3rd Floor Conference Room

2750 Dixwell Avenue

Hamden, Connecticut

All state residents are invited to attend and provide oral or written comments on housing and community development needs in Connecticut's communities. For copies of former documents, please refer to the Department of Economic & Community Development's web site, www.DECD.org or the State Library.

Written comments may be sent to W. Michael Regan, Community Development Assistant Administrator, Office of Strategy and Policy, Department of Economic & Community Development, 505 Hudson Street, Hartford, CT 06106-7106 or CT.Housing.Plans@ct.gov All comments received will be addressed in the Public Commentary Sections of the aforementioned Plans.

Department of Economic & Community Development programs are administered in a nondiscriminatory manner, consistent with equal employment opportunities, affirmative action, and fair housing requirements. Questions, concerns, complaints or requests for information in alternative formats must be directed to the ADA (504) Coordinator, Irina Baj-Wright from the Department of Administrative Services, at 860-713-5391. Locations for the public hearings are handicapped accessible.

Distribution Date: September 17, 2009

Attachment 2

2010-15 Consolidated Plan for Housing and Community Development

NOTICE OF PUBLIC COMMENT PERIOD

The State of Connecticut Department of Economic and Community Development is seeking public comment on the draft 2010-2015 Consolidated Plan for Housing and Community Development, the Citizen Participation Plan, and the draft 2010-2011 annual Action Plan

A thirty-day public examination and comment period will begin April 30, 2010 and end June 1, 2010. The draft 2010-15 Consolidated Plan for Housing and Community Development (ConPlan) is a five-year strategic plan that governs the administration of federal funding appropriated for housing and community development activities that benefit persons of low- and moderate- income. Such federal funding includes the following programs; HOME Investment Partnerships (HOME), Small Cities/Community Development Block Grant(SC/CDBG), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The HOME and SC/CDBG programs are administered by the Department of Economic and Community Development and the ESG and HOPWA programs are administered by the Department of Social Services. The draft 2010-15 ConPlan represents approximately \$145 million in federal funding over the five-year period. The draft 2010-11 Action Plan is the initial annual implementation plan for the five-year ConPlan. The Citizen Participation Plan describes the procedure the state will use to encourage participation and solicit input in the development of the documents related to the Consolidated Planning process. Public Hearings as listed below will be held to solicit comments on the above referenced documents.

Hartford

2:00 p.m.

May 13, 2010

Metropolitan District Commission (MDC)

Anthony H. Gallicchio Training Center

125 Maxim Road

Hartford, CT

Coventry

10:00 a.m.

May 18, 2010

Coventry Town Hall

Conference Room B

1712 Main Street (Route 31)

Coventry, Connecticut

Bridgeport

10:00 a.m.

May 14, 2010

City Hall

City Council Chambers

45 Lyon Terrace

Bridgeport, CT

State residents are urged to attend the public hearings and provide comment on the draft plans. This information will be used in the development of the above mentioned plans. For copies of the draft plans noted above or previous versions of them, please refer to the Department of Economic and Community Development's website, www.decd.org

Written comments may be sent to W. Michael Regan, Community Development Assistant Administrator, Office of Strategy and Policy, Department of Economic & Community Development, 505 Hudson Street, Hartford, CT 06106-7106 or CT.Housing.Plans@ct.gov. The deadline for submission of comments is June 1, 2010. All comments received will be addressed in the Public Commentary Section of the aforementioned plans.

Departments of Social Services and Economic & Community Development programs are administered in a nondiscriminatory manner, consistent with equal employment opportunities, affirmative action, and fair housing requirements. Questions, concerns, complaints or requests for information in alternative formats must be directed to the ADA (504) Coordinator, Antoinette Alphonse at 860-270-8022. Locations for the public hearings are handicapped accessible.

Publication Date: April 22, 2010

Office of Strategy and Policy

**Notice: Chief Elected
Officials**

Distribution Date: September 17, 2009

Effective:
9/17/2009 thru 10/8/2009

SUBJECT: Scheduled Public Hearings to receive input for the development of the State's 2010-15 Consolidated Plan for Housing and Community Development, Citizen Participation Plan, the 2010-11 annual Action Plan and the 2010-15 State Long Range Housing Plan

Please be advised that the State of Connecticut Department of Economic and Community Development is conducting two public hearings regarding the above referenced subject matter. For additional information, refer to the attached legal notice which was published in seven newspapers around the state on September 17, 2009. The previous versions of the above referenced documents are posted on the DECD website @www.decd.org under publications/housing plans.

All interested residents are encouraged to participate by attending one of the public hearings or by providing written comments. Please feel free to extend this invitation to your local Community Development Director or Economic Development Director.

Office of Strategy and Policy

**Notice: Chief Elected
Officials**

Distribution Date: April 22, 2010

Effective:
4/30/2010 thru 6/1/2010

SUBJECT: Public Comment Period & Public Hearings

Please be advised that the State of Connecticut Department of Economic and Community Development is conducting a 30 day public comment period on the draft 2010-2015 Consolidated Plan for Housing and Community Development, draft 2010-11 Action Plan, and the draft Citizen Participation Plan. Three public hearings will also be held. For additional information, refer to the attached legal notice which was published in several newspapers on April 22, 2010. The draft documents will be posted on the DECD website @ www.decd.org under publications, during the comment period.

All interested residents are encouraged to participate by attending the public hearing or by providing written comments. Please feel free to extend this invitation to your local Community Development Director or Economic Development Director.

CDBG
Small Cities Program

Small Cities Bulletin
Bulletin Number: 2010-003

To: Small Cities Eligible Communities and COST

Date: 5/27/2010

**From: Veronica Hunter, Community Development Specialist
Office of Municipal Development**

**Subject: Clarification of the State's Administration of the Small Cities program
as articulated in the draft 2010-11 Action Plan**

Purpose of this Bulletin: The purpose of this Bulletin is to provide clarification to some concerns that have been raised to date during the public comment period, for the draft 2010-15 Consolidated Plan for Housing and Community Development, the draft 2010-11 Action Plan and the draft Citizen Participation Plan, regarding the state's administration of the Small Cities program. The public comment period does not conclude until June 1, 2010, however given the importance of the Small Cities program, DECD is issuing this bulletin at this time to ensure that a clear understanding of DECD's policies is available so that those interested in providing comments have an accurate picture of what the state is proposing.

In-Kind Contributions

There appears to be some confusion with regard to the ability of municipalities to use in-kind contributions as part of their projects and how DECD is treating in-kind contributions in the rating and ranking of such projects. Specifically it seems that there is a perception that DECD is no longer allowing in-kind contributions in projects. Additionally there seems to be a perception that municipalities are penalized for including in-kind contributions and/or for not providing a cash match.

These perceptions are not correct. In-kind contributions are not being disallowed and municipalities are not penalized for not providing a cash match. This has been the policy for at least the last three years. In DECD's rating and ranking process cash leverage receives points. Though in-kind contributions do not receive points it is important to note that providing in-kind contributions do not count against a municipality's application. In-kind contributions contribute to other scored factors such as readiness to proceed and project feasibility and as such inclusion of in-kind contributions have a positive impact on an application's scoring.

Senior Center Policy

There appears to be concern with DECD's proposed requirements of a 50% match and bid ready plans for senior center projects. These requirements are consistent with the requirements other states have in place with regard to senior center projects.

Removal of Homeownership and Interim Assistance as Eligible Activities

There appears to be a misconception that DECD has changed the list of eligible activities from previous years to not include homeownership and interim assistance. This is not a change. DECD has not allowed these activities in the past five Action Plans as there are other programs available for such activities.

Limitations on How a Community Uses CDBG Funds to Benefit Low and Moderate Income (LMI) Persons

There appears to be some confusion with regard to how communities can meet the HUD LMI National Objective. This confusion seems to stem from the fact that DECD does not list all of the ways in which Area Benefit, Limited Clientele and Direct Benefit can be demonstrated, but rather provides only a few examples. DECD did not include all of the various ways that LMI benefit can be demonstrated for space considerations. DECD is not limiting the ways in which LMI benefit can be demonstrated nor is it the agency's intention to imply such limitations. DECD understands the confusion surrounding this issue and will revise the language in the 2010-11 Action Plan to provide greater clarity in its articulation of how communities use CDBG funds to benefit low and moderate income persons.

Section 108 Community Development Loan Guarantee Program

There appears to be concern that DECD's proposed use of the Section 108 Community Development Loan Guarantee program will negatively impact the overall small cities program by potentially reducing funds available under the program. DECD understands and is sympathetic to these concerns. Under the Section 108 program the state pledges future small cities allocations as collateral to borrow funds to undertake projects. In the draft 2010-15 Action Plan DECD is proposing to utilize the Section 108 program to undertake large scale projects with regional impact benefiting multiple communities.

The availability of funding for all programs continues to be an issue for all states and municipalities. As such the state must have the ability to utilize all of the financial tools at its disposal. DECD acknowledges that there could be risks in the Section 108 program, but is confident that there are sufficient safeguards in place to ensure that sufficient underwriting guidelines are met.

Responsible Growth

There appears to be concern that DECD's application of the principles of responsible growth will negatively impact smaller communities, discourage them from requesting funding and possibly limit their ability to obtain funding. DECD understands these concerns. Just as it is committed to the principles of responsible growth as articulated in the state's 2010-15 Long-Range Housing Plan and the draft 2010-15 Consolidated Plan for Housing and Community Development, DECD is committed to assisting all small cities eligible communities in developing and funding needed projects. DECD has incorporated these principles into the rating and ranking process to encourage the development of responsible growth projects. Projects that include these principles receive additional points. Projects that do not include these are not penalized - points are not deducted. It is important to note that projects are evaluated on multiple factors. Few proposed projects are strong in all areas. DECD's rating and ranking process is designed to: 1) evaluate the totality of each project; and 2) encourage projects that meet the stated goals of the state's Consolidated Plan. DECD small cities program staff are committed to working with all small cities eligible communities to develop and fund projects that meet both the needs of each community and the goals, objectives and priorities of the state to ensure that no eligible community is denied the benefits of this important and valuable program.

Please contact Veronica Hunter at (860) 270-8236 or via email at veronica.hunter@ct.gov should you have any questions regarding the small cities program or this bulletin.

HEARING RE: DECD PUBLIC INPUT HEARING
OCTOBER 5, 2009

1 . . .Verbatim proceedings of a hearing
2 before the Department of Economic and Community
3 Development, held on October 5, 2009 at 2:00 p.m. at the
4 CERC, Meeting Room, 805 Brook Street, Bldg. 4, Rocky
5 Hill, Connecticut, at which time the parties were
6 represented as hereinbefore set forth. . . .

7
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9

10 MS. DEBRA LANDRY: Today is October 5,
11 2009 and it is 2:00 p.m. I am Debra Landry from the
12 Department of Economic and Community Development. This
13 public hearing is being conducted to solicit public input
14 for the development of several documents as follows:

15 The State of Connecticut's 2010-2014
16 consolidated plan for housing and community development,
17 the Citizen's Participation Plan, the 2010-2011 Annual
18 Action Plan. And the 2010-2014 State Long-Range Housing
19 Plan.

20 At this time there are no persons from the
21 public available to provide input, so we will close down
22 the hearing until someone appears. Thank you.

23 (off the record)

24 (on the record)

HEARING RE: DECD PUBLIC INPUT HEARING
OCTOBER 5, 2009

1 This is Debra Landry of the Department of
2 Economic and Community Development. It is approximately
3 3:10 p.m. on October 5th and there's no general public
4 here to provide input at this public hearing so we will
5 close this public hearing officially. Thank you.

6 (Whereupon, the hearing adjourned at 3:05
7 p.m.)

HEARING RE: DECD PUBLIC HEARING
OCTOBER 8, 2009

1 . . .Verbatim proceedings of a hearing
2 before the Department of Economic and Community
3 Development, held on October 8, 2009 at 2:00 p.m. at the
4 Hamden Government Center, 3rd Floor Conference Room, 2750
5 Dixwell Avenue, Hamden, Connecticut, at which time the
6 parties were represented as hereinbefore set forth. . . .

7
8
9

10 MS. DEBRA LANDRY: Today is October 8,
11 2009 and it is 2:00 p.m. I am Debra Landry from the
12 Department of Economic and Community Development. This
13 public hearing is being conducted to solicit public input
14 for the development of several documents as follows:

15 The State of Connecticut's 2010-2014
16 Consolidated Plan for Housing and Community Development,
17 the Citizen's Participation Plan, the 2010-2011 Annual
18 Action Plan. And the 2010-2014 State Long-Range Housing
19 Plan.

20 As there is no one here at this time to
21 provide public input, we will close and open again if
22 anyone shows up. Thank you.

23 (off the record)

24 (on the record)

HEARING RE: DECD PUBLIC HEARING
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1 MS. LANDRY: We do have some people that
2 have attended the public hearing to provide public input
3 and we would like to invite them to come up and provide
4 that input at this time.

5 And if you would clearly provide your name
6 and the entity that you represent before you start to
7 speak, that would be helpful. Whenever anybody is
8 available.

9 MS. JANICE ELLIOTT: Thank you for having
10 this in my hometown. That makes it easy. I actually
11 wrote this up because I -- I sort of write in just in
12 terms of notes. But then I thought well I'll just give
13 you a copy of it too.

14 MS. LANDRY: Absolutely. I'll make it go
15 out just like it is if you want as well.

16 COURT REPORTER: Could you state and spell
17 your name for the record?

18 MS. ELLIOTT: Yes. My name is Janice
19 Elliott. J-A-N-I-C-E E-L-L-I-O-T-T. I'm president of
20 Inside Housing Solutions, I'm a housing consultant based
21 here in Hamden, but I've been working in the field of
22 affordable and supportive housing in Connecticut for a
23 couple of decades now. So I just wanted -- I was at the
24 Connecticut Housing Coalition Conference yesterday and

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1 Mike Santoro put out a request that we all kind of say
2 what it is that we would like to see in the housing plans
3 that you are developing, both the State Long-Range
4 Housing Plan and the Consolidated Plans. So I'm taking
5 this opportunity to do that before it's all written.

6 So, I guess, the first thing I wanted to
7 address was just the -- obviously there is an issue
8 around homelessness in Connecticut and it is increasing,
9 particularly among families.

10 So, a couple of recommendations that I
11 would have for things to think about in developing the
12 plan is one, continuing to advance the production of new
13 permanent supportive housing for the most vulnerable
14 individuals and families. Continue Connecticut's
15 successful interagency collaboration that it has been
16 using for several years now to finance supportive housing
17 through a one-stop access to capital rent subsidies and
18 services through the next step's initiative. And to
19 appropriate new resources so that funding rounds are
20 annual and they are predictable. Because having
21 predictability in funding is one the keys to keeping
22 production going. When there's fits and starts and it's
23 unpredictable it makes it very, very challenging for the
24 development community. Also, doing more to encourage the

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1 integration of supportive housing units within mixed
2 income developments. Some states like Massachusetts have
3 done some interesting things around that.

4 And also to convene the state's
5 interagency council on housing and homelessness
6 quarterly. Right now it kind of meets in fits and
7 starts. But really establishing that as a way to monitor
8 the program performance and to identify kind of new areas
9 for innovation. The other thing relating to the issue of
10 homelessness has to do with preservation, that is
11 insuring the successful continuation of supportive
12 housing projects that are now reaching their 15-year tax
13 credit period. So we're just on the cusp of that.

14 And another issue is to take advantage of
15 the homelessness prevention and rapid re-housing program
16 that is being funded right now with federal stimulus
17 dollars that just started this year and it's going to
18 continue through 2010. But there is going to be a lot of
19 data that is going to be coming in to that program and
20 we're going to learn a lot from that program about how to
21 change the homeless response system from one that is very
22 kind of shelter and transitional housing based to one
23 that is more housing based. So my recommendation is
24 really to kind of take the opportunity to learn from the

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1 program and look at how then the state can kind of
2 sustain the things that we find that really work well to
3 prevent homelessness among individuals and families. And
4 get families out of shelters quickly and into housing.

5 Another issue I wanted to address was, you
6 know, the fact that it will continue to be a trend over
7 the next five years is, unfortunately, is that the non
8 elderly population in Connecticut is declining and that's
9 really a threat to the state's economic future. And part
10 of the reason for that decline is that there is a lack of
11 affordable housing options where people want to live. So
12 I've been involved with actually the first incentive
13 housing zone development in the state that is currently
14 under way and have been -- it's been a fascinating
15 process and we are kind of learning a lot through that
16 process. So, a couple of recommendations kind of from
17 what we've been learning is that it would be helpful if
18 the state provided scoring and funding bonuses for family
19 rental developments within local incentive housing zones,
20 especially projects sponsored by non-profit community-
21 based organizations. And the reason I say that is
22 because we're finding that these kind of local grassroots
23 organizations in these suburban communities can be
24 extremely powerful in making this work and getting those

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1 zones implemented and having people pay attention. It is
2 really a neighbor-to-neighbor advocacy that they do which
3 is pretty powerful -- so encouraging that.

4 Another is -- think about allocating
5 project-based rent subsidies through DSS for a portion of
6 -- even if it's a couple of units in each of these
7 incentive housing zone developments to enable projects to
8 participate in regional efforts to address the affordable
9 housing needs of families with incomes below 25% of
10 median.

11 I don't know if you saw in the New Haven
12 Register the other day there was an article about all the
13 families along the shoreline that are having to live in
14 motels because there is just -- there is no rental
15 housing in some of these communities. In Old Saybrook is
16 where I've been working, there is no rental housing. So,
17 as we've been looking at how to incorporate some units to
18 serve those families becomes very challenging unless
19 there is rent subsidies available.

20 Another would be a number of these
21 incentive housing zone developments, particularly the
22 ones that are kind of grassroots oriented are going to be
23 smaller projects. So, providing relief from some of
24 these per unit funding caps for projects that are under

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1 25 units, not everything can be a gap worth funding.
2 Don't make folks go crazy with having to get ten
3 different sources of funds to piece together to do these
4 small things.

5 A couple other things on that which I'll
6 just mention, a number of these small suburban
7 communities are in coastal areas so look at the financing
8 of developments in 500-year flood plains. Allow them
9 where the development can actually mitigate the flood
10 hazards which CHFA allows but DCD does not.

11 Another case where one agency allows one
12 another -- CHFA for example doesn't allow financing for
13 projects using septic systems without a waiver. But the
14 DECD does, so again it's trying to coordinate that if
15 we're really going to encourage these. And the other
16 things that is kind of related to that is really trying
17 to coordinate the efforts of OPM, DECD and CHFA in the
18 financing of these incentive housing zone projects so
19 that there is some coordination between the towns that
20 are getting these technical assistance grants and the
21 ones who are actually doing development, have them
22 actually talk together, the agencies talk together.

23 And I realize that I have a lot here, but
24 it's --

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1 MS. LANDRY: No, go ahead.

2 MS. ELLIOTT: Another issue is Connecticut
3 faces the potential loss of hundreds of units of
4 affordable housing through either the expiration of low
5 income housing tax credits on deals or expiration of
6 federal restrictions or expiring federal rent subsidies,
7 or even the aging and deterioration of DECD financed
8 housing, like the Mod rental program. So, one thing that
9 kind of has been driving us crazy in the housing
10 community is that there is no clear, concise plan for
11 addressing this issue.

12 So one recommendation I have is develop a
13 concise ten-year plan for addressing this preservation
14 issue similar to the UConn ten-year plan, and the plan
15 should be an inner-agency effort with, you know, that
16 involves DECD and CHFA, plus some of these other agencies
17 that have housing resources such as DSS, DMAS, DCF, and
18 have clear leadership from OPM and the Governor's office
19 around this issue because it is a tidal wave that's going
20 to hit us if we don't pay attention. And there may also
21 be federal resources that might be available that can be
22 pulled into this, but if we don't have a plan, we are
23 going to lose out to other states who were more
24 thoughtful about it.

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1 And then the other piece around
2 preservation is, use preservation as an opportunity to
3 address other housing priorities at the same time so you
4 could incorporate units that address homelessness
5 prevention and incorporate supportive housing units in
6 the refinancing of some of these developments. So that's
7 something to think about.

8 A fourth thing is, you know, this issue
9 around high housing operating costs. One way of thinking
10 about this providing bonus capital dollars for green
11 projects to really encourage the incorporation of solar
12 and geothermal and other energy savings technologies.
13 The high up-front cost of some of these technologies is
14 really a disincentive to pursue them, particularly for
15 small projects. So having some incentives would be
16 helpful, but then we also found that the State's utility
17 allowances don't really recognize the energy savings of
18 things like energy star appliances and heating systems so
19 its kind of getting the state housing agencies to think
20 more green and how that plays out in its policies and
21 what it puts out.

22 And the last, the very last thing I'll
23 say, and then I'll go away, is a recommendation about
24 policy leadership. The housing efforts and resources at

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1 the state level are spread among a lot of agencies, but
2 other than in the supportive housing field, these
3 agencies operate fairly independently when it comes to
4 housing. And I think the supportive housing initiatives
5 are a good example of how you can actually do some pretty
6 interesting things if folks have a real task to focus on.
7 And what has really proven successful on those
8 initiatives is that there has been this kind of guiding
9 singular vision, a set of goals to accomplish with some
10 good leadership and really OPM there driving the
11 coordination and ensuring accountability is key to that.

12 And the last part that I'll say around this
13 whole issue kind of policy leadership is a recommendation
14 to really pay attention to what is going on at the
15 federal level. Because the next few years are going to
16 be really interesting what comes out of the Feds. There
17 is likely to be new resources or new directions or new
18 ways of using resources that are going to come out of HUD
19 but also HHS, particularly rent-supported housing, so
20 Connecticut needs to stay ahead of the curve in these
21 plans, kind of anticipate how it would use funds if they
22 become available for affordable and supportive housing.
23 That's my comments.

24 MS. LANDRY: Thank you very much for your

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1 input. And I'm glad you put it in writing as well cause
2 there is a lot there and I think it's quality stuff.
3 Thank you very much. Appreciate that. Is there anybody
4 else that would like to provide input at this time? We
5 can take a break if you like.

6 VOICES: No, no break.

7 MR. SIMON GERSON: Hi. I'm Simon Gerson
8 with Poco Partners. Thank you for the opportunity to
9 speak. Poco Partners is an affordable housing
10 development firm with projects all over Connecticut. We
11 do mixed use, mixed income, urban development. We do it
12 all over the state. In any place we build we try to grow
13 the community and really make an investment in things
14 beyond just the bricks and mortar.

15 Economic development in Connecticut is
16 about jobs. Jobs, jobs, jobs, jobs, jobs. Connecticut
17 needs to attract more jobs and retain more jobs in order
18 to bring the economy back to where it was, bring the
19 economy back out of the recession. Why talk about jobs
20 when we are talking about housing, when we are talking
21 about federal community development programs? The reason
22 is that the ConPlan and the housing plan are more than
23 just plans to allocate funding. They are more than just,
24 you know, boxes to check, forms to fill out on the

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1 computer on CPNP or all those great things that come down
2 out of HUD headquarters. The ConPlan, the State Housing
3 Plan, the Long-Range Housing Plan are really policy
4 documents. Policy and planning documents and they set
5 the tone for development throughout the state. How can
6 they encourage jobs? They can encourage jobs through
7 enabling employment

8 Now, the amount of funding that we are
9 talking about is not enough to attract a company to bring
10 a factory to start up a big industry. We're talking
11 about local level livable communities. The state
12 planning and policy documents, the ConPlan and the
13 Housing Plan need to enable people to set up businesses.
14 To set up small businesses, to set up medium size
15 businesses in cities and towns. By allowing people to
16 live close to where they are going to work, allowing
17 people to get where they need to go from where they are.
18 One thing that is very important in that vein, in that
19 job creation vein, in that community development vein, is
20 to prevent green field's development. I think it's a
21 very powerful statement, that Connecticut needs to send a
22 very powerful signal to its people and to the federal
23 government that we are not going to build on empty space
24 any more. And that's not to just to eliminate the

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1 building on native forest or farmland, it's really taking
2 a step towards sustainability. To build where there are
3 services, to build where there is transit, Connecticut is
4 suffering from a sustainability crisis. The roads are
5 too clogged, people spend way too much time in traffic.
6 We need to encourage transit-oriented development,
7 encourage people to live close to services like grocery
8 stores, community centers, things like that. And it's
9 not an argument about urban vs. rural and whether the
10 money should go to Fairfield County or Washington County,
11 it is about building in the center of towns versus
12 building out in the middle of nowhere where you have to
13 bring a sewer, you have to bring roads, you have to bring
14 everything out there.

15 Can the ConPlan and the Long-Range Housing
16 Plan do all that? The answer is yes. They are planning
17 documents. They are more than the sum of its parts, and
18 it is imperative that they bring that enabling paradigm
19 of transit-oriented development, and sustainable
20 development into everything that they reverberate around.
21 I mean this is low income housing tax rate -- QAP. All
22 sorts of state planning instruments. So we encourage you
23 to think beyond just home HOPWA, ESG, CDBG, etc. Think
24 in terms of creating a development plan for the State of

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1 Connecticut. And when you do that, think about creating
2 jobs. Thank you.

3 MS. LANDRY: Thank you very much. That
4 was good.

5 MS. DARA KOVEL: Good afternoon. My name
6 is Dara Kovel, that's D-A-R-A K-O-V-E-L with Mill River
7 Housing. We are a housing consultant, developer and have
8 been involved in affordable housing development for
9 almost twenty years. And you will hear some of the same
10 themes that you've heard from Simon and Janice restated
11 here. The event we were at yesterday with the
12 Connecticut Housing Coalition's conference yesterday,
13 there was a workshop with the DECD and CHFA and Mike
14 Santoro spoke at some length about the ongoing
15 coordination between CHFA and the DECD and the increased
16 communication and policy work that is going on with those
17 two agencies.

18 And I would start by saying we would love
19 to see this long-range plan, the five-year plan, as well
20 as sort of the actual implementation of that plan,
21 further actualize and recognize the relationship between
22 CHFA and DECD as sort of two hands or two parts or two
23 sides of one coin because really, DECD doesn't typically
24 fund housing alone and in actuality we would like to see

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1 this plan reflect not only indepth conversations and
2 discussions on leverage with CHFA but also with CDA, DOT,
3 and DEP. Knowing that that is quite a big nut to crack
4 just in terms of engaging in having meaningful
5 discussions about transportation policy and environmental
6 policy and development policy, but that every project of
7 size that effects our landscape typically has at least
8 two, if not more than two, of those agencies engaged.
9 And its essential that DECD be describing its policy in
10 the context of these other agencies and that there is
11 some buy-in or at least an understanding amongst those
12 agencies of that inner relationship.

13 I'm going to talk a little bit about sort
14 of what may be the more mundane stuff.

15 I will speak later about responsible
16 growth and mixed income. But to me one of the things I
17 would like to see in this document very much is a clear
18 reporting of accomplishments over the last five years.
19 And I know you do this as part of your description to HUD
20 every year on the ConPlan. But a real analysis of the
21 last five years of where the dollars have gone, what
22 they've generated, how many units they've created, what
23 units, you know, what income levels that served, what the
24 geography of those units that have been created reflect.

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1 And what that tells us about how we've done over the last
2 five years with these resources. I think that's really
3 essential. And then building on that looking at the next
4 five years in our future, the same kind of, I would say,
5 disciplined approach of what are our milestones and
6 benchmarks, what are our timelines, what are we trying to
7 achieve, what are the resources we have, and how will we
8 measure success? Because what we don't want to do is get
9 to the end of five years and have spent, you know,
10 \$50,000,000 or \$100,000,000 worth of housing funds and
11 not be sure if we did what we set out to do, or the best
12 we could have done with those dollars.

13 So I think being very specific on a year-
14 by-year basis about what we're trying to do with those
15 dollars is going to force a much more meaningful
16 conversation when we do have a draft to look at, if we
17 can be looking at those kinds of measurements and
18 descriptions, then I think you will have engagement with
19 the public because that will bring people to the reality
20 of like, oh, this is what the policy is that we're trying
21 to implement. Rather than a lot of narratives about
22 these many programs that exist that are all intended to
23 do good things. But I would encourage as much
24 specificity in the document as possible. So I also I

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1 guess come here with the hat on as a board member of
2 1,000 friends of Connecticut which is a smart growth
3 advocacy group and on this front I will echo Simon's
4 points about making sure that we spend the dollars for
5 development, any kind of development, be it housing
6 development mixed income housing, low income housing,
7 supported housing, homeless housing, in the places where
8 people have access to the services, the transportation,
9 the education resources, whatever activities they need
10 without having to get in their cars. So we would like to
11 see that and, as Simon said, this isn't about, you know,
12 small town versus big city, this is about developing in
13 the center. And we know that the governor has made a
14 commitment around responsible growth several years ago
15 now and we would like to see an increasing kind of -- the
16 bar raised further as to the dollars being spent in what
17 we would consider responsible growth areas, which is not
18 green fields, which is on redeveloped sites rather than
19 vacant sites which is on sites within a half a mile of a
20 train station or a quarter of a mile of a bus stop that
21 has some frequency during the course of the day, and
22 within walking distance to some, you know, commercial,
23 cultural, civic activities where people can live their
24 lives outside of their cars. Because we all recognize

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1 that that has health impacts, infrastructure cost
2 impacts, and will make our state a better place over
3 time.

4 I've already mentioned the coordination
5 with other agencies I think -- and I would also mention
6 to coordinate with the economic development strategy -- I
7 know that is a much larger, broader document. But as was
8 stated earlier, economic development and housing go hand
9 in hand everywhere and I think we can do a lot in the
10 economic development realm by doing more on the mixed
11 income and affordable housing front making it more
12 affordable for workers to stay in the state.

13 And, as our population ages, also making
14 sure that they have places where they can live and walk
15 and stay here as well. One of the challenges that
16 strikes me at this time is that, obviously being in the
17 economic crisis and the budget situation that we're in
18 right now, I'm not sure what the instinct is going to be
19 around describing the use of funds that don't exist, like
20 flex-funds or housing trust fund dollars, but I think
21 it's important to look at that honestly with some reality
22 and say okay we know we get home money and we have the
23 stimulus -- federal stimulus dollars opportunity. Those
24 are real funds and hopefully we can access the stimulus

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1 dollars on a competitive basis and I think this plan
2 should include a look back at what stimulus dollars have
3 been requested and what the hope is for those stimulus
4 dollars over the next year and a half to two would be, so
5 I think that should be included in this plan. And then
6 there has to be sort of an honest look at what it means -
7 - what we've learned over the last few years about the
8 housing trust fund program which had a few rounds -- or
9 several rounds of success before it ceased to be funded
10 through the bond commission. And the flex dollars which
11 in number are a very large resource, but in reality are
12 not. So, it would be great to have this conversation be
13 a way to engage OPM perhaps about how to recreate a
14 serious source of state housing dollars outside the
15 federal sources that already come to the state by their
16 nature. So, we would very much like to at least have
17 some description of that even if -- I mean we would
18 recognize there is a substantial political challenge in
19 that as well.

20 I would also echo Janice's comments on the
21 preservation front. I mean this is something that has
22 faced -- I think the country has been -- those of us in
23 the affordable housing industry have been aware of this
24 for, you know, over ten years -- probably fifteen years

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1 now that a lot of the HUD properties and some of the tax
2 credit financed properties have been coming to the end of
3 their affordability restriction period and we're never
4 going to build as many units as we could preserve in this
5 state. And I think Janice put it very well that we
6 should -- that this plan should include a very specific
7 list of all the properties that are out there, what we
8 can do to, you know, what kind of priority we would
9 create to have them refinanced and kept affordable for a
10 substantial period of time into the future and how those
11 projects will be prioritized because we can more
12 effectively spend our dollars saving housing from
13 becoming market rate, than sometimes we can from building
14 it from scratch. I think that that should be a very
15 large priority.

16 I think the flood plain issue has been
17 touched on, and I think that should be modified in the
18 way it causes for some serious obstacles for really valid
19 good developments in the state.

20 I thank you for having this opportunity to
21 comment and we definitely look forward to the draft that
22 will be forthcoming. Thanks.

23 MS. LANDRY: Thank you. That's very
24 helpful. Is there anybody else that would like to

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1 provide input at this time?

2 MR. KENNETH OLSON: Thank you for giving
3 us the opportunity to comment on the ConPlan. I'm going
4 to tell a story and paint a little bit of a picture I
5 hope.

6 COURT REPORTER: Your name, please.

7 MR. OLSON: My name is Kenneth Olson and I
8 am a principal at Poco Partners. I dream or think about
9 the possibility of a community existing where people of
10 varying cultures, income levels, and geographic origins
11 live together. A place where they can work, where they
12 can live, where they can shop, where they don't have to
13 immediately get in their cars to drive, but can have the
14 opportunity to do so. But also can live within a
15 community where there is adequate mass transportation or
16 foot power or petal power, or any number of variations
17 along that.

18 This kind of community is easily available
19 in Connecticut in a variety of different settings and the
20 previous people who spoke before me talked a lot about
21 this. The plan that we're talking about now is going to
22 drive development far beyond its own life. And its
23 ability to focus and narrowly target those areas it can
24 most affect is very meaningful. I have participated in

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1 conversations across the state on both sides of DECD, on
2 the commercial side and on the housing side, and what is
3 unique about those conversations is there is very little
4 interaction between those folks.

5 So, as Simon said earlier, the idea that
6 small business drives the national economic engine is no
7 surprise to anybody, and we do very little to incorporate
8 the philosophies that drive that small business into our
9 housing product. So we build mixed income and mixed use
10 communities. The use is enormous. Our ability to
11 provide commerce within the context of the development is
12 enormous.

13 Ability, attraction, traction, and
14 economic development, all of this is a circle. And our
15 ability to drive that agenda in an effective way is
16 meaningful if we have a focused plan. So what does a
17 focused plan mean? In part at least it means rational
18 funding. Something that we don't really have in a
19 meaningful way.

20 There are tools available to us today that
21 you have available to you today that we could be more
22 nimble with. There are bands that we could take
23 advantage of. What does it really mean to provide
24 housing for people who could be part of the work force?

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1 Yes, it's wildly important to provide supportive housing,
2 and yes it's extremely important to provide affordable
3 housing for those people at the lower tiers of the income
4 band, but we also need to be able to provide housing for
5 middle income folks who can't afford to buy a house for
6 \$700,000, or \$500,000, or even \$400,000 or \$350,000. And
7 can't, or don't want to own a home and want to rent
8 because they don't want the responsibilities of a home.
9 Whether that's in urban environments or suburban
10 environments. But we don't focus on those people. In
11 fact, we ignore them completely. And much of the rent
12 structure that sits within the DECD structure is almost
13 antagonistic to it. So while we talk about 100 and 120
14 percent of AMI, we never quite get there.

15 And again, I think that I'm back to my
16 dream where people live together because a vibrant,
17 dynamic, exciting community is a community where there
18 are different kinds of people all living in the same
19 space -- preferably not in the same apartment. Which
20 means that we need to provide supply.

21 Now coming from a person who lives on the
22 production side of the world, I want to echo the
23 preservation concerns because it is far cheaper to
24 preserve affordable housing than it is to build new,

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1 affordable housing. And in many, many, many communities
2 throughout Connecticut, of the 169 towns that I keep
3 hearing about, many of these communities should never
4 build another housing unit. If not never, certainly not
5 within the life of this ConPlan. Instead we should focus
6 on the resources that are already there. There are
7 already resources in many of these places, but we have
8 been unable to successfully capture them. Part of it is
9 because they've not been well identified, part of it is
10 because there is not adequate financing or the kind of
11 financing that would be attractive and available.

12 There are lots of different reasons for
13 this, but I think attention should be paid to the idea
14 that production is not always the solution. New
15 production when I say that. And that preservation or
16 using opportunities that are already available to us and
17 being flexible about how we them is an enormous part of
18 the solution. In other places where demand is
19 significantly higher, I think that we should pay
20 attention -- we should rationalize our funding sources.

21 So what does that mean? That means that
22 as was said before by Dara, the idea that the bond
23 commission approves every deal makes it impossible --
24 there's a lack of respect for the development cycle and

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1 for the developer. Unreliability breeds contempt for the
2 new development world. So, we don't want to have that,
3 we want to have a process that's clear, it's direct, it's
4 reliable and everybody can move forward.

5 So, in summary, reliable funding means
6 that people will take advantage of the opportunities out
7 there either in the production world or the preservation
8 world, that we should promote the idea of mixed income
9 and mixed use housing projects with developments in areas
10 where we don't necessarily need to drive to and from.
11 And I want to stress the point that communities --
12 healthy, vibrant communities are made up of three basic
13 components: housing of a varied type, commerce, where
14 people can live and work and shop and get all of the
15 services that they need, or many of the services that
16 they need, and culture.

17 The idea that there is more to a community
18 than just buildings is essential, but that's an outside
19 conversation for DECD. Thank you very much and enjoy the
20 day.

21 MS. LANDRY: Thank you. Is there anybody
22 else that would like to provide comment? We can also
23 take a break and come back later -- open this up later --
24 take some time. Okay, I think I'm going to close this

HEARING RE: DECD PUBLIC HEARING
OCTOBER 8, 2009

1 for now, but I'm willing to open this at any time if
2 anybody else would like to speak. Thank you very much.

3 (off the record)

4 (on the record)

5 MS. LANDRY: This is Debra Landry from the
6 Department of Economic and Community Development. It is
7 now 3:35 p.m. and we have no more representation from the
8 public to provide input into this public hearing, so I
9 will officially close the meeting at this time. Thank
10 you.

11 (Whereupon, the meeting was adjourned at
12 3:35 p.m.)

13

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

* * * * *

MAY 13, 2010

IN RE:

2:00 P.M.

DRAFT 2010-2015 CONSOLIDATED PLAN
FOR HOUSING AND COMMUNITY DEVELOPMENT,
THE CITIZEN PARTICIPATION PLAN,
AND THE DRAFT 2010-2011 ANNUAL ACTION PLAN

* * * * *

BEFORE: DEBRA LANDRY, CHAIRMAN

HEARING RE: DECD PUBLIC HEARING
MAY 13, 2010

1 . . . Verbatim proceedings of a hearing
2 before the Department of Economic and Community
3 Development in the matter of Draft 2010-2015 Consolidated
4 Plan For Housing And Community Development, The Citizen
5 Participation Plan, And The Draft 2010-2011 Annual Action
6 Plan, held at Anthony H. Gallicchio Training Center, 125
7 Maxim Road in Hartford, Connecticut at 2:00 p.m. . . .

8

9

10

11

12 MS. DEBRA LANDRY: Today is May 13, 2010,
13 it's 2:00 p.m. I'm Debra Landry from the Department of
14 Economic and Community Development, and I am here to
15 solicit comments on three draft documents. The State of
16 Connecticut, Citizen Participation Plan, the 2010-2011
17 Action Plan, and the 2010-2015 Consolidated Plan for
18 Housing and Community Development.

19 As no member of the public is currently
20 present to provide comments, we will recess until such
21 time as someone appears to provide testimony on the
22 plans. Thank you.

23

(OFF THE RECORD)

24

MS. LANDRY: It's 2:30 p.m. and there is a

HEARING RE: DECD PUBLIC HEARING
MAY 13, 2010

1 member of the general public that would like to provide
2 comment at this time, so I'll pass it over to you. Thank
3 you.

4 MS. MARY ANN LANGTON: (Interpreter Susan
5 Fuhman). Hello. Thank you. My name is Mary Ann
6 Langton, Disability Policy Specialist at the Council, the
7 Council on Developmental Disabilities. The Council was
8 very involved in the legislative session because we had a
9 bill that got passed on visibility. This is going to
10 affect new construction for people with disabilities so
11 people with disabilities will be able to visit their
12 neighbors and friends and even family members because
13 their houses would be accessible. Right now for me if I
14 want to have my neighbors over, they have to come and
15 party in my living room.

16 This is a big breakthrough for people with
17 disabilities. This bill is a big breakthrough. It will
18 eliminate isolation. This bill will involve DECD in
19 various areas. People with disabilities need all kinds
20 of housing. I live in a four-unit housing cooperative in
21 the community but people need all kinds of houses.
22 Housing is a major factor or barrier for people with
23 disabilities. New construction should be ready to be
24 accessible because at some point of your age you will

HEARING RE: DECD PUBLIC HEARING
MAY 13, 2010

1 become disabled or possibly someone in your family.
2 Instead of uprooting you, you will be able to remain in
3 your home and be a productive citizen in your community
4 and stay in your community. Thank you very much, and the
5 Council will be submitting more comments in writing.
6 Thank you.

7 MS. LANDRY: Thank you. Since no member
8 of the public -- additional public has appeared to
9 provide comments on the Draft Citizen Participation Plan,
10 2010-2011 Action Plan, and 2010-2015 Consolidated Plan
11 for Housing and Community Development, we will now close
12 this hearing at 3:30. Thank you.

13 (Whereupon, the hearing adjourned at 3:30
14 p.m.)

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

* * * * *

MAY 14, 2010

IN RE:

10:00 A.M.

DRAFT 2010-2015 CONSOLIDATED PLAN
FOR HOUSING AND COMMUNITY DEVELOPMENT,
THE CITIZEN PARTICIPATION PLAN,
AND THE DRAFT 2010-2011 ANNUAL ACTION PLAN

* * * * *

BEFORE: DEBRA LANDRY, CHAIRMAN

HEARING RE: DECD PUBLIC HEARING
MAY 14, 2010

1 . . .Verbatim proceedings of a hearing
2 before the Department of Economic and Community
3 Development in the matter of Draft 2010-2015 Consolidated
4 Plan For Housing And Community Development, The Citizen
5 Participation Plan, and The Draft 2010-2011 Annual Action
6 Plan, held at City Council Chambers, 45 Lyon Terrace in
7 Bridgeport, Connecticut on May 14, 2010 at 10:00 a.m. ...

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12 MS. DEBRA LANDRY: Today is May 14, 2010,
13 it's 10:00 a.m. I'm Debra Landry from the Department of
14 Economic and Community Development, and I am here to
15 solicit comments on three documents. The three State
16 documents that are draft documents. The Citizen
17 Participation Plan, the 2010-2011 Action Plan, and the
18 2010-2015 Consolidated Plan for Housing and Community
19 Development.

20 Since no member of the public is here
21 currently to provide testimony or comments on these draft
22 plans at this time, I will close the hearing and open it
23 up again when someone appears. Thank you.

24 (OFF THE RECORD)

HEARING RE: DECD PUBLIC HEARING
MAY 14, 2010

1 MS. LANDRY: Since no member of the public
2 has appeared to provide comments on the Draft State of
3 Connecticut Citizen Participation Plan 2010-2011 Action
4 Plan, and 2010-2015 Consolidated Plan for Housing and
5 Community Development, we will now close this public
6 hearing at 11:30 a.m.

7 Thank you very much.

8 (Whereupon, the hearing adjourned at 11:30
9 a.m.)

STATE OF CONNECTICUT
DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

* * * * *

IN RE: MAY 18, 2010
10:00 A.M.

DRAFT 2010-2015 CONSOLIDATED PLAN
FOR HOUSING AND COMMUNITY DEVELOPMENT,
THE CITIZEN PARTICIPATION PLAN,
AND THE DRAFT 2010-2011 ANNUAL ACTION PLAN

* * * * *

BEFORE: DEBRA LANDRY, CHAIRPERSON

HEARING RE: DECD PUBLIC HEARING
MAY 18, 2010

1 . . .Verbatim proceedings of a hearing
2 before the Department of Economic and Community
3 Development in the matter of Draft 2010-2015 Consolidated
4 Plan For Housing And Community Development, The Citizen
5 Participation Plan, and The Draft 2010-2011 Annual Action
6 Plan, held at City Council Chambers, 1712 Main Street in
7 Coventry, Connecticut on May 18, 2010 at 10:00 a.m. ...

8

9

10

11 MS. DEBRA LANDRY: Today is May 18, 2010,
12 it's 10:00 a.m. I'm Debra Landry from the Department of
13 Economic and Community Development, and I am here to
14 solicit comments on three documents, draft documents for
15 the State of Connecticut. The Citizen Participation
16 Plan, the 2010-2011 Action Plan, and the 2010-2015
17 Consolidated Plan for Housing and Community Development.

18 And we have members of the public here
19 today that came out to the public hearing and I'm going
20 to open it up for any questions, comments, and I just ask
21 that you state your name so we can put it on public
22 record and I'm willing to take any questions at this
23 time.

24 MR. MARK PAQUETTE: Hi, Mark Paquette,

HEARING RE: DECD PUBLIC HEARING
MAY 18, 2010

1 Windham Region Council of Governments, Executive
2 Director. On behalf of the Region I want to thank you for
3 coming out and holding the hearing here in eastern
4 Connecticut. We reviewed the document and we thought it
5 was quite well done. So, thank you.

6 MS. LANDRY: Good. Thank you very much
7 for that positive comment. I appreciate that. Is there
8 anybody else that would like to provide comment? Okay,
9 I'm going to close this down until somebody has some
10 comments to make and I'll open it up again. Thank you
11 very much.

12 (OFF THE RECORD)

13 MS. LANDRY: This is Debra Landry from the
14 Department of Economic and Community Development, and
15 it's 11:45 o'clock on May 18, 2010 and there are no other
16 members of the public here to provide comment. The State
17 of Connecticut's three Draft Documents, The Citizen
18 Participation Plan, 2010-2011 Action Plan, and 2010-2015
19 Consolidated Plan for Housing and Community Development,
20 and since there is no other member of the public here to
21 provide comments, we will officially close this public
22 hearing. Thank you.

23 (Whereupon, the hearing adjourned at 11:45
24 a.m.)

Attachment 4

2010-15 Consolidated Plan for Housing and Community Development

From: Carol Walter [cwalter@cceh.org]

Sent: Tuesday, October 27, 2009 3:51 PM

To: Landry, Debra

Cc: Lydia Brewster; Naomi Gallagher

Subject: Tomorrow's Session

Hi Debra:

I have been asked to present at Speaker Donovan's Task Force on Children and the Recession tomorrow morning. Lydia Brewster from our staff will be attending the meeting in Rocky Hill in my stead. Having reviewed the draft plan I have the following comments for you which may be better received via email (I cannot write them in-line as the document is pdf and we have no converter). They are more cosmetic and philosophical than mechanical:

Homelessness & Homelessness Prevention Goals (page 10)

It reads as though the emergency/transitional shelter system is a necessary step for people at immediate risk or experiencing homelessness. We are working with various state agencies and through the HPRP program to transform our system from a shelter based response to homelessness to a housing based response. So I offer this alternative language for the summary of the state's goals:

Address the shelter, housing and service needs of the homeless poor and those at risk of becoming homeless to ensure that individuals and families receive emergency assistance that includes prevention, relocation assistance and/or provides emergency shelter services as a last resort once housing is lost and alternative resources cannot be identified quickly. Housing units are in place to help households who experience homelessness or are at high risk of homelessness to access permanent housing and to ensure that the systems are in place to assist those at immediate risk of becoming homeless to avoid homelessness.

Homelessness & Homelessness Prevention (starting page 24)

Under objective 1, proposed accomplishments, I suggest adding the Counselors in Shelters program to Beyond Shelter as it is also part of the Rapid Re-Housing pilot supported by the Governor. I also wonder why no mention of HPRP.

Under objective 2, I believe we would have to expand the eviction foreclosure prevention program or sustain HPRP in order to truly make this effective

Under objective 3, I request that DECD extend its support of utilizing HOME subsidies for rapid re-housing. It was set aside last year (500k) and has been postponed one year due to HPRP, but our hope is to revisit and implement in 2010 or 2011.

Please give me a call if you have any questions. If you would prefer these comments in a formal letter, I would be happy to do so.

I'm sure Lydia Brewster will be extremely helpful tomorrow. Please keep in touch with me as this develops.

Thanks for the opportunity

Peace

Carol



**Comments on Preliminary Draft Strategic Plan,
Consolidated Plan on Housing and Community
Development and Long-Range Housing Plan
November 5th, 2009**

The Connecticut Coalition to End Homelessness (CCEH) respectfully submits the following comments on the Consolidated Plan and the State's Five Year long range housing plans. We appreciate the opportunity to provide this feedback, and do so after careful review and discussion of what is included in the draft.

CCEH strongly believes that these plans present a unique opportunity to make strategic, bold and necessary recommendations and plans to prevent and end homelessness. In reviewing the draft plans we focused on several areas related to homelessness and housing and have provided specific recommendations to illustrate how we believe these plans could be strengthened. We have reviewed and concur with those comments submitted by the Partnership for Strong Communities as they impact supportive and affordable housing opportunities for extremely low income citizens.

In a time of exploding need for affordable housing and services to prevent and eradicate homelessness, and decreasing state funding, it is vital that we implement solutions that are not only the most responsive, but are the most cost effective. Through the comments we submit today, we offered such solutions including an emphasis on homelessness prevention and supportive housing- both proven models that have already been embraced by our state and federal governments.

In addition to the very concrete suggestions previously submitted and reported, our key recommendations are:

- Focus on homelessness prevention and rapid re-housing. Our emergency shelter system should take its appropriate place amidst a continuum of services needed for our most vulnerable citizens: a brief, last resort on the way to stable, affordable housing. With investment in housing based interventions and solutions, future funding can prevent citizens from entering the shelter system rather than expanding a shelter based system which only manages homelessness.
- Expand permanent supportive housing. It is the proven solution that breaks the cycle of long term, chronic homelessness.
- Revitalize CT's Interagency Council on Homelessness and Supportive Housing and include key leaders from within CT's Ten Year Plans to End Homelessness in the Council and all efforts to prevent and end homelessness.



Again, thank you for the opportunity to submit these comments today. Please contact me if you have any questions about what I have included, or if I can be of any further assistance.

Peace,

Carol Walter
Executive Director
cwalter@cceh.org
77 Buckingham St.
Hartford, CT 06106
www.cceh.org

Specific Recommendations

Homelessness and Homelessness Prevention

Current language in plan:

On page 10 of the plan, it states: "HOMELESSNESS & HOMELESSNESS PREVENTION GOALS The following are the state's goals pursuant to Section 91.315 (c):

Address the shelter, housing and service needs of the homeless poor and those at risk for becoming homeless to ensure that homeless individuals and families receive the temporary housing they need and that the system and housing units are in place to help such individuals and families transition into permanent housing and to ensure that the systems are in place to assist those individuals and families at risk of becoming homeless avoid becoming homeless."

Proposed revised language for plan:

HOMELESSNESS & HOMELESSNESS PREVENTION GOALS

The following are the state's goals pursuant to Section 91.315 (c):

Address the shelter, housing and service needs of the homeless poor and those at risk of becoming homeless to ensure that individuals and families receive emergency assistance that includes prevention, relocation assistance and/or provides emergency shelter services as a last resort once housing is lost and alternative resources cannot be identified quickly. Housing units are in place to help households who experience homelessness or are at high risk of homelessness to access permanent housing and to ensure that the systems are in place to assist those at immediate risk of becoming homeless to avoid homelessness

2) Current language in plan: On page 24 of the plan it states,

HOMELESSNESS & HOMELESSNESS PREVENTION

GOAL

Address the shelter, housing and service needs of the homeless poor and those at risk for becoming homeless.



OBJECTIVES

Specific objective 1:

Expand homeless prevention rapid-rehousing services, follow-up services and increase transitional services throughout the system.

Proposed accomplishments:

o Utilize the Beyond Shelter Program, administered by the DSS, to reduce the reoccurrence of homelessness by assisting families who are leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.

Measure(s):

o Was the number of reoccurrences reduced - Yes or No.

o Number of homelessness reoccurrences among DSS assisted families leaving shelters and transitional living programs.

Proposed new language:

HOMELESSNESS & HOMELESSNESS PREVENTION

GOAL

Address the affordable housing, supportive service, and emergency assistance needs of homeless families and individuals and those at risk of being homeless.

OBJECTIVES

Specific objective 1:

Expand homelessness prevention and rapid re-housing services, supportive housing, and affordable housing availability.

Proposed accomplishments:

Utilize the Homelessness Prevention and Rapid Re-Housing Program (HPRP) and the Beyond Shelter Program (administered by the DSS), to prevent the occurrence of homelessness by diverting families and individuals who are at risk of homelessness from shelter to housing, or quickly exiting them from shelter to affordable housing.

Measure(s):

Number of occurrences and re-occurrences of homelessness is reduced- Yes/No and by how much

Average length of stay in emergency shelters for families and individuals is reduced- Yes/No and by how much

Number of individuals and families entering the shelter is reduced- Yes/No and by how much



3) Current language:

Specific objective 5:

Coordinate the efforts of all the various state agencies and quasi-public entities involved in housing and the provision of social services to focus the state's resources on this issue of supportive housing in an efficient and effective manner.

Proposed accomplishments:

o Interagency Council meets regularly to insure coordination of efforts.

Measure(s):

o Meetings occurred not less than quarterly - Yes or No

Proposed new language:

Specific objective 5:

Lead and coordinate efforts among state agencies and Ten Year Plans to End Homelessness, toward the shared goal of preventing and ending homelessness through coordination of federal, state and local resources, and through funding of proven solutions such as: prevention and rapid re-housing; affordable housing; and permanent supportive housing.

Proposed accomplishments:

Interagency Council identifies resources and prioritizes the funding of proven solutions to end homelessness: prevention and rapid re-housing, affordable housing, and the production and preservation of permanent supportive housing. Additionally, Interagency Council actively includes or coordinates with key leaders in Ct'S Ten Year Plans to End Homelessness.

Measure(s):

Meetings occur on no less than a bi-annual basis and annual update on progress made towards accomplishing its strategic goals is released to the public



Corporation for Supportive Housing

Comments on Preliminary Draft of the Strategic Plan Portion of the Federal Consolidated Plan on Housing and Community Development and State Long-Range Housing Plan

November 6, 2009

Thank you for this opportunity to submit comments on the Consolidated Plan and the State's Five Year long range housing plans. These plans are an important opportunity for the state to define and communicate its strategic framework and priorities for housing policy. And these plans concretely identify specific recommendations for use of the public sector (federal and state) resources to effectively address the state's identified affordable housing and community development needs.

As the state's lead agency for establishing and implementing housing policy, DECD is in a uniquely critical position to inform and influence housing resource priorities and strategies. And with the major affordable housing financing programs split among multiple agencies (DECD, CHFA and DSS)—and the unmet demand for affordable housing at an all-time high—it is more essential than ever that DECD uses its leadership to clearly and concretely establish those strategic policies and priorities.

Corporation for Supportive Housing looks forward to partnering with and supporting DECD's efforts to: develop and implement strategies to effectively address the affordable housing needs of households experiencing homelessness and housing instability; to refocus on strategies that centralize the creation and preservation of affordable rental housing; and that incorporates a community development framework to guide its policy and planning.

Recommendations on Preliminary Draft

1. Prioritize Supportive and Affordable Housing as Solutions to Homelessness.

The solution to homelessness is housing that is affordable—and for some people with disabilities or other chronic health conditions it is also affordable housing linked with appropriate support services (supportive housing). As a member of the Governor's Interagency Council on Supportive Housing and Homelessness, DECD has been a partner in the state's expressed commitment to ending (and preventing) homelessness through strategies that prioritize affordable and supportive housing creation, housing preservation, and homelessness prevention.

A minimum of 20% of all capital financing programs should be devoted to creating housing for individuals and families who are homeless or at risk of homelessness.

Remove language that recommends expanding emergency shelters or transitional housing programs. The U.S. Department of Housing and Urban Development has

prioritized the creation of **permanent housing** with its HUD McKinney-Vento funds, and continues to create incentives for new permanent affordable housing (not transitional programs or emergency shelters). Permanent housing that is affordable and linked with the right supports has been demonstrated, both in this state and nationally, to reduce the use of other costly resources, such as emergency rooms and hospital inpatient settings, along with reduced involvement child welfare and criminal justice systems.

The use of homeless prevention and rapid re-housing resources are an important resource to effectively (and quickly) respond to homelessness particularly where a primary contributor is economic factors, or to help stabilize households as needed.

2. Prioritize the development of rental housing for low and moderate income households.

Clarify the focus on preservation and creation of quality affordable **rental** housing. To meet the affordable housing needs of households with extremely low income—including persons who are homeless, without jobs, or living on fixed incomes due to a chronic disability—requires an adequate supply of decent affordable rental housing. The State of Connecticut administers 3 rental subsidy programs—Section 8, State Rental Assistance Program, and Shelter Plus Care—and all of these programs have waiting lists in excess of 2 years, on average. As new federal resources are being directed towards the creation and preservation of affordable housing, this is also the right time—and the best time—for the state to align its policies and resources with these new opportunities.

3. Clarify the policy regarding preservation of affordable housing.

The state has a substantial (and growing) inventory of state public housing and privately owned affordable housing that are at risk of being lost due to expiring affordability commitments or conditions of extreme disrepair. This plan could identify strategies that relate to/build upon CHFA's work in this area—some of which has been identified in the draft plan that was developed as part of a joint effort by CHFA and DECD to secure funds from a private foundation to implement a comprehensive preservation plan (while the grant application was not successful, the proposal might serve to frame out some of these next steps).

4. Engage in active interagency collaboration.

DECD has been a partner in the State Interagency Committee on Supportive Housing—a working group that also includes CHFA, DMHAS, OPM, DSS and DCF to manage and implement housing policy and program activities tied to goals of creating permanent supportive housing. This has been a longstanding and highly successful collaborative effort, and which has helped to strengthen an industry while meeting (and exceeding) critical policy objectives. This could serve as a model for DECD to use going forward as it crafts policy strategies for its community development efforts.

Corporation for Supportive Housing
129 Church Street, 2nd Floor
New Haven, CT 06510
(203) 789-0826
www.csh.org

Francesca Martin, Associate Director Francesca.martin@csh.org
John Dunne, Sr. Program Manager john.dunne@csh.org

Corporation for Supportive Housing
Comments on DECD Draft Strategic Plan Portion of Consolidated Plan
November 6, 2009

Fairfield 08

A Partnership to end homelessness in Fairfield County

387 Clinton Avenue, Bridgeport, CT 06605 Tel: 203-579-3180 Fax: 203-579-3182
www.fairfield08.org

The Need for Permanent Supportive Housing

My name is David Rich and I am the Executive Director of Fairfield 08, a collaborative effort to eliminate chronic homelessness in Fairfield County by 2014. My home address is 202 Farnum Road in Lakeville, CT. I am here today to urge the integration of permanent supportive housing into all multi-family developments within the state.

According to "Reaching Home: A Ten Year Plan to End Long-Term Homelessness in Connecticut," 33,000 people – including 13,000 children – experience homelessness at some point during the year. Worse still, homelessness in Connecticut is increasing. Emergency shelters are full; the length of stay in shelters has increased; and turnaways have increased by over 200% from 2000 to 2009.

At any given time, approximately half of Connecticut's homeless people are experiencing long-term or chronic homelessness - that is, without acceptable permanent housing for more than 90 days. A significant percentage of today's homeless population suffers from chronic mental illnesses, often combined with a history of addiction so there is an increased demand for existing services as well as a need for new programs and services that address the complex needs of today's homeless population. As the "Reaching Home" report states, "the enormous public cost of this emergency care is exceeded only by the misery of people needlessly trapped in years of homelessness."

Permanent Supportive Housing is a proven strategy to stop long-term homelessness. Simply put, it is the cost-effective combination of affordable housing with supportive services that help people live more stable, productive lives. After entering Permanent Supportive Housing, tenants reduce their use of inpatient and crisis-oriented services, increase their incomes, and are likely to be employed or participate in education or job training programs, and report that they are functioning more independently than in the past.¹ The annual cost of supporting a household in permanent supportive housing is estimated at less than \$10,000 per year, a 50% to 67% reduction from the cost of maintaining households in shelters.²

To eliminate chronic homelessness in Connecticut the Reaching Home Campaign has targeted the creation of 10,000 new supportive housing units in Connecticut by 2014. We have already created 4,000 units so, therefore, have 6,000 units to go. The Reaching Home Campaign brings together an incredible array of partners and resources from throughout the State – and beyond.

¹ Connecticut Supportive Housing Demonstration Program, Evaluation Report, July 1, 2002.

² Per estimates by the Corporation for Supportive Housing

The Campaign includes:

- Scores of well trained social service providers ready and able to provide high quality social services to the homeless in all 169 towns in Connecticut;
- A strong cadre of non-profit developers ready, with site approval, to develop over 1,000 units of permanent supportive housing - if funding is available;
- Support from a large number of developers willing to set aside units for the homeless in their market-rate and mixed-income developments (throughout the state over 600 units are committed for the homeless);
- Most, if not all for-profit and non-profit developers seeking state & federal capital financing for affordable housing are willing to set aside up to 20% of their units for the homeless;
- Housing Authorities have already committed over 300 Housing Choice Rental Vouchers for the homeless; and
- Strong funding from the federal government to support housing and services for homeless veterans through the VA, statistically speaking, nationwide over 20% of the homeless are veterans.

These initiatives can potentially create thousands of units of permanent supportive housing. However, these units will not be created without strong support and leadership from the State of Connecticut.

State housing policy can and should provide powerful incentives for integrating permanent supportive housing into all multifamily housing developments throughout the State. Though bonus points or threshold requirements incentives need to be incorporated into **all** state housing funds, including HOME, Housing Trust Fund, LIHTC, HTCC and Flex funds. We also urge for the allocation of project-based subsidies for these units through DSS.

The current LIHTC QAP provides a strong foundation to build from- in this year's LIHTC round 87 units were set aside for the homeless. The draft QAP for 2010 is even better- providing more points for those at risk or chronically homeless. We are grateful for these efforts in support of the homeless. But we urge the state to go farther. We have no Next Steps funding going forward, therefore, no mechanism to create PSH. Providing incentives for developers to set aside units is expedient and cost effective; most importantly it works!

We have wonderful examples such as City Trust & East Main Mews in Bridgeport that have successfully integrated PSH into larger mixed income developments; in fact in Bridgeport over 90% of multifamily developments over 10 units- whether affordable, mixed income or market rate - have PSH set asides.

Our goal is to integrate the homeless into every new development throughout the state. It can be done- especially with strong leadership from the State - through clearly affirming a commitment to permanent supportive housing in the Consolidated Plan and the State-Long Range Housing Plan. Thank you for your time this morning and for your continued commitment as a vital partner to ending chronic homeless throughout Connecticut.

October 28, 2009

From: Mike Brett [mailto:mikeb@hartfordhabitat.org]
Sent: Monday, October 26, 2009 12:58 PM
To: Regan, Michael W
Subject: Connecticut's 5 year Housing plan

Hi Mike,

I understand from correspondence from Partnership for Strong Communities the state is in the midst of developing plans for the next 5 years. I have attached an additional documents regarding how Habitat for Humanity works in conjunction with other programs in the affordable housing area. As noted in the paper, we are very much in support of the proposal from the Partnership for Strong Communities and feel like we add an additional component part to meeting some of their goals and those of the state.

Please feel free to contact me or another other executive directors throughout the state.

Mike

Michael J. Brett
Executive Director
Hartford Area Habitat for Humanity
780 Windsor St.
Hartford, Ct. 06144
(860)541-2208 x-101
mikeb@hartfordhabitat.org

Attachment 4

2010-15 Consolidated Plan for Housing and Community Development

Habitat for Humanity is a nonprofit organization founded on the conviction that every man, woman and child should have a decent, safe and affordable place to live. We build with people in need regardless of race or religion. We welcome volunteers and supporters from all backgrounds. Our houses are simple, decent, and affordable to low-income families.

Habitat for Humanity's affiliates in Connecticut include Coastal Fairfield County, Hartford, New Haven, Southeastern Connecticut, Waterbury, Danbury, Middlesex County and Northeastern Connecticut. Over time Connecticut Habitat affiliates have built 461 homes. Together, we now provide a homeownership opportunity to forty low income families each and every year.

We would like to provide the DECD with our thoughts on the funding priorities that the State should emphasize as it formulates its housing goals and objectives over the next five years in its Consolidated Plan and State Long-Range Housing Plan.

We wish to offer our support for the remarks made by the Partnership for Strong Communities at the October 14, 2009 public hearing. We agree that we are indeed at an inflection point in the history of this country where the opportunity for dramatic progress in affordable housing is possible. Changes unique to Connecticut noted by the Partnership will pave the way for great strides to be made in solving the State's housing problems.

Habitat's program is an example of a successful solution to the affordable housing crisis in the State. We provide a home to a Connecticut resident family earning less than 50% of area median income. Habitat provides the homeowner with a no interest mortgage ensuring that their housing costs are no more than 30% of their income. The building cost of each house whether new or rehabilitated is generally at least 60% higher than what the homeowner pays. Habitat is able to offer these subsidies to each homeowner because of the efforts of its volunteers, the generosity of its contributors and the support of local, state and federal housing programs. We encourage the state to continue to support affordable housing at a high priority and funding level and offer the following recommendations.

1. Ensure that all state agencies dealing with housing issues work together to maximize resources devoted to the creation of affordable housing.
2. Continue to emphasize the development of homeownership opportunities for low income families especially in the weaker urban communities.
3. Reinstate funding for state housing programs most importantly the Housing Trust Fund.
4. Maximize efforts to eliminate homelessness in the state of Connecticut.
5. Support the reclamation of vacant properties for affordable housing.
6. Find a way to accelerate the local permitting and approval process.
7. Support mixed income housing developments in stronger suburban communities that provide a low income homeownership component.
8. Devote increased resources to the support of affordable housing programs that provide density levels of at least six units per acre.

We would be happy to discuss our recommendations further with Department.



32 Ralston Avenue, Hamden, CT 06517
203-492-9518 www.insitehousing.com

DATE: October 8, 2009
TO: State of Connecticut DECD
FROM: Janice Elliott, President, InSite Housing Solutions, LLC
RE: State Long Range Housing Plan
State Consolidated Housing Plan

I offer the following recommendations for your consideration in the development of the State's housing plans for the next five years. These recommendations are based on over two decades of experience developing, financing, and supporting the creation of affordable and supportive housing in Connecticut, and in recognition of the challenges the State is likely to face over the next five years:

1. Issue: Homelessness in Connecticut continues to increase, particularly among families.

Recommendations:

- **Production:** Advance the production of new permanent supportive housing for the most vulnerable individuals and families.
 - Continue Connecticut's successful interagency, collaborative process of financing supportive housing creation through one-stop access to capital, rental subsidies, and supportive service funding (Next Steps)
 - Appropriate new resources so that funding rounds are annual and predictable
 - Encourage the integration of supportive housing units within mixed income developments.
 - Convene the state's Interagency Council on Housing and Homelessness quarterly to monitor program performance and identify areas for new innovation
- **Preservation:** Ensure the successful continuation of supportive housing projects reaching their 15-year low income housing tax credit period.
- **Prevention:** Take advantage of the Homelessness Prevention and Rapid Re-Housing Program (launched in 2009 and continuing through 2011) led by DSS as an opportunity to change to a *housing-based* response to homelessness that focuses on prevention, shelter diversion, and rapid rehousing of those who enter shelter. Learn from the substantial data that will be generated from this program to sustain these housing-based responses after the ARRA funds are depleted.

2. Issue: Non-elderly population is declining, threatening the state's economic future. One reason for the decline is the lack of affordable housing options where people want to live.

Recommendations:

- **Incentivize:**

- Provide scoring and funding bonuses for family rental developments within local incentive housing zones, especially those sponsored by nonprofit, community-based organizations.
 - Provide an allocation of project-based rental subsidies through DSS (of up to the lesser of 25% of project units or a maximum cap) for IHZ developments to enable projects to participate in regional efforts to address the affordable housing needs of families under 25% AMI.
 - Provide relief from per-unit funding caps for projects under 25 units.
 - Permit the financing of developments in 500 year flood zones where the development design includes appropriate flood mitigation measures.
 - Permit (by CHFA) the financing of projects using septic where there is no public sanitary service in incentive housing zone areas.
 - **Coordinate** efforts of OPM, DECD, and CHFA in the financing of incentive housing zone projects and in the delivery of technical assistance to communities developing incentive housing zones.
3. **Issue:** Connecticut faces the potential loss of hundreds of affordable housing units through the expiration of low income housing tax credits, expiration of federal restrictions or subsidies, and the aging and deterioration of DECD-financed housing
- Recommendations:
- **Plan.** Develop a concise 10-year plan for addressing the preservation issue, similar to the UConn 10-year development plan. The plan should be an interagency effort with clear leadership from OPM and the Governor's office.
 - **Innovate:** Use preservation as an opportunity to address other housing priorities at the same time, such as homelessness prevention and supportive housing creation through set-asides (with subsidies) in refinanced projects.
4. **Issue:** High housing operating costs.
- Recommendations:
- **Provide bonus capital dollars for "green" projects** to encourage the incorporation of solar, geothermal, and other energy saving technologies. The high upfront cost is a disincentive to pursue these technologies, especially for smaller projects.
 - Establish utility allowances that recognize the energy savings of energy star appliances and heating systems.
5. **Issue:** No singular policy leadership on affordable housing in Connecticut.
- Recommendations:
- **Lead:** Housing efforts and resources at the State level are spread among a myriad of agencies – DECD, CHFA, DSS, DCF, DMHAS. Other than in supportive housing, the efforts of these agencies operate fairly independently. There needs to be a guiding, singular vision with clear leadership that is setting housing goals, driving coordination, and ensuring accountability.

- **Pay attention to what is going on at the Federal level:** There are likely to be new resources and new directions coming out of HUD and HHS. Connecticut needs to stay ahead of the curve and anticipate how it will use the funds that may become available for both affordable and supportive housing.



Connecticut
Housing
Coalition

- copy -

October 29, 2009

Joan McDonald
Commissioner
Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106-7106

RE: HOME operating support for CHDOs

Dear Commissioner McDonald:

I very much appreciate the Department's commitment to a participatory planning process for the 2010-15 Consolidated Plan and State Long-Range Housing Plan. This letter commits to writing my comments at yesterday's Community Partners Meeting, convened by DECD to discuss the preliminary draft of the strategic plan section of those documents. The recommendation I offer was also included in my remarks at the recent housing panel of the Child Poverty and Prevention Council.

The Connecticut Housing Coalition proposes that **the State make available 5 percent of its federal HOME allocation to provide operating support for Community Housing Development Organizations.** I understand that it will be necessary for DECD to include this option in the 2010-15 Consolidated Plan, currently in preparation, so that a specific operating support program may be established through a subsequent Annual Action Plan.

The affordable housing industry faces a particularly difficult environment today, as the demand for low-cost housing increases and the resources to develop that housing diminish. Community-based nonprofit developers fulfill an essential, unique role: serving families with the most desperate housing needs, working in the most challenging local settings, focusing on the success of residents, and providing housing that would otherwise be unavailable in the housing market.

Over more than thirty years, Connecticut has nurtured the growth of its community development industry. That infrastructure - vital to meeting the housing needs of our lowest income families - is now in danger. Affordable housing developers depend upon ongoing production activity to serve their communities and to sustain their organizations. The business of building affordable housing requires public subsidy and when those funds dry up, the industry is at risk. That is the dire threat currently facing community development organizations.

- 2 -

Federal rules give DECD the discretionary authority to use 5% of its HOME allocation for operating assistance to Community Housing Development Organizations (CHDOs – community-based, nonprofit housing groups that meet specific statutory criteria). Jurisdictions across the country exercise this option, but Connecticut does not. The new Five-Year Consolidated Plan for Housing and Community Development provides a timely opportunity to take advantage of the option.

At this point, CHDO operating support represents a life-line to our community development industry. Without any additional cost to the state, we can help assure that affordable housing developers will continue to fulfill their mission of serving our most vulnerable populations.

Please do not hesitate to contact me if any further information would be helpful.

Sincerely,



Jeffrey Freiser
Executive Director

cc: Michael Regan
Michael Santoro

From: John Merz [mailto:JohnMerz@ctaidcoalition.org]
Sent: Wednesday, October 28, 2009 12:43 PM
To: Regan, Michael W
Subject: yesterday's submission

I forgot to reference that the attached is suggested language to replace sections on pages 33-34. Additionally, AIDS should be capitalized in the header for the section. Also, you might want to consider adding "state and" in front of "federal funding" in Objective 1 and subsequent Measure #4.

Call or e-mail if you have questions.

John Merz
Executive Director
CT AIDS Resource Coalition
tel: (860) 761-6699

From: John Merz
Sent: Tuesday, October 27, 2009 1:32 PM
To: 'Regan, Michael W'
Cc: 'mary.cattanach@ct.gov'
Subject: RE: Community Partners Meeting on October 28th

Mickey,

Attached are the revisions I am suggesting. I will be in attendance tomorrow but thought you might want to review them beforehand and have them in an electronic version.

John Merz
Executive Director
CT AIDS Resource Coalition
tel: (860) 761-6699

NEED/BASIS FOR ASSIGNING THE PRIORITY

While the federal government's investment in treatment and research is helping people with HIV/AIDS live longer and more productive lives, HIV continues to spread at a staggering national rate of 56,300 (up from earlier estimates of 40,000) new infections per year. As of December 31, 2008, 19,123 Connecticut residents have been diagnosed with HIV/AIDS. This is a 50% increase over the figure (12,783) reported in our last ConPlan.

There are 4 HOPWA formula grantees in Connecticut: City of Hartford, City of New Haven, City of Bridgeport, and the State of Connecticut. During 2008, there were 25 AIDS housing programs in the state (most receive HOPWA funds) that operated 550+ slots, (Group Residences: 230 and Scattered Site: 320+). While these programs successfully housed 1,109 individuals, the programs also reported there were 2,158 requests for housing. Of the total requests completed, only 73 or 3% of these requests could be met. The vast majority of the 2,085 requests that were denied were denied simply due to lack of space (1,954 or 93%). Most of the remaining denials were due to clients either being active substance users (59) or lacking enough clean time from substance use (36) to qualify for the program. The 2008 Point-in-Time homeless count of homeless people in CT indicated that 6.2% of those canvassed self-identified as HIV+. (In Hartford it was 13%; in New Haven it was 8%).

AIDS housing programs work together collaboratively under the Connecticut AIDS Resource Coalition (CARC) and have been successful in leveraging existing Housing Opportunities for People with AIDS (HOPWA) funds with other federal funding streams, such as Shelter Plus Care and Supportive Housing. State funds also have been leveraged and the Coalition was successful in securing state funding for an additional 54 units in the State 2008-09 biennial budget.

OBSTACLES TO MEETING UNDERSERVED NEEDS

Proportionately, Connecticut leads the nation in the number of AIDS cases among drug users; third in cases among women; and third in the nation in cases among Latinos/as (Kaiser Family Foundation's State Health Facts). 17% of newly reported HIV/AIDS cases were among young people under the age of 29, with many of these individuals presumably infected during their youth. People living with HIV/AIDS and their families need a wide-range of housing options and an appropriate level of support services in the community to handle more complex life issues. Many of the AIDS housing programs in Connecticut serve only individuals. Many supportive housing programs do not accept people with active substance abuse problems and may require that the person be currently in treatment for chemical dependency.

These factors reflect, collectively, a growing need to address the housing needs of all types of households involving individuals with dependencies, single parents, and families with children. While the existing AIDS residential programs have increased the number of supportive housing units, there remains a significant gap between demand and available resources, as the above statistics reflect.

Partnership for Strong Communities

Remarks on the Consolidated Housing Plan and State Long-Range Housing Plan

to the CT Department of Economic and Community Development

October 14, 2009



The Partnership for Strong Communities appreciates the opportunity to offer ideas to shape the state's 5-year housing plans. Connecticut and the entire country are at an historic point-in-time with housing finance and policy, elevating the importance of our Consolidated Plan and State Long-Range Housing Plan. It is an exciting period to provide strong leadership on an issue that is central to the well-being of the people and communities of Connecticut. We are committed to helping DECD as the state's housing policy agency, and its partner agencies concerned with the development and preservation of affordable housing, to create excellent housing plans that will guide the actions and priorities of state government and its partners.

Connecticut's housing market – and its needs – have reached a critical juncture. With one of every four renters earning less than 50% of median income and spending half or more of that income on housing, with family homelessness rising in the suburbs and the level of homelessness stuck at an unacceptable plateau, with the need for rental housing growing daily and thousands of existing affordable units at risk of reverting to market-rate housing or spiraling into dilapidated condition, with heightened foreclosure rates threatening neighborhoods, and with regulatory and zoning barriers blocking new housing creation, the state's plan must be focused, prioritized and wisely funded.

Fortunately – if Connecticut seizes the opportunity – there is now a convergence of activities that offer a once-in-a-generation chance to solve many of our state's housing problems, build strong communities and protect and strengthen our economy in the next five years.

- Federal commitment to affordable housing is dramatically increasing. The Obama Administration and Congress are embarking on housing policies that could bring unprecedented federal housing funds to Connecticut.
 - The Partnership for Sustainable Communities championed by Senator Dodd, strengthens collaboration between HUD, DOT and EPA to foster coordinated housing, land use, energy efficiency and transportation investments.
 - The National Housing Trust Fund, passed in 2008, has received endorsements by President Obama and congressional leaders to be funded at \$1 billion, which will create a new source of capital finance—largely dedicated to extremely low income households.
 - The Choice Neighborhoods Initiative will expand upon the HOPEVI program to revitalize not only distressed public housing, but surrounding neighborhoods as well.
 - Major affordable housing preservation initiatives are being championed in Congress.
 - HUD, in our observation, is being managed better than it has in years. It has hired some of the best and brightest housing professionals in the country, and is putting forth bold, creative ideas.
- We know that the Consolidated Plan is intended to report mainly on Connecticut's goals for CDBG, HOME, HOPWA and ESG, which have and will continue to be crucial programs to address homelessness, housing and community development needs. But the Consolidated Plan and State Long-Range Housing Plan are an opportunity to think through and propose what Connecticut plans to do as new federal resources become available and to prioritize how our precious state resources

can leverage both new federal dollars as well as private resources. Future federal funding is likely to be competitive in nature; Connecticut needs to not just report compliance, but offer HUD innovative and compelling plans that set Connecticut apart from other states.

- Connecticut's first-ever Economic Strategic Plan can set our state on a course to not simply react to economic forces, but to shape them. The Plan acknowledges how critical housing is to our state's economy and future and notes that housing affordability is not only a problem for the very poor, but one that affects everyone. Linking the economic activity associated with housing production, rehabilitation and occupancy to the economic well-being of the state bolsters public support for an assertive approach for effective and increasing investments that leverage myriad public benefits.
- The Connecticut Housing Finance Authority has undergone tremendous changes over the last year, adding new tools and financing methods to its repertoire, giving DECD a strong ally in improving Connecticut's housing situation. As CHFA plans for its strategic direction, the alignment between the two agencies in assuring unity and clarity of purpose will benefit all "customers" and taxpayers.
- The upheaval in the economy and profound state budget shortfalls, while painful, offer the chance to view housing efforts with a different lens. Funding shortfalls will force agencies to collaborate and creatively mix and match existing funding.

We believe Connecticut's Consolidated Plan and State Long-Range Housing Plan must seek to meet our challenges and take advantage of existing opportunities by focusing on four central priorities:

1. **Meet multifamily housing needs** with both (a) expanded production of rental housing and (b) preservation of existing affordable units. A wise balance of resources should be devoted to each.
2. **Eradicate homelessness** through production of supportive housing for those already experiencing homelessness, and affordable housing to prevent residents from falling into homelessness.
3. **Coordinate housing policy** with policy in other areas both to ensure comprehensive solutions and maximize leverage for grant and loan programs in each area. Just as the Interagency Council on Supportive Housing and Homelessness brings together DSS, DMHAS, DCF, DDS, DPH, DECD, OWC, CHFA and OPM, affordable housing creation should bring together DECD, CHFA, OPM, DOT, DOE, DPH, DEP, DOA and OWC.
4. **Remove regulatory barriers and streamline permitting** to ease the housing development process while facilitating local input and ensuring environmental protection.

First, we will offer ideas that we believe should be included in the Goals, Objectives and Priorities portion of the Plans. Then, we will offer feedback on the draft Needs Assessment and Market Analysis, and Institutional Structure, below.

PROPOSALS FOR GOALS, OBJECTIVES AND PRIORITIES

Meeting Multifamily Housing Needs

There is an overall undersupply of housing in Connecticut, especially affordable rental units; state policy should prioritize production and preservation of multifamily housing.

- Put **strong emphasis on preserving existing affordable housing**, including state-funded public housing, units with expiring subsidies and units being lost to disrepair. Preserving affordable housing often costs less than building new, which can help scarce resources go farther. Build upon the work of CHFA, and **continue to analyze the state's preservation needs** – this will make Connecticut ready for new competitive federal funding for housing preservation if it becomes available.

- **DECD's flex program, Housing Trust Fund and HOME money should be used as gap financing in conjunction with 4% tax credits projects to produce and preserve more multifamily rental housing development.**
- **Direct 20% of all capital financing programs to housing units that serve families and individuals who are homeless.**
- **Continue funding HOMEConnecticut**, which is helping over a third of Connecticut's municipalities zone for higher-density, mixed-income housing. The effort is transforming zoning and land use to identify consensus locations for higher density housing and ramp up Connecticut's overall housing production, while harnessing the market to create affordability.
- **Use housing subsidy to inject deeper affordability into HOMEConnecticut developments.** This will allow new affordable housing units to be in mixed-income, and often mixed-use, communities.
- For rental housing and stronger-market ownership housing, **reserve affordable housing subsidy for units under 60% of Area Median Income (AMI).** Under HOMEConnecticut, there is about to be significant production of mixed-income housing that will include 20% of units affordable to residents earning 80% of AMI. This will allow subsidy to be targeted to much lower income levels.
- For **ownership housing in weaker urban neighborhoods** where more homeownership is needed, use subsidy for homes up to whatever income level is necessary to attract homebuyers that can qualify for mortgages and are willing to live there.
- **Inventory the specific needs of the growing elderly population** to determine what housing options they need, and the locations, and determine what types of housing stock they will vacate -- and thus make available to new buyers or renters -- when they move into new options for them.
- **Inventory vacant housing units** to determine their potential for rehabilitation and determine if project-based vouchers and other subsidies attached to them are going unused.

Eradicating Homelessness

Reliance on emergency shelter should be for emergencies, not long-term institutionalization that saps the dignity and health of extremely low income people, particularly those with chronic illness.

Supportive and affordable housing are the solution - the Consolidated Plan and Long-Range Housing Plan should reflect the state of thinking and progress in addressing the crisis of children, veterans, the elderly, and disabled who have no housing. While Connecticut's emergency shelter system provides critical emergency shelter and services, emergency shelter is not the solution to homelessness.

- Use **dependable and regular funding for supportive housing** to end chronic homelessness and keep intact the successful collaboration of DECD, CHFA, DSS, DMHAS, DCF, DOC and OWC. In the last several years, this award-winning, nationally-recognized collaboration has fostered 4,400 units of service-enriched supportive housing in 80 municipalities for people experiencing or at risk of chronic homelessness. It has also cultivated a strong network of housing and service providers with specialized skill in providing supportive housing. Without continued funding, this network may wither.

Coordinating Housing Policy

Connecticut's housing problems are large and multifaceted, requiring a coordinated multidisciplinary approach that can use other policy initiatives – transit construction, energy efficiency, etc. – to benefit both housing affordability and the state's other key policy goals.

- **Continue and enhance collaboration between DECD and CHFA.**

- **Foster interagency, cross-issue collaboration.** Instead of only using housing funds to foster affordability, the state could use infrastructure grants, economic development, transportation investments, energy funds or other means to encourage housing affordability in two ways: 1) to incentivize municipalities to zone for higher-density, mixed-income housing, and 2) ensure the success of developments and the strength of neighborhoods where the state invests in affordable housing.
- **Create an interagency council** that includes DECD, CHFA, OPM, DOT, DOE, DPH, DEP, DOA and OWC to coordinate housing policy with statutory and spending policy for transportation, economic growth, energy use, environmental quality, education, healthcare, mental health care and human services (eg. transit station investments should not be made unless housing is created within 1/2 mile of the station).
- Determine the potential for **housing unit creation along rail lines, bus lines and other key transportation corridors** and determine smart-growth incentives and grants that can be leveraged to create housing in those locations.

Removing Regulatory Barriers and Streamlining Permitting

In housing development, time is money. When state and local permitting and approvals are unnecessarily complex, housing developments take more time and energy to complete. This adds significantly to the cost of housing.

- **Award higher priority for state grants and loans to towns that register tangible progress** in accelerating zoning decisions and removing development barriers, while remaining sensitive to reasonable environmental protection.
- **Modify state statutes to require swift and certain consideration and decision** on housing development proposals.
- **Convene DEP, DPH, DECD and State Traffic Commission** to review statutes and regulations that hinder housing creation to determine how health and environmental concerns can be accommodated while still fostering housing development.

FEEDBACK ON NEEDS ASSESSMENT AND MARKET ANALYSIS

There is a substantial amount of data included, and we appreciate the tremendous effort it took to compile it. What is needed now is additional narrative that offers context, explains the relevance of the data, and connects the data with housing needs and policy priorities. This section of the Plans should tell a story, with data points used to emphasize elements of the story. Remaining data that does not tell a compelling story (but still required by HUD) should be moved to appendices at the back of the section or the entire plan.

Regarding particular data cited, a few observations:

- At several points 2007 American Community Survey data is used. Updating to 2008 ACS data would be appropriate.
- The report contains several pages of projections on how much housing Connecticut needs. The difficulty with projections is that different assumptions can lead to such different predictions. In this case, using historic population and employment trends can downplay the need, because Connecticut has not been producing enough housing, as evidenced by our very high housing costs. But if Connecticut encouraged more vigorous housing production and attention to affordability, while fostering job growth, we could maintain the population that has been going to other states and even

enjoy increased population. We encourage adding an additional scenario showing what housing needs would accompany added jobs and increased population.

- We would like DECD to take another look at figures used to calculate rental vs. homeownership trends and needs. The report notes that the percentage of housing being rented fell from 33.2% in 2000 to 30.7% in 2006 (pg. 89). To us, this indicates a need for more rental housing. Pg. 97 shows in 2015 Connecticut having 31% of housing being rental. But projections on need over the next several years show significantly less than 31% of produced housing being rental. For instance, Table 65 on pg. 101 shows a need of 23.1% to 25.6% of new units available for rent. Table 67 on pg. 103 shows a need of 25.9% to 28.7% being rental. A lower percentage of rental housing will not maintain or increase our percentage of rental housing. Pg. 105 says “there will be an increasing demand for rental housing in the state, as there has been a depletion of rental properties as people continue to buy/convert properties,” but the projection/need figures don’t appear to reflect that.
- Tables on pgs. 102-104 show housing needs broken down by county, using three projection models. Predictions by the three models show remarkable discrepancies. We understand models will vary, but these differences are so large it could be worth analyzing why results are so different.

Some additional data could be included:

- To be more consistent, the more recent 2008 Point-in-Time Count report should be cited throughout the report as a source of data on homelessness. (Or the 2009 Point-in-Time Count which was released in August 2009.) The 2008 Point-in-Time count of homeless residents of Connecticut indicated a 13% increase in homeless families across the state, a finding consistent with Connecticut’s growing shortage of affordable housing and with survey responses indicating that rent problems are a leading cause of homelessness. It should be noted that the Point-in-Time count does not include individuals and families who are living doubled up with others or at risk of being homeless.
- The CT Dept. of Social Services currently has 2,300 households on the waiting list for Rental Assistance Program (RAP) certificates and 5,700 households on the waiting list for Section 8 certificates. DSS last took applications for both lists in June and July of 2007 – i.e. before the recession. And for six of the Connecticut communities that maintain a waiting list for the Shelter Plus Care program, the CT Dept. of Mental Health and Addiction Services reports that a total of 282 individuals and 44 families are waiting for Shelter Plus Care certificates with an average wait time of 18 months.

FEEDBACK ON INSTITUTIONAL STRUCTURE

The Institutional Structure section is an important opportunity to explain to HUD (which will be making important decisions about competitive funds for Connecticut) that Connecticut has an outstanding array of state agencies and private entities that comprise a solid housing delivery system.

Regarding the draft:

- We recommend that instead of listing state agencies alphabetically, it put toward the front those agencies most critically involved in housing – DECD, CHFA and OPM, followed by DSS, DMHAS, DCF, DOC and others that feed valuable housing-related services into the system.
- Many agencies listed administer a wide array of programs. For brevity and clarity, we recommend omitting the various listed functions that do not relate to housing.

- As with the Needs Analysis document, we believe added narrative would offer helpful context. The Institutional Structure document should not be just a list, but should explain how the many important housing-related entities in Connecticut work together to make a bigger whole.

We recommend adding many players and describing the significant roles they play in housing policy and delivery:

- Partnership for Strong Communities
- The HOMEConnecticut Campaign
- HOMEConnecticut program administered by OPM
- Reaching Home Campaign
- The Lyceum
- CT's Community Development Finance Institutions – Local Initiatives Support Corporation(LISC), Greater New Haven Community Loan Fund, Housing Development Fund, Connecticut Housing Investment Fund
- Corporation for Supportive Housing
- CT Coalition to End Homelessness
- Philanthropic entities such as the Melville Charitable Trust, the Hartford Foundation for Public Giving, the Community Foundation of Greater New Haven and the Fairfield County Community Foundation, which should be seen as the state's partners in making significant investments
- Regional Planning Organizations, as educational and planning structures, especially in creating regional strategies for Partnership for Sustainable Communities and other federal assistance programs.

With questions on any of these comments, or for additional information or resources, contact:

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Partnership for Strong Communities

Comments on Preliminary Draft of the Strategic Plan Portion of the Federal Consolidated Plan on Housing and Community Development and State Long-Range Housing Plan

November 4, 2009

Thank you for the opportunity to submit comments on the Consolidated Plan and the State's Five Year long range housing plans. These plans present an opportunity for the State to articulate both a strategic framework for housing policy and to make specific recommendations on the use of federal and state resources to promote effective solutions to the state's affordable housing and community development needs. The Partnership for Strong Communities is keenly interested in supporting DECD's policy and planning efforts to assure that these plans reflect effective practices in resolving homelessness, preserving and developing affordable rental housing and advancing housing development as a core aspect of effective smart growth and responsible economic development.

Given the current budget environment that the state faces, it is more important than ever that these plans capitalize on seizing new opportunities available through new federal programs and through effectively using existing state and private resources.

Strengths of the draft: includes recommendations that promote affordable housing as responsible growth and core to economic development, including:

- Promotes and shapes policies around the popular HOMEConnecticut program.
- Promotes Revitalizing Communities as an overarching goal, which promotes "place-based" policy development
- Coordinates interagency policies in proposed Responsible Growth for the 21st Century fund
- Provides \$100 million for brownfield redevelopment (needs to articulate affordable units are required).
- Allocates \$100 million of Urban Reinvestment Tax Credits for TOD/responsible growth project (which also needs to articulate affordable units are required).
- Promotes effective transit-housing policy through Location Efficient Mortgage program
- Recognizes the importance of retaining an educated young workforce through the Learn Here, Live Here program

Weaknesses of the draft:

- Fails to promote permanent supportive housing and service enriched housing as policy and practice that addresses the housing needs of people with disabilities, the elderly, veterans, population re-entering our communities from prisons and jails and our state's lowest income households.
- Needs stronger emphasis on sustainable energy-efficient housing preservation and development that promotes green building practices
- Needs formatting that includes cumulative totals of housing units to be created

General Recommendations

1. Emphasize Supportive and Affordable Housing as Solutions to Homelessness

A minimum of 20% of all capital financing programs should be devoted to creating housing for families and individuals who are homeless or at risk of homelessness. A dedication of resources to develop supportive and affordable housing will assure that the substantial investments Connecticut has made to address homelessness will continue.

Text that promotes expansion of emergency shelters or transitional housing should be omitted. The focus on addressing homelessness is permanent housing; some people will need ongoing supportive services as a result of disability or frailty, i.e. supportive housing. Others will need transitional *services* to help get stabilized and gain employment or education. Almost all extremely low income households need affordable housing assistance.

2. Prioritize the development of rental housing for low and moderate income households

Include the word “rental” in the first overarching goal. Preserve and Expand the Supply of Quality Affordable *Rental* Housing

Meeting the housing needs of extremely and low income households, including people who are homeless, jobless or the elderly or disabled living only on Social Security Income, can only be achieved through a sufficient supply of decent affordable rental housing stock.

Homeownership enjoys significant policy support by federal and state governments, and for most households and communities the benefits of home ownership are significant for family asset development and social capital creation. However, reflecting federal trends to create a more balanced housing policy and the opportunities that will be created with a National Affordable Housing Trust Fund, this goal and policies to implement should be the state’s top priority in this plan. As HOMEConnecticut activity brings online units affordable to households near 80% of Area Median Income – units made affordable without subsidy by the profit on market rate units—we can target scarce affordable housing funds for deeper affordability for lower income levels, including within HOMEConnecticut Incentive Housing Zones.

3. Clarify the policy to preserve existing affordable housing

A large number of state public housing and privately owned affordable units are in danger of being lost due to expiring affordability or disrepair. The plan could benefit from a description of what activities could take place if federal funds for this purpose become available. It could also call for building upon CHFA’s analysis so far, and frame incremental steps that can blend housing funds with other neighborhood investments, in locations of greater concentration of preservation units.

4. Leverage Interagency Cooperation

The State has a 12 year history of effective interagency cooperation in the award winning working group for supportive housing and homelessness. This group, which includes DECD, CHFA, DMHAS, OPM, DSS, has a mission to implement housing policy to achieve specific goals in

the creation of permanent supportive housing, and, as a result, the goals have often been exceeded because of the innovations promoted by effective collaboration of state agencies.

We recommend a similar model for interagency cooperation and innovation for “place-based” development that ties housing into the state’s larger land use and economic development strategies— housing, transportation, energy, environmental protection. Through DECD’s leadership this new interagency working group could include OPM, CHFA, CDA, DOT, DEP, DSS, DPH (on sewer/septic issues), DoAg, Office of Brownfield Remediation. This group would consider how to best leverage all resources to achieve the state’s responsible growth goals, including how non-housing funds can be used to incentivize and support municipalities to zone for higher-density, mixed-income housing in smart locations. The state should give municipalities that address vital housing needs of low and moderate income households a higher preference for a variety of state grant funds. The higher-density, mixed-income, mixed-use settings encouraged by HOMEConnecticut – city or town center, near transit, near jobs, or re-using brownfields – can be quite complex to plan and develop. Additional infrastructure and other investments can make sure these zones can support the needed density, without adverse impacts.

5. Better explain the HOMEConnecticut Program

The inclusion of the HOMEConnecticut program (aka Incentive Housing Zones) in several places in the document is very good.

- Describe the program earlier in the document, either as a bullet under “Strategies to Preserve and Expand the Supply of Quality Affordable Housing,” or under a new section specific to housing production and affordability.
- Many of the specific objectives include numbers of units of housing to be built. We encourage some of these to be increased because of HOMEConnecticut’s potential. Even without subsidy it would create many affordable units beyond the modest unit goals set forth.

The HOMEConnecticut program is changing the way local and state officials understand housing production and affordability. Over 50 municipalities have received planning grants to determine how best to zone for higher-density, mixed-income housing, and many more towns will participate if further funding becomes available. The program is encouraging municipalities to proactively find locations for housing. Municipal resistance to housing production has caused an overall undersupply of housing, which has driven Connecticut’s overpriced real estate market – so encouraging municipal zoning to allow more housing (particularly mixed-income housing) will increase the supply of affordable and modest market-rate housing.

6. Articulate plans to rehab and reoccupy vacant and/or blighted housing

DECD’s work on the Neighborhood Stabilization Program will allow many municipalities and their partner developers to acquire, rehab and reoccupy vacant housing units, thus forestalling the neighborhood disinvestment that blight and vacancy cause. Clarify how this critical work can continue once NSP funds are expended, including additional ways to address vacancy and blight, such as support or funding for enhanced blight enforcement, and land banking to facilitate transfer of properties to community developers. Agencies should also conduct an

inventory of vacant properties in the state, partly to determine rehab opportunities, but also to determine if project-based vouchers or other subsidies attached to vacant units are going unused.

7. Include more on Transportation Oriented Development

TOD is discussed in the plan, but we'd like to see a fuller articulation of how housing and transit can support each other. In the Specific Objectives related to TOD (pg. 16 and pg. 20), the unit goals seem low compared to the potential offered by the New Haven-Springfield rail line, New Britain-Hartford busway and other transit projects.

We recommend the plan call for an analysis by DOT, OPM and DECD to determine:

- Approximately how many units of mixed-income housing could be possible within walking distance of stations?
- What incentives or supports can best encourage ideal municipal zoning -- (eg. visualization software programs, CLEAR training of zoning commissioners to proactively identify locations for density or other technical assistance)?
- What increase in property/land value around stations can be expected with enhanced transit service?
- How much state and local revenue could be generated by that increased property value and economic activity within TOD zones, including property, sales and income taxes and other revenue tools?
- How that increased public revenue can be fairly split between housing affordability in TOD developments, municipal infrastructure and services and investment to pay for the transit itself.
- How this revenue generation plan can best align with federal funding sources and regulations.

Thank you again for the opportunity to comment, and for the diligent work on the plans. We hope that these housing plans will be integrated with DECD's Economic Strategic Plan, an important endeavor that can drive Connecticut's economic recovery and future. We know housing is critical to Connecticut's economy, and appreciate its central role in the Economic Strategic Plan. We would be happy to provide additional information or respond to questions on any of these comments.

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Specific Recommendations on Objectives

Weatherization

Objective 4 (p. 15) Include a breakdown or description of the units within the 2,850 unit goal, and the mechanism through which that activity will take place. Explain the connection between the state's weatherization efforts and the Low Income Home Energy Assistance Program (LIHEAP) and other energy assistance. Instead of simply paying to keep up with low-income residents' heating bills, the state can save money by using Weatherization Assistance Program(WAP) and other energy funds to retrofit homes of people receiving energy assistance. Clarify how new resources would be used to "green" and make older housing stock in the state more energy-efficient.

Home Ownership

Objective 5 (p. 21) explain how regulatory relief to allow easier housing development, proposed processes will occur with interagency coordination

Objective 10 (pp 22-23) Enhance the urban homestead plan by using CHFA mortgage programs to encourage moderate and higher income households to move into urban neighborhoods in need of revitalization. CHFA could consider a significantly lower interest rate as home ownership activity of this sort would promote neighborhood revitalization and stability.

Homelessness and Homelessness Prevention

Goal (p.24) would be better stated: *"Address the permanent affordable housing, support services, and emergency shelter needs of the homeless and those at risk of being homeless."*

Objective 1(p.24) would be better stated: *"Expand homeless prevention rapid-rehousing, follow-up services, and supportive housing"*

Objective 3(p.25) would be better stated: *"Increase number of clients served by DSS, DCF, DMHAS through supportive housing and services, homelessness prevention, rapid re-housing and follow-up services."* And the proposed accomplishment would be better stated: *"Number of clients served by DSS, DCF, and DMHAS through homeless prevention, rapid re-housing and follow-up services is increased and increase the number of client cases closed, settled or resolved by 100 per year, over five years in order to expand services."* And change the number in the 3rd measure bullet to read "100."

Objective 4(p.25) would be better stated to read: *"Increase the availability of rental subsidies to increase the supply of affordable rental housing."* And add a second bullet under proposed

accomplishments that states: *"Explore additional funding sources to provide permanent rental subsidies."*

Objective 5(p.26) would be better stated to: *"Coordinate the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to increase the availability of supportive housing by using state and federal resources effectively."*

The proposed accomplishment should be *"Interagency Council identifies resources and prioritizes production and preservation of permanent supportive housing."*

The measure is the identification of resources and plan for production and preservation.

Objective 6 (p.26) would be better stated to: *"Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings. Under the proposed accomplishment, change the bullet to read: "350-500 new supportive housing units created over the next five years."*

Special Needs

Objective 1(p.30) would be better stated: *"Create a continuum of affordable housing with support services and increase the supply of permanent supportive housing can live independently within their community of choice."* Add a second bullet under proposed accomplishments that states: *"The number of supportive housing units in the state is increased."*

Objective 2(p.30) would be better stated: *"Increase the accessibility of DMHAS provided client support services connected to housing for individual with disabilities."* And change the bullet under proposed accomplishments to read: *"The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased. And under measures, change the bullets to read:*

- *"Did access to DMHAS' services and housing improve for individuals with disabilities?"*
- *"Number of DMHAS clients with disabilities accessing services and housing"*
- *"Decrease in average waits to receive services and housing"*
- *"Year over year change in the number of individuals with disabilities accessing services and housing."*

Objective 1 (p.32) would be better stated: *"Continue to fund existing HIV/AIDS permanent supportive housing and seek additional federal funding for existing HIV/AIDS supportive housing and programs."* And change the proposed accomplishment to read: *"Existing HIV/AIDS permanent supportive housing and programs and expanded through additional opportunities."* And insert *"and supportive housing"* after *"HIV/AIDS programs"* in the measure(s) bullets below.

In the proposed accomplishment under Objective 2(p.32) increase the number of people served over five years to *"125."*

Under "Obstacles to Meeting Underserved Needs" (pp.33-34), change the 2nd to last sentence to read: *"These factors reflect, collectively, a growing need to address the housing needs of all types of households involving individuals with children."*

Objective 1 (p.34) the second and third sentences would be better stated: *"Link permanent housing, employment and support services, and rental subsidies to meet the needs of each individual by providing appropriate services which anticipate and address changes in age, health, income and other circumstances. These actions will ensure long term housing stability and independence."* Under proposed accomplishments, include a target number of clients.

Under "Need/Basis for Assigning the Priority," insert the following sentence between the 4th and 5th sentences: *"Permanent supportive housing has proven to help individuals with substance abuse issues to recover and stabilize their lives."*

Insert a second sentence under Objective 1 (p.35) that reads: *"Increase availability of permanent supportive housing as a housing option for assisting individuals leaving the correction system to integrate back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately or after living for a short time in a halfway house live in supportive housing."* Under proposed accomplishments, the bullet would better read: *"Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds and other supervised community placements that will enhance re-entry efforts."* The first two bullets under Measures would better read:

- *"Did the number of supportive housing units, halfway house beds and other supervised community placements, enhance re-entry efforts"*
- *Number of supportive housing halfway house beds and other supportive housing units, halfway house beds and other supervised community placements enhance re-entry efforts, and pilot approaches*

Objective 2(p.35) would better read: *"Provide a range of support and employment services to residents to ensure successful independent living."*

Objective 5(p.26) of the goal concerning would be better stated to: *"Coordinate the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to increase the availability of supportive housing by using state and federal resources effectively."*

The proposed accomplishment should be *"Interagency Council identifies resources and prioritizes production and preservation of permanent supportive housing."*

The measure is the identification of resources and plan for production and preservation.

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Regional Plan Association

Date: November 17, 2009

To: W. Michael Regan, Community Development Assistant Administrator
Office of Strategy and Policy, Department of Economic & Community Development

From: Amanda Kennedy, Associate Planner, Regional Plan Association, Stamford, CT

Re: Housing Needs Assessment and Market Analysis

Thank you for the opportunity to comment on the draft Housing Needs Assessment (HNA) and Market Analysis that will form a portion of Connecticut's ConPlan and Long-Range Housing Plan. Although DECD has prepared the report to meet the minimum requirements for Housing Needs Assessments as set by HUD, the report presents an opportunity to provide real guidance to state agencies, MPOs, and municipalities on Connecticut's housing challenges now and in the future. Improvements should be made to the Housing Needs Assessment to provide guidance on housing need by geographic location, unit size and type, and other housing characteristics that reflect the changing demographics of Connecticut households over the next several decades. As Connecticut begins the process of updating its State Plan of Conservation and Development, it will be important to understand the state's changing housing needs so that policies are put in place to meet them. We also anticipate that federal grant programs will place greater emphasis on housing's interaction with employment, infrastructure, and the environment.

The HNA differentiates units as rental or ownership when it should instead be more accurately quantifying housing needs by household size and location. Defining a housing unit only as home-ownership or rental simply describes the legal structure giving a resident the right to occupy a unit for a specific duration. It indicates nothing about the value of the unit, the building type, unit size, or location, and provides little guidance as to the type of

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housing that should be constructed. As the report itself indicates, demand for homeownership units varies as financial structures become available that make home ownership attainable to households with different asset profiles. Households may choose rental or ownership based on their current financial situations and anticipated costs and benefits of purchasing a home. Although traditionally ownership has connoted single-family housing and renting implied multifamily structures, even in Connecticut both housing types are available under multiple ownership structures, and in fact the same unit may undergo conversion from rental to ownership, and vice versa.

The methodology employed by DECD to determine housing needs projections is not fully described in the report. Both the full methodology and the housing model data should be made available to the public. Though long-term housing needs are impossible to predict with absolute confidence, there is a value in tracking demographic trends and their impacts on the housing market. It seems that the population-driven model, in particular, could provide a more useful assessment of housing need by profiling the size of Connecticut's households and their composition, especially as certain demographic groups age over the next several decades. The State should project housing needs at least through the year 2030 to match the population projections developed by UConn's Connecticut State Data Center. In order for DECD's employment-based projections to be useful in the long-term, DECD must take into account the larger share of elderly households expected from the aging baby boomer population. As workers retire, the ratio of workers per household will decline. In some communities by 2030, more than 25% of residents will be over the age of 65, resulting in a large share of non-working households.

A useful descriptor of housing types needed is household size, which can inform programs and policies to support housing development that most efficiently house Connecticut residents. Across all income groups, single adults are likely to compose an ever-increasing share of Connecticut households. As your report noted, 57% of families living in poverty in

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CT right now are single-person households, while only 27% are families of 3 or more (pg 9). The state is not unique in that its large baby boomer population is aging and the 65+ population is expected to grow rapidly. The result is an increase in 1- and 2-person households without children, often past working age. At the same time, a declining birth rate among younger households, delayed marriage, and single-person households increases the number of small households among younger people. If DECD's population-based housing projections consider age and ethnicity of householders in its estimate of housing need, the model should also be able to reveal a profile of the size of future Connecticut households and suggest what services and amenities might best suit their needs. Regional Plan Association's own analysis of Connecticut State Data Center population projections for the Capitol Region Council of Governments region revealed that by 2030, more than half of the region's 18,000 additional households will be non-family singles or roommates who might benefit from multifamily housing close to shopping, medical care, and transportation. A similar analysis should be performed for the state, its regions, and its communities to determine what programs and policies will meet the needs of growing household types.

The Housing Needs Assessment makes numerous references to the difficulties Connecticut faces in attracting and retaining young households, and suggests several reasons for a decline in the 25-34 population, including job opportunities outside the state and a lack of affordable housing. It is important to note that one cause of the decline in this group is the dip in the birth rate that occurred in the late 1970s, which has resulted in fewer residents aging up into the 25-34 year old class than in the past. RPA's research shows that from 1980-2000, Connecticut's employment centers and towns nearest employment centers were most likely to retain or attract young residents, while rural communities and high-cost suburbs lost young people (a map of this pattern is included at the conclusion of this

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document). Targeting affordable and workforce housing in and near job centers may be an effective strategy for retaining and attracting young households.

RPA concurs with DECD in its conclusion that “the affordability problem is more one of critical disequilibria between supply and demand than the individual’s economic ability to afford housing” (34). Housing construction and land use regulations in Connecticut currently fail to respond to the need for smaller, more affordable housing near employment. As the report notes on page 91, housing production in Fairfield and New Haven counties in 2006 met only 70-75% of projected employment-based need, while in the more rural counties of Middlesex, Tolland, and Windham, production outpaced demand by a factor of 2-5 times, and in Litchfield County, employment projections called for only 22 of the county’s 541 units permitted that year. It appears that one of DECD’s two employment-driven housing need methodologies would perpetuate this imbalance, and we urge DECD to adopt policies that support housing growth in and near job centers. As the Draft Consolidated Plan notes, “prioritization of geographies will be critical to the success of this effort. Assessing demand for the specific cities and towns will be critical.” A thorough Housing Needs Assessment should predict the ideal mix of housing types by region so that regional policies can be put in place to enable their construction. A better-calibrated housing policy could:

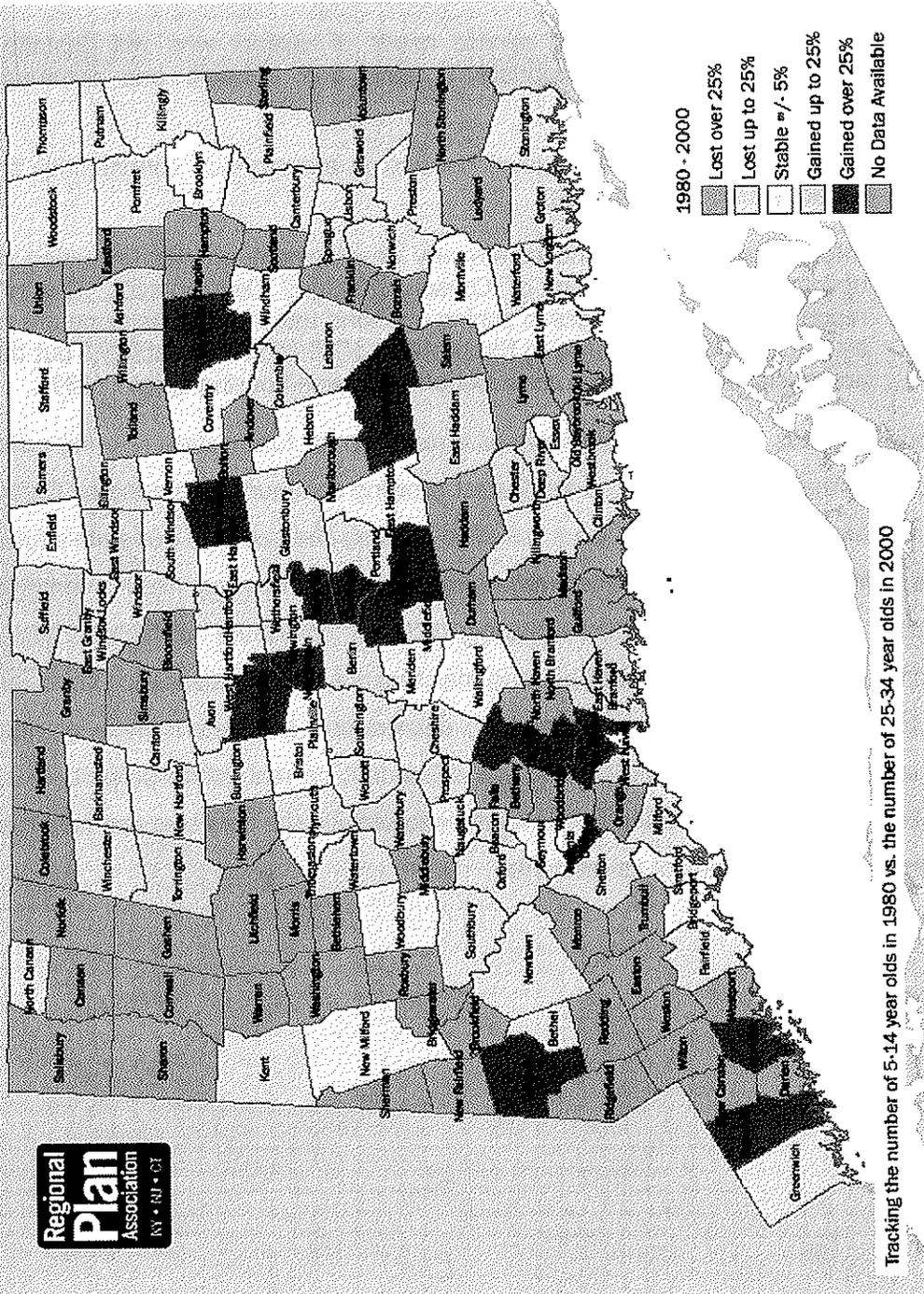
- a. Address gaps in the housing inventory. As noted on HNA pages 36 and 41, 27% of households in 2007 were single persons living alone but only 13.27% of units are smaller 1-3 room units;
- b. Describe housing needs of smaller households more precisely, supporting the construction of lower-cost, smaller housing units and stretching private, state, and federal housing dollars further;
- c. Plan for housing closer to jobs, to capture more in-county employment and ultimately reduce vehicle miles traveled and associated transportation expenses;

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- d. Quantify the housing and service needs of seniors who will demand a combination of age-appropriate housing and in-home and community assistance;
- e. Assess the need for entry-level housing in amenity-rich communities that attract younger households;
- f. Inform state housing and community development policies, including the upcoming 2012-2017 Plan of Conservation and Development. The HNA report notes that "Changes in zoning and land use regulations alone are not a sufficient policy response to the problem of housing affordability," but they are crucial in enabling the construction of diverse housing types (139).

DECD's Housing Needs Assessment can serve as a roadmap for future state housing policy. The report notes that Connecticut's top ten fastest growing communities are led by Oxford, Sterling, and Hampton: communities least suited to meeting the needs of our state's future households. Without critical information regarding household housing needs, continued overproduction of large lot, single family housing units will contribute to high barriers of entry to homeownership and increased housing maintenance and transportation costs, and ultimately to lower rates of housing production, depreciation and deterioration of single family homes, and strains on municipal budgets dependent on real estate property taxes. We urge DECD to revisit the Housing Needs Analysis to provide the data that can help the State meet the changing needs of its residents.

Which Connecticut towns are losing young people?



Tracking the number of 5-14 year olds in 1980 vs. the number of 25-34 year olds in 2000

Job Centers and affordable inner-ring suburbs are more likely to retain or attract young residents than are rural communities and those with high housing costs.

State of Connecticut Housing Needs Assessment Comments Page 6 of 6
 4 Irving Place 7th Floor, New York, NY 10003
 2 Landmark Square, Suite 106, Stamford, CT 06901
www.rpa.org

Attachment 4
2010-15 Consolidated Plan for Housing and Community Development

From: Richard.Porth@ctunitedway.org [mailto:Richard.Porth@ctunitedway.org]
Sent: Friday, November 20, 2009 12:29 PM
To: CT Housing Plans,
Subject: United Way comments for Consolidated Plan for Housing and Community Development and the State Long-Range Housing Plan

TO: Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic and Community Development

FROM: Richard J. Porth
President and CEO
United Way of Connecticut

Thank you for the opportunity to provide comments on DECD's Consolidated Plan for Housing and Community Development and the State Long-Range Housing Plan. United Way of Connecticut and Connecticut United Ways submit the attached comments for the state's consideration. Please feel free to contact me if you have any questions. We would appreciate a written confirmation of receipt of these comments by DECD, by email or whatever appropriate means. Thank you.

Richard J. Porth
President & CEO
United Way of Connecticut
1344 Silas Deane Highway
Rocky Hill, CT 06067
860-571-7501
Richard.Porth@ctunitedway.org

?Please be aware that email communication can be intercepted in transmission or misdirected, and that spam filtering might inadvertently screen some legitimate messages directed to me. Please consider communicating any essential or sensitive information to me by telephone, fax or conventional mail. The information contained in this message may be privileged and confidential. If you are not the intended recipient, please notify me right away and destroy this message.?

Connecticut United Ways

Comments on the Connecticut Consolidated Plan for Housing and Community Development and the State Long-Range Housing Plan

United Way of Connecticut works in partnership with local United Ways and the State of Connecticut to provide information on and access to a range of health and human services for residents of the State of Connecticut. Last year, 350,000 calls were made to United Way’s 2-1-1’s information and referral service, resulting in 480,000 service requests for a wide range of services, including mental health, substance abuse, health care, utilities, food and much more. Almost 57,000 of these service requests were related to housing and shelter. In addition, another 440,000 inquiries were made on UWC’s website, www.211ct.org by Connecticut service providers and residents looking for information in our database, the most comprehensive listing of Connecticut health and human services available. UWC tracks the type of information people are looking for and the referrals that are made, creating a database that gauges the needs present statewide and in each municipality and region.

Housing Needs Assessment

We encourage the Department of Economic and Community Development to use our databases, particularly as a way to track housing and community needs over time in different parts of the state and statewide. These can be accessed via UWC’s website. Recent United Way 2-1-1 inquiries indicate the following trends with regard to housing needs in the state:

- Housing-related requests for services at United Way 2-1-1 totaled almost 57,000 in FY09, an increase of 8.7 percent compared to the previous year and 20 percent compared to FY07.
- Over 75 percent of housing-related requests for service come from households that identify as low-income, though the recent recession and mortgage problems have led to more calls from middle-income families.
- Half of housing-related requests for service come from those who live in the state’s six largest cities.
- The largest increase by far in housing-related 2-1-1 requests was for mortgage foreclosure assistance, increasing by 71 percent compared to FY08. About half of those calling for this help were first-time callers, people who have never had to seek assistance before and who are unaware of the supports that are available. Many of these people are middle income families who have recently lost their jobs.

A list of the top ten 2-1-1 housing-related requests for services in FY08 and FY09 is provided here.

	Housing-Related Categories	FY08	FY09	% Change
1.	Homeless Shelter	13,269	13,087	-1.4%
2.	Housing Search and Information	6,785	9,660	42.4%
3.	Subsidized Rental Housing	8,516	8,208	-3.6%
4.	Rent Payment Assistance	6,077	6,898	13.5%
5.	Rental Deposit Assistance	3,932	4,267	8.5%
6.	Housing Authorities	3,673	3,280	-10.7%
7.	Mortgage Foreclosure Assistance	1,722	2,938	70.6%
8.	Domestic Violence Shelters	1,304	1,352	3.7%
9.	Transitional Housing/Shelter	983	1,167	18.7%
10.	Below Market Rental Housing (LIHTC)	1,358	1,084	-20.2%
	TOTAL (all housing-related requests for service)	52,172	56,730	8.7%

Housing Goals and Priorities

United Ways across Connecticut have been partnering with government and nonprofit agencies and investing in the needs of the people in our state for decades and understand the challenges of making tough decisions about where limited funds can have the most impact. On the basis of this experience, we make the following recommendations for housing goals and priorities in Connecticut.

- Many United Ways in Connecticut have provided leadership and support for development and implementation of 10-year plans to end homelessness in communities across the state. There is a growing consensus that the keys to ending chronic homelessness are to increase substantially the supply of permanent supportive housing and affordable housing in Connecticut, particularly housing that serves the lowest income households. The state has already supported the important work of the Corporation for Supportive Housing and the Reaching Home campaign of the Partnership for Strong Communities. More support for this work will lead to meaningful reductions in homelessness.
- The Homelessness Prevention and Rapid Re-housing Program is an innovative new program developed by the Department of Social Services with federal stimulus funds in partnership with the Connecticut Coalition to End Homelessness and with 2-1-1 support from United Way of Connecticut. This program is designed to reduce time in emergency shelters for some families by providing financial assistance to remain in current housing or to find new housing through “rapid re-housing” strategies. United Way 2-1-1 serves as a key entry point, screening callers to determine who is eligible for the program and who can benefit most. This pilot program bears close watching so that the best strategies can be replicated and supported by the state as a crucial part of any overall housing strategy.
- Various studies and reports have documented the lack of affordable housing, both rental and owner, in most of Connecticut’s municipalities. The Connecticut Housing Finance Authority and HOMEConnecticut have recommended strategies to build up Connecticut’s affordable housing stock so that young people entering the workforce can stay in Connecticut, so that working people can afford to live closer to their jobs, and so that people can spend less of their income on housing in order to afford other necessities like food, health care and education. CHFA and HOMEConnecticut’s strategies that are already being implemented with state support, should be continued and state investments in the most promising programs should be increased. In particular, we need to focus on preserving existing affordable housing through preservation and financing strategies.
- United Way of Connecticut recently published a 2-1-1 Barometer Report on the mortgage foreclosure crisis (<http://www.ctunitedway.org/Media/Barometer/June09.pdf>). In that report we trace the trends in Connecticut and compare them with that in other states. The report also provides information on where people facing foreclosure can turn for help in Connecticut. These resources should be supported in their crucial work to preserve housing stock, stabilize communities, and keep families in their homes. Over the past ten to fifteen years, Connecticut saw modest progress among African-Americans and Latinos in achieving homeownership and in achieving more socioeconomic balance in more towns, particularly older inner-ring suburbs. The state should make it a priority to preserve this progress as it helps address the mortgage crisis.



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE LINDA A. ORANGE
FORTY-EIGHTH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING
ROOM 4109
HARTFORD, CT 06106-1591
HOME: (860) 537-3936
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TOLL FREE: (800) 842-8267
FAX: (860) 240-0206
E-MAIL: Linda.Orange@cga.ct.gov

DEPUTY SPEAKER OF THE HOUSE

MEMBER
APPROPRIATIONS COMMITTEE
HUMAN SERVICES COMMITTEE
LEGISLATIVE MANAGEMENT COMMITTEE
PUBLIC SAFETY AND SECURITY COMMITTEE

May 20, 2010

W. Michael Regan, Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson Street
Hartford, CT 06106-7106

Dear Mr. Regan,

I write to provide comments regarding the proposed changes in Small Cities / Community Development Block Grants criteria.

An issue I have concerns with is the 50% municipal match that would be imposed on senior center applicants. In these difficult times, municipalities cannot afford a new added expense like this. Municipal budgets are already significantly strained by our current state budget climate, and much effort was expended this year in trying to spare towns from shouldering the burden. While I understand the cost controls that must be present in state policy, I remain opposed to the municipal match requirement in the 2010-2011 Action Plan.

Please feel free to contact me if you should have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Linda Orange".

Rep. Linda Orange
Deputy Speaker of the House

cc. Patti White, Director - Colchester Senior Services
Gregg Schuster, First Selectman - Town of Colchester

Landry, Debra

From: Catherine Russi [crussi45@sbcglobal.net]

Sent: Tuesday, June 01, 2010 8:17 AM

To: CT Housing Plans,

Subject: Senior Center Issues

I have serious concerns regarding the future funding for Senior Centers.

I retired in October of 2008 after twenty-nine (29) years of being a Director of a multi-purpose Senior Center. The center started in a carriage shed and later moved to a larger facility to help try to support the needs of the senior citizens and caregivers of the community. The growth was overwhelming and with the ever growing aging population there is a stronger need for a larger facility.

After hearing the possible action plan for Housing and Community Development I am very concerned. The two top issues I have:

- * ~~A 50% municipal match is required - This is so very difficult to achieve in the current fiscal climate.~~
- * ~~Projects must be "bid ready," including architectural details - This to would be very difficult to achieve since each town has funding issues.~~

Please, Senior Centers need continued funding to help build facilities to support their aging communities. At this time centers are supporting the frail seniors and the more active senior. We must keep people out of health care facilities. It is more cost effective to keep people active in the community.

Senior Centers must be built to house the aging communities. Being competitive is one issue for funding request but you must make the eligibility for the request reasonable.

Catherine Russi

May 25th 2010

W. Michael Regan, Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson Street
Hartford, CT 06106-7106

Dear Mr. Regan:

On behalf of the existing and future senior residents of Colchester, I am writing as chair of the Colchester Senior Center Study group, to express our serious concerns with the DECD proposed changes to the Small Cities/Community Block Grants criteria in your 2010-2011 Action Plan for Housing and Community Development.

Our nine member study group, which was appointed by the Colchester Board of Selectmen, is currently in the process of determining what course of action the town should take in developing plans for a new senior center to be created in Colchester.

Towards that end, we have been studying what funds might be available for the construction/renovation of a senior center in the future, and had hoped that the Small Cities Block Grants would be a potential resource.

We are most concerned about the requirements for a municipality to provide a 50% cash match towards any senior center construction or rehabilitation project, and submission of full plans and bid documents with the funding application. This would clearly be prohibitive to a small town like Colchester in applying for these funds, and seems most unfair to communities that have identified a need to construct or rehab a senior center.

We strongly encourage you to reconsider these proposed changes, and to ensure that senior center applicants are not unduly targeted to be at a disadvantage, when competing for these valuable federal funds.

Sincerely,

Theresa Hendricksen, Chair
Colchester Senior Center Study Group

Landry, Debra

From: Regan, Michael W
Sent: Tuesday, June 01, 2010 9:06 AM
To: Landry, Debra
Subject: FW: DECD proposals

From: Goldie Liverant [mailto:goldieliverant@att.net]
Sent: Monday, May 31, 2010 3:49 PM
To: Regan, Michael W
Subject: DECD proposals

Dear Mr. Regan,

The Colchester Senior Center is presently housed in a small building that is owned by The Bacon Academy Board of Trustees. [Bacon Academy is the local public high school.] The number of Seniors who utilize the building is growing and will undoubtedly continue to grow. The space available is often inadequate.

I am a member of a recently formed Colchester Senior Center Study Group. The group was appointed by the Colchester Board of Selectmen. We are investigating the type of facility that would best meet the needs of our Senior population. In working on this study we naturally were hopeful that the Small Cities Block Grant would help in the financing of any proposed construction project.

I am extremely concerned and disappointed about the recent changes proposed by DECD. A 50 % matching grant from the municipality would be extremely difficult in the present economy. Hiring an architect and having to prepare bid ready plans would be quite unreasonable without the knowledge of anticipated funds.

I sincerely hope that you and your committee would reconsider the proposed changes and take into serious consideration the needs, comfort and safety of our Senior population.

Goldie Liverant
12 Chestnut Hollow
Colchester, Ct. 06415

Gregg Schuster



First Selectman

May 24, 2010

Mr. W. Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106-7106

Dear Mr. Regan,

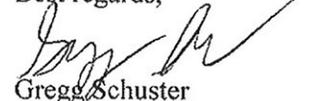
I am writing you regarding the recent FY 2010-11 Action Plan of the "Small Cities" CDBG Program.

While I understand the need to ensure municipalities have some financial commitment to the projects they want funded, I would ask you to reconsider the proposed restrictions. I do not believe that it should make a difference whether the town match is actual cash or an in-kind contribution. We have many engineers, workers, and maintainers that can contribute to a project which ultimately helps the town control costs.

Additionally, requiring a 50% cash match for senior centers will have a serious and detrimental effect to Colchester. We are actively looking at options to replace our aging senior center and requiring such a large match from the town may make it difficult for us to proceed and give our seniors the facility they deserve.

Please re-consider the revisions made to the FY 2010-11 Action Plan of the "Small Cities" CDBG Program.

Best regards,


Gregg Schuster
First Selectman

cc: Sen. Eileen Daily
Rep. Linda Orange
Commissioner Joan McDonald
Colchester Board of Selectmen



RECEIVED
2010 MAY 17 PM 12: 01

May 14, 2010

State Department of Economic and Community Development
State Economic Strategic Plan – Senior Center Projects

Public Comment of

Nancy S. Hodkoski, Director, City of Torrington - Services for the Elderly

Since 1982, people age 60 and over living in the greater Torrington area are fortunate to have a hub for senior services known as the Sullivan Senior Center. The original structure was constructed in 1981 with Small Cities funding to house recreation and nutritional services. Throughout the years as the population grew and grant money became available additional services were implemented to create a multi-purpose focal point providing an environment to enhance and enrich the lives of older adults. To accomplish this goal, expansion was necessary. Today, a 13,000 sq ft senior center, 1,800 sq ft thrift shop, and 6,500 sq ft garage, to house 14 meals-on-wheels trucks and 3 lift equipped vans, were constructed with Small Cities funding. Over 5,000 people receive services annually, with funding from federal, state and local sources and private donations totaling \$2.4 million. This success story was made possible through Small Cities funding to construct a viable senior center complex.

In the 2010-11 Action Plan for Housing and Community Development, changes are proposed for funding Senior Center projects. If these changes are adopted growth of senior center facilities, renovations and senior services will be hindered immensely. ~~To require a project to secure 50% cash match is unreasonable and next to impossible in this economy. Cities, both large and small, are facing layoffs, service reductions, school closures and tax increases. In addition, the expectation to have bid-ready plans prepared by a licensed architect or engineer is another expense cities must incur without DECD's commitment to fund the proposed project.~~

In Connecticut, the population growth of people age 65+ is expected to grow 64% by 2030. Senior Centers will continue to play a vital and significant role delivering services to the aging population, thus enabling people to remain at home in their community.

Please reconsider the above-mentioned proposal and continue to support the construction of and renovation of senior centers.

Thank you.



**TOWN OF CHESHIRE
CHESHIRE SENIOR CENTER**

240 Maple Avenue, CHESHIRE, CONNECTICUT 06410
Telephone (203) 272-8286

RECEIVED
2010 MAY 18 AM 11:23

May 17, 2010

Stan McMillen PHD Managing Economist
Department of Economic and Community Development
505 Hudson Street
Hartford, CT, 06106

This letter is written to ask that the 2010-2011 Action Plan for Housing and Community Development be reconsidered based on its impact on Senior Centers through out our area. For the past two years, the Cheshire Senior Center Board of Directors has been exploring preliminary plans to expand the basement area of the Cheshire Senior Center for needed program space. Currently we service approximately 150 people per day in our 15,575 sq. ft. remodeled facility. Just seeking funding for the preliminary architectural drawings has postponed our process to apply for a small cities grant.

It is my understanding that your proposed changes would require a 50% cash match from town applicants. This requirement makes applying for your grant nearly impossible in today's economical climate. In addition, the expectation to have bid-ready plans prepared by a licensed architect or engineer is another expense unattainable to small towns without grant commitment in place.

State and federal leaders have finally realized that it is cheaper to keep people in their own homes for as long as possible. Senior Centers are the first step in the continuum of care that makes it possible for older people to have that choice.

We must continue to support the viability and modernization of the senior centers in our local communities.

Thank you for your reconsideration of your 2010-11 Action Plan.

Sincerely,

Doreen Pulisciano

Doreen Pulisciano
Director of Senior/Transportation Services

From: Sheridan, Dennis [Dennis.Sheridan@southwindsor.org]
Sent: Monday, May 24, 2010 9:58 AM
To: CT Housing Plans,
Cc: Galligan, Matthew; Perry, Vanessa
Subject: Changes in requirements
Good morning.

I have just seen the DECD 10/11 Action Plan that appears to have new requirements for the June 4 deadline application. Am I reading this information right where it says the grant now requires a 50% match from municipalities? Our application has been under preparation for 3 months....we have met all required meeting criteria (for points) and we have held the public hearings.

The impact of this new requirement could halt this entire project, particularly in these economic times.

Dennis D. Sheridan
Director of Human Services
Charles Enes Community Center
150 Nevers Road
South Windsor, CT 06074
(860) 648-6358



A nonpartisan office of the Connecticut General Assembly

Testimony of

Julia Evans Starr, Executive Director
Connecticut Commission on Aging

On

DECD 2010-2011 Action Plan for Housing and Community Development

Thank you for this opportunity to provide comments on the draft 2010-2011 Action Plan for Housing and Community Development.

The Connecticut Commission on Aging is a nonpartisan state agency that is part of the legislative branch of government. We are devoted to preparing our state for a burgeoning aging population while promoting policies that enhance the lives of the present and future generations of older adults. For over sixteen years, the Commission has served as an effective leader in statewide efforts to promote choice, independence and dignity for Connecticut's older adults and persons with disabilities. As part of our statutory mandate set forth in CGS §17b-420, the Connecticut Commission on Aging maintains a liaison between the elderly population of the state and government agencies and issues recommendations to foster progress in the lives of older adults across the state.

The Commission has heard from many across the state who have concerns with the 2010-2011 Action Plan. Specifically, the Commission and many senior centers are concerned about proposed criteria for funding senior center projects through the Small Cities/Community Development Block Grant (SC/CDBG). The draft proposal includes two criteria of concern: that senior centers must guarantee a 50% municipal match, and that projects must be "bid ready," including architectural details. Both of these criteria are new for the 2010-2011 year.

Given the current economic climate, increasing demands on municipalities and our aging demographic, these new criteria will place an undue burden on senior centers as they try to attain funding through this federal grant opportunity. Cities and towns are understandably reluctant to dedicate local funding to projects that are not guaranteed to receive needed additional financial support. Although municipalities might be agreeable to dedicating funding contingent on receiving SC/CDBG grant money, it is less likely that they will agree to pay for architectural renderings of proposed projects without funding in place.

State Capitol • 210 Capitol Avenue • Hartford, CT 06106
Phone: 860.240.5200 • Website www.cga.ct.gov/coa
LTC website: www.ct.gov/longtermcare



The Commission questions why these requirements would be applied solely to the funding of senior center projects – setting these projects apart from other categories of CDBG funds. Why are senior center projects not treated the same as those that serve the general population?

Although some other states have adopted similar requirements for senior center funding, Connecticut does not have to follow suit. Unless these criteria are removed, it seems unlikely that many – if any – senior center projects will be funded in this grant year. This may lead to leftover, unused federal funds, counter to our shared goal of federal funds maximization.

Finally, the Commission continues to have concern over the requirement that individuals served in CDBG-funded senior centers must be over the age of 60. This age requirement is arbitrary; moreover, it does not allow for the full use of the building during hours when the senior center is closed.

We ask that you reconsider these criteria. We would be most pleased to work with you moving forward on this issue.

Thank you.

W. Michael Regan, Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson Street
Hartford, Ct 06106-7106

Donna Skawinski
96 Harbor Road
Colchester, Ct 06415
May 27, 2010

Dear Mr. Regan,

I live in Colchester and have worked with many Senior Citizens helping them pay their bills and apply for any programs that may be available to them. I also refer them to the Colchester Senior Center for further assistance. Today, seniors are in desperate need of our help. As you know, they did not get their COLA this year and everything seems to be costing them more these days. Our center does a great service for our seniors. They can go there and the director will help them with any programs that may be available to assist them. As I talk to seniors, one of their biggest concerns of going to our center for this type of help is that there is so little room for the privacy required for their private paperwork to be done or their personal issues to be discussed. We are in desperate need of a larger center to accommodate the array of issues our seniors face today. The Colchester Senior Center does the best they can with the space and resources they have.

I was sorry to hear of the news that the small cities/community block grants may be harder to obtain. I feel that it is everyone's responsibility to help our senior population and our governments' responsibility as well. It seems that no matter what gets cut in any budget process, it is the senior's benefits that get cut or eliminated first. I would hope that you will see it in your heart to keep these programs that will help them the most available. Please consider the impact of your group's decisions on our older population. Thank you,

Sincerely,



Donna Skawinski

From: pamslog@comcast.net [mailto:pamslog@comcast.net]
Sent: Wednesday, May 26, 2010 4:11 PM
To: Regan, Michael W
Subject: DECD Grants

I recently became aware that grants from DECD will not be considered as in the past. This news is devastating to our town, Colchester. While I do understand that the State needs to "tighten their belt", it should not fall on small towns. If the State chooses to decrease grant funding then it needs to reduce the amount of taxes taken from the towns. Once that is done, we may be able to go forward with important projects since we will have more of our own tax dollars to spend on local necessary projects.

Pamela A Scheibelein
16 Starwood Trail
Colchester, CT 06415

W. Michael Regan
Dept. of Economic and Community Development
Hartford, CT
May 25, 2010

Dear Mr. Regan,

The town of East Haven has been a grateful beneficiary of the Small Cities Grant Program for several years now. The town has had great success servicing the needs of our property owners when they are in time of need. As a Councilman in the town of East Haven, I am proud that we can offer this assistance, especially when many of our residents are on a fixed income and do not have emergency funds. I understand it is not the obligation of the town or the state to fix people's homes, but the Small Cities Grant helps restore faith in our government.

As a Councilman, I was charged with the task of passing a very challenging budget. Our Council examined every dimension of the budget and our final product, which included many sacrifices and a tax increase, met our goals. I was concerned to learn that the DECD will no longer accept in-kind contributions to meet the State's leverage of local funds. East Haven accepts the Small Cities Grant with great responsibility. We have a staff of motivated town employees to administer the grant, and a finance department that meticulously tracks the grant's funds. The value of these in-kind contributions allows our town to take pride in the projects funded by the Small Cities Grant.

In closing, I ask the DECD to reconsider accepting in-kind contributions to meet the State's leverage of local funds for the 2010 Small Cities Grant. By accepting the in-kind contributions, East Haven may continue to aid its citizens when they need it most.

Very Truly Yours,

Michael J. Riolino
Councilman, District 4
East Haven, CT

May 26, 2010

Dear Mr. W. Michael Regan,

As East Haven's Fire Marshal and Chairman of The East Haven Urban Renewal Agency, I submit this letter of support for the Town's continued application for the Connecticut Department of Economic and Community Development Small Cities Block Grant.

The Housing Rehabilitation Loan Program provides assistance to many elderly and low / moderate income residents, upgrading older dwellings, creating a safer environment for needy residents. The upgrades include health and life safety improvements including but not limited to smoke detectors, electrical, heating, roofing, and windows.

The program has helped with many older residents on fixed incomes, relying on small pensions or social security. East Haven has a growing senior population with many older homes in need of attention. I can recall several examples of the need, to name a couple, one was an elderly couple in the high ridge section of town using a 5 gallon pail inside the home to feed their aging heating system, another that had her fuel tank leak in the basement with an old furnace and was without heat for days. The list goes on with many leaking roofs, mold, lead paint, etc.

It has come to my attention that the in kind contribution rule has been changed. This creates a significant hardship on communities like East Haven having difficult financial burdens. East Haven has contributed significantly to the in kind costs, and to come up with additional funds will once again create a significant hardship. With that said, I hope the Department of Economic & Community Development will reconsider this policy change and allow in kind contributions.

Sincerely,

Anthony D. Moscato
Fire Marshal / Deputy Chief
Chairman, East Haven Urban Renewal Agency

From: Regan, Michael W
Sent: Tuesday, May 25, 2010 12:05 PM
To: Landry, Debra; Hunter, Veronica A
Subject: FW: 2010 Small Cities Program - elimination of in-kind contributions

From: James Albis [mailto:james.albis@gmail.com]
Sent: Tuesday, May 25, 2010 11:59 AM
To: Regan, Michael W
Subject: 2010 Small Cities Program - elimination of in-kind contributions

Mr. W. Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson St.
Hartford, CT 06106

Dear Mr. Regan:

In recent years, the Town of East Haven has been able to administer an extremely successful Housing Rehabilitation Program thanks to monies received from the State of Connecticut in the form of the Small Cities Grant. We have been able to help homeowners repair their houses in times of need, when they cannot afford to do it themselves. East Haven has historically had a great demand for this project, as we have consistently had a wait list of up to 30 applicants or more since the program has been in place.

This year, however, it has been brought to my attention that the Department of Economic & Community Development has made several changes to the Small Cities Program, including eliminating the use of in-kind contributions as leverage of local funds. This is a serious disadvantage to the Town of East Haven, as we have relied on in-kind contributions in the past, and have not used them lightly. Providing a cash-only contribution will be extremely difficult for our town, as like many other small towns in Connecticut we have felt the strain of the economy, and have been working hard to tighten our budget.

It is my hope that you reconsider this policy and continue to accept in-kind contributions. The Town and its families have great need for this program, and by allowing in-kind contributions we can continue to administer successful housing rehabilitation projects.

Thank you for your time.

James Albis
Community Development Coordinator
Town of East Haven
(203) 468-3286



ADMINISTRATION & MANAGEMENT

PAUL J. HONGO, JR.
Director

May 25, 2010

W. Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson Street
Hartford, CT 06106-7106

RE: Elimination of "In-Kind" Services Credit for Small City Grantees

Dear Mr. W. Michael Regan:

I am writing to express to you the Town of East Haven's **concern regarding the proposed elimination of "In-Kind" Services Credit for Small City Grantees.**

For the past several years, the Town of East Haven and its residents have benefited significantly from the Small Cities Grant. Since 2005 we have completed twenty-two (22) projects through the Housing Rehabilitation Loan Program, helping make essential repairs affordable for those who have no other means to pay.

Currently there are over thirty (30) residents on our waiting list. Without the ability to use **in-kind service contributions** to meet the State's requirement for leverage of local funds, the Town will not have the funds required to satisfy the cash commitment, which means less opportunities to help those who need it the most. We truly rely on being able to provide our support for the projects through **in-kind administrative staff time** to promote Fair Housing activities, use of Town Engineering staff to design and supervise Public Works projects, and the time spent by financial personnel for financial recordkeeping, disbursement and auditing.

In closing, I want to thank you for your time; and I hope you will revisit the proposed change and not eliminate the in-kind contributions. Thank you again.

Sincerely,

Paul J. Hongo, Jr.
Deputy Director of Town Affairs

Cc: April Capone Almon, Mayor
James Albis, Community Development Coordinator
Larry Wagner, L. Wagner & Associates

REDEVELOPMENT AGENCY of the Town of Putnam

107 Providence Street, Putnam, CT 06260

Phone: (860) 963-6835

Fax: (860) 963-6640

June 1, 2010

Mr. W. Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic and Community Development
505 Hudson Street
Hartford CT 06101-7106

Re: Changes to Small Cities CDBG Program

Dear Mr. Regan:

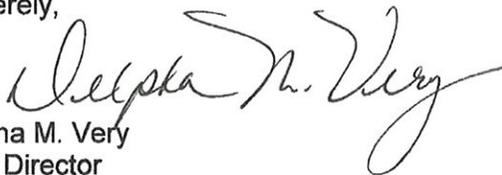
The Town of Putnam has recently been made aware of the proposed changes to the DECD rules governing its Small Cities Grant Program.

One change in particular will have an adverse impact on the Town of Putnam; the elimination of the in-kind contribution. Eliminating this rule will be detrimental to the Town since it relies heavily on its local staff (i.e. Public Works Department and Economic and Community Development), to provide support to its projects.

The impact of this proposed change will restrict the type of projects small communities like Putnam will be able to do. The State of Connecticut Office of Policy and Management has defined the Town of Putnam as a Distressed Community. Our free and reduced lunch program has a 53.4% student population with the State average being 30.3%. Putnam's per capita income is ranked 155th out of 169 towns.

Please reconsider this proposal for the good of Connecticut citizens and for our municipalities.

Sincerely,



Delpha M. Very
EDC Director

/mfp

Cc: Joan McDonald, Commissioner
State of Connecticut DECD
505 Hudson Street
Hartford CT 06106

The Town of Putnam is an Affirmative Action/Equal Opportunity Employer





FIRST SELECTMAN'S OFFICE

Clifford J. Hurgin Municipal Center, 1 School Street, Bethel, CT 06801
Telephone: 203-794-8501 – Fax: 203-794-8552

Matthew S. Knickerbocker, First Selectman
Richard C. Straton, Selectman
Paul R. Szatkowski, Selectman
Martin J. Lawler, Town Counsel

Wendy Smith, Office Administrator
Jean Garey Bradley, Office Assistant
Layna Palumbo, Office Assistant
Phyllis Krinsky, HR/Grants Administrator

May 25, 2010

Mr. W. Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson Street
Hartford, Ct 06106-7106

Dear Mr. Regan:

It is my understanding that DECD intends to amend its Small Cities Program rules for 2010 to include the elimination of the value of a community's in-kind service contribution to meet the State's requirement for leverage of local funds when applying for a Small Cities Block Grant.

Such an amendment, I believe, would create a hardship on most communities and would limit the number of communities who could or would participate in applying for this grant. No one is more affected by the economic crisis facing the State of Connecticut, and the nation for that matter, than the small towns and cities forced to operate with less and less funds, most of which is available only through local taxes.

To meet this crisis, and still attempt to provide necessary services, many towns have been restricting or denying salary increases to their employees, or even requiring furloughs, in order to get their annual budgets passed. Even with these measures, many towns experience multiple referenda before taxpayers will vote favorably for the annual budget.

Speaking for the Town of Bethel, your proposed amendment would require an already burdened and, in some cases, reduced staff to provide administrative, financial, and/or engineering time for this grant without benefit of applying this to in-kind services. This would increase our town's cash commitment to a project, which could ultimately eliminate our chances of applying for a small cities block grant in the near future.

We ask that you not eliminate the value of in-kind services credit in your rating and ranking system for small cities block grants.

Very truly yours,

Matthew S. Knickerbocker, First Selectman

Cc: Hon. Anonietta Boucher, State Senator
Hon. Michael McLachlan, State Senator
Hon. Jason Bartlett, State Representative
Hon. David Scribner, State Representative

Town of Willington

BOARD OF SELECTMEN • 40 OLD FARMS ROAD • WILLINGTON, CONNECTICUT 06279 • (860) 487-3100 • FAX (860) 487-3103
www.willingtonct.org

May 28, 2010

Mr. W. Michael Regan
Community Development Assistant Administrator
Office of Strategy and Policy
Department of Economic & Community Development
505 Hudson Street
Hartford, CT 06106-7106

RE: DECD Changes of In-Kind Services

Dear Mr. Regan,

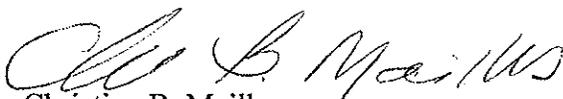
It has come to my attention that the in-kind service contribution value is proposed to be eliminated according to the DECD's Annual Action Plan in 2010. This elimination could greatly impact Willington's community in the future, should we need to apply for additional grant funding.

I am asking DECD to reconsider the elimination of this service as our small Town is already facing financial hardship, and simply cannot obligate to provide a cash commitment in the future; should we need to apply for additional grant funds. In these uncertain times, the importance of being able to support those in need is essential.

If you would like to discuss this further, please do not hesitate to contact my office. I can be reached at (860) 487-3100.

I thank you in advance for your reconsideration.

Kindest Regards,


Christina B. Mailhos,
First Selectman

C: T. Millix, Selectman
J. Blessington, Selectman
T. Martin, Willington Youth Family & Social Services
L. Wagner, L. Wagner & Associates

From: Barton Russell [bart.russell@gmail.com] on behalf of Bart Russell [brussell@ctcost.org]
Sent: Monday, May 24, 2010 5:01 PM
To: CT Housing Plans,
Subject: ATT MICHAEL REGAN: DECD PROPOSED 5 YEAR CONSOLIDATED PLAN AND ANNUAL ACTION PLAN

Connecticut Council of Small Towns Memorandum

TO: Michael Regan, DECD Community Development Assistant Administrator
FROM: Bart Russell, COST Executive Director
DATE: 5/24/10

Dear Mr. Regen:

I am writing on behalf of the Connecticut Council of Small Towns (COST) and its 120 member municipalities regarding the Department of Economic and Community Development's (DECD) 5 Year Consolidated Plan (2010-2015) and Annual Action Plan for 2010-2011.

Given that applications are due at DECD no later than 2:00 PM, Friday, June 4, COST feels that this deadline provides too little time for effective feedback, since the public comment period for the 2010 Annual Plan and Application ends June 1, 2010. The draft Annual Plan will have significant, negative impact on many of Connecticut's smaller communities and - as several towns leaders have already indicated to me - will effectively eliminate some much-needed and worthwhile projects while increasing local costs to apply and carry out projects if funded.

Below are what we feel are some of the most significant and problematic new requirements and restrictions (which we have shared with our member towns):

1. Elimination of a town's ability to use town staff as "in-kind" contribution in order to meet the State's "match" requirements. At the DECD Application workshop, and as noted on the Application forms, "leverage of other funds" is a stated priority in this year's Application point scoring by DECD. DECD has eliminated "in-kind" contributions to a Small Cities project, "local leverage" must all be "in cash" and local in-kind contributions of equipment or staff services are no longer counted in DECD's scoring of the Application. This is a major blow to small communities who struggle in this economic climate and may inappropriately and possibly unintentionally provide a greater competitive advantage to more affluent communities which often have a smaller population of low or moderate income persons and whom are often able to more readily provide "cash" for projects. Given the current financial climate throughout our State, the decision to eliminate the contribution of "in-kind" services such as the design of a public improvements in a low income neighborhood by town engineering staff, or use of town personnel to support Fair Housing activities could be a significant detriment to a community's participation or competitiveness which would negatively impact its ability to assist low or moderate income persons.
2. Requirement of a 50% cash match for any senior center construction or rehabilitation project and require submission of full plans and bid documents with the funding application. This criteria for approval of local senior center projects seems unreasonably harsh since DECD previously adopted extremely stringent use standards for Senior Centers in 2008. No other Small Cities project category requires communities to 1) have site control; 2) provide a 50% cash match and additional funds if needed; and 3) have bid ready plans submitted with the Application. This is not required for public facility, economic development, or housing projects either done by public or non-profit entities. Given the need to support the needs of our State's elderly population this policy decision seems inappropriate since DECD's own statistics in its draft ConPlan 2010-2015 noted in Table 2 and Table 6 show the State's increasing senior population growth from 2000 to 2008. Our aging population will most likely need facilities and programs to provide services and support programs, and the decision to single out this type of project for a more stringent application threshold sends the wrong message to our elderly and vulnerable population.
3. Removal of Homeownership and Interim assistance as eligible activities: In its Annual Action Plan, the State includes many of the HUD allowed activities but specifically omits use of State's Small Cities funds for activities such as homeownership assistance and interim assistance. Homeownership activities include the use of Small Cities funds for down payment or closing costs and interim assistance allows for non-routine neighborhood cleanup campaigns, graffiti removal and other activities to support neighborhood revitalization.
4. Limitations on how a community uses CDBG funds to benefit low and moderate income (LMI) persons: The discussion of National Objective on page 25 of the Action Plan references how a community can meet the HUD LMI National Objective through such options as "area benefit", "direct benefit" and "limited clientele". The example given for "limited clientele" however references only "seniors or handicapped persons." It is important to note that the Limited Clientele category allowed by HUD regulations is far broader than the example given in the State's Plan which is limited to the "presumed benefit" subcategory of the Limited Clientele eligibility criteria.

This restriction effectively limits the benefits of the Small Cities program to potential beneficiaries and populations of low/moderate income persons. We believe any restriction or limitation in the use of CDBG funds to Connecticut communities and their residents is beyond the allowable HUD criteria and hampers a community's ability to meet the needs of its low/moderate income population and is inconsistent with the State's ConPlan and Analysis of Impediments to Fair Housing. The State's Plan appears to preclude the broader use of LMI activities from the HUD Handbook which allows communities to fund projects which:

- a. "Require information on family size and income so that it is evident that at least 51 percent of the clientele are person whose family income does not exceed the L/M income limit (This includes the case where the activity is restricted exclusively to L/M income persons). Reference: 24 CFR 570.483(b)(2)(ii)(B) and (C)"; and,
- b. "Be of such nature and in such locations that it may reasonably be concluded that the activity's clientele will primarily be L/M income persons (for example, a day care center that is designated to serve residents of a public housing complex). Reference: 24 CFR 570.483(b)(2)(ii)(D)"

In these difficult economic times it is important to be able to address the needs of the State's low/moderate (L/M) income persons and populations within our small communities in as flexible a manner as possible.

5. New "108" Proposed borrowing (\$20 million): The State proposes to borrow \$20 million using its future Small Cities allocations as collateral to provide funding to 4-5 communities for transit oriented, brownfield or economic development projects. This is a significant new proposal and funding approach from the State and since it uses future CDBG allocations as a source of repayment should be considered carefully given the potential success/failure of projects to be funded. We believe that the State should better publicly clarify this funding mechanism and insure it is not used to supplant other funds or be available only to a limited number of communities. The focus on a few large projects may not adequately address the needs of smaller communities which also have needs to support and grow small businesses and create jobs.

We believe that DECD should obtain additional public input and support for this initiative and provide greater detail such as underwriting criteria, more specific types of projects to be funded, etc., before future CDBG funds are committed for repayment which could substantially reduce the available funds to small communities in future years. More specific underwriting guidelines for State use should be published and broadly disseminated prior to adoption of final guidelines for this Program. Further, specific requirements for additional collateral, especially from private sector entities, should be required and clarified so that public funds do not bear the burden in case of project defaults.

6. Responsible Growth: We recognize Responsible Growth criteria under the Overarching Goals section of the Plan is important to maintain consistency with the State Conservation and Development Policy Plan but this year's Application contains criteria such as, location of a project within ½ mile of a train station, or bus transit stop, availability of public infrastructure (sewers, water, sidewalks) which may have negative consequences for some of the States smaller communities and could discourage them from requesting or obtaining funding.

Our view is that DECD should analyze these criteria against the overall "universe" of eligible communities to measure and more clearly determine the impact of these new requirements. The stated priority in the Action Plan to develop viable "urban communities" may predispose DECD approval and preclude participation by many smaller rural communities which will deny the benefits of this valuable program to their populations, many of whom are low/moderate income or disabled.

Thank you for your kind consideration of our input, which we strongly hopes results in at least the elimination of the proposed in-kind contribution restriction and the 50% cash match regarding senior centers.

Sincerely,

Bart Russell

Barton Russell, Executive Director
Connecticut Council of Small Towns
1245 Farmington Avenue, 101
West Hartford, CT 06107
860.676.0770 Office
860.836.9928 Cell
860.676.2662 Fax
www.ctcost.org

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TESTIMONY

of the

CONNECTICUT CONFERENCE OF MUNICIPALITIES

to the

DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

May 28, 2010

CCM is Connecticut's statewide association of towns and cities and the voice of local government. Our members represent over 93% of Connecticut's population. We appreciate this opportunity to provide testimony to you on issues of concern to towns and cities.

ACTION PLAN FOR SMALL CITIES CDBG GRANT

The State Department of Economic and Community Development published its 5 Year Consolidated Plan (2010-2015) and Annual Action Plan for 2010-11. This 133 page document, which will govern the Small Cities CDBG Grant for the next five years, include changes that will have significant impacts on local governments. While there were public hearings held in the Fall of 2009, the Action Plan was not published until April 30th with only a 30 day comment period. Considering the impact these changes will have across the state, it is vital to ensure that the changes included in this plan, some spelled out and others only know by omissions on the application, are clearly delineated to all affected parties.

CCM opposes the following changes made to the Program:

1. **Elimination of "In-Kind" Contribution Allowance to Meet State's "Match" Requirements:**
This is a significant change to the program and is not outlined anywhere in the Action Plan, but rather has been silently omitted from the application. As noted on the application forms, "leverage of other funds" is a stated priority in this year's application point scoring by DECD. However, by eliminating the "in-kind" contributions this will create a financial hurdle for many communities that, during these tough fiscal times, might now be unable to take advantage of these funds for needed projects.
2. **50% Cash Match Required for Senior Center Projects and Full Plans and Bid Documents Submitted with Funding Application:** It is our understanding that no other Small Cities project category requires communities to (1) have site control; (2) provide a 50% cash match and additional funds if needed; and (3) have bid ready plans submitted with the application. This is not required for public facilities, economic development, or housing projects done by either public or non-profit entities.

DECD's own statistics in its draft ConPlan 2010-2015, noted in Tables 2 and 6, illustrate the State's increasing senior population growth from 2000 to 2008. This provision seems counter to the State's needs and sends the wrong message to our elderly and vulnerable population.

3. **Removal of Homeownership and Interim Assistance as Eligible Activities:** Historically the Small Cities funds have been used for down payment or closing costs, along with interim assistance for non-routine neighborhood cleanup campaigns, graffiti removal and other activities to support neighborhood revitalization.

This draft of the Annual Action Plan includes many of the HUD-allowed activities but specifically omits use of the Small Cities funds for activities such as homeownership assistance and interim assistance. Homeownership is vital to the revitalization of neighborhoods. With so many homes being foreclosed on and current economic times making it harder for individuals to get mortgages, it seems counter to Connecticut's needs to eliminate this important role for these funds.

4. **Limitations on How a Community Uses CDBG Funds to Benefit Low and Moderate Income (LMI) Persons:** The Action Plan limits the benefits of the Small Cities program to a narrower population and appears to go beyond the allowable HUD criteria. This would hamper the ability of local community's to meet the needs of its low/moderate income population.

CCM urges you to eliminate the above mentioned changes and carefully consider any other proposed changes that might negatively impact the communities of our state, especially in the current fiscal climate.

##

If you have any questions, please contact Kachina Walsh-Weaver at kweaver@ccm-ct.org
or Gian-Carl Casa at gcasa@ccm-ct.org – or via phone (203) 498-3000.



May 25, 2010

Mr. W. Michael Regan
Community Development Assistant Administrator, Office of Strategy and Policy
Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106-7106

Dear Mr. Regan,

The Town of Farmington has been the recipient of several Small Cities grants over the last decade. The projects that were funded have positively affected our low and moderate-income population. While some may think that Farmington is a community with little need, there is a significant sector in our population that truly benefits from Small Cities funded programs. The Town of Farmington also benefits since we are faced with ever tightening budgets and cannot always support the much-needed programs that Small Cities funding provides. The proposed changes to the 2010 Annual Plan will have significant impact on both Farmington and Connecticut's smaller communities and effectively eliminate some much needed and worthwhile projects while increasing local costs to apply and carry out projects if funded. Please accept this letter as Farmington's statement of opposition to the proposed changes in the 2010 Annual Plan. Specifically we are opposed to the following changes:

1. Elimination of a town's ability to use town staff as "in-kind" contribution in order to meet the State's "match" requirements. The requirement to have local leverage as cash and not in-kind contributions would significantly strain the Town of Farmington. In our most recent Small Cities award we received \$700,000 in funding for improvements to our senior and disables housing complex, Maple Village. An in-kind contribution was leveraged from our town engineering staff. A cash contribution would have made the project undoable. This new requirement could be a significant detriment to our community's participation or competitiveness for funding, which would negatively impact our ability to assist low or moderate-income persons in Farmington.
2. Requirement of a 50% cash match for any senior center construction or rehabilitation project and require submission of full plans and bid documents with the funding application. The Town of Farmington benefited from a Small Cities grant when we built our Senior and Community Center close to a decade ago. We were not subject to the harsh criteria that are proposed for senior center construction or rehabilitation projects. We do not believe that communities going forward should be subject to stricter criteria than any other Small Cities project area. Given the need to support the needs of our State's elderly population this policy decision seems out of place. Our aging population will most likely need facilities and programs to provide services and support programs, and the decision to single out this type of project for a more stringent application threshold sends the wrong message to our elderly and vulnerable population.
3. Removal of Homeownership and Interim assistance as eligible activities: In its Annual Action Plan, the State includes many of the HUD allowed activities but specifically omits use of State's Small

Cities funds for activities such as homeownership assistance and interim assistance. Homeownership activities include the use of Small Cities funds for down payment or closing costs and interim assistance allows for non-routine neighborhood cleanup campaigns, graffiti removal and other activities to support neighborhood revitalization. These are all valuable use of funding.

4. Limitations on how a community uses CDBG funds to benefit low and moderate income (LMI) persons:

We believe any restriction or limitation in the use of CDBG funds to Connecticut communities and their residents is beyond the allowable HUD criteria and hampers a community's ability to meet the needs of its low/moderate income population and is inconsistent with the State's ConPlan and Analysis of Impediments to Fair Housing. The State's Plan appears to preclude the broader use of LMI activities from the HUD Handbook. In these difficult economic times it is important to be able to address the needs of the State's low/moderate (L/M) income persons and populations within our small communities in as flexible a manner as possible.

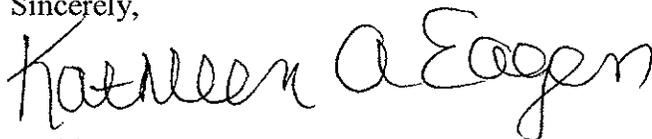
5. New "108" Proposed borrowing (\$20 million): The State should better publicly clarify this funding mechanism and insure it is not used to supplant other funds or be available only to a limited number of communities. The focus on a few large projects may not adequately address the needs of smaller communities, which also have needs to support and grow small businesses and create jobs.

6. Responsible Growth: We recognize Responsible Growth criteria under the Overarching Goals section of the Plan is important to maintain consistency with the State Conservation and Development Policy Plan but this year's Application contains criteria such as, location of a project within ½ mile of a train station, or bus transit stop, availability of public infrastructure (sewers, water, sidewalks) which may have negative consequences for some of the States smaller communities and could discourage them from requesting or obtaining funding. We are applying for a 2010 Small Cities Grant and have had difficulty in answering the rather random nature of these questions. Many do not apply to the Town of Farmington and we hope that, for example, our lack of a train station does not harm our chances of obtaining a much needed Town Wide Housing Rehabilitation grant for some of our most needy home owners in Town.

The Small Cities Grant is a valuable program for small and large, rural and urban, communities in Connecticut. We strongly encourage the closer review of these proposed changes to determine how they will impact communities such as Farmington.

Thank you for taking the time to consider Farmington's views relative to the 2010 Annual Plan.

Sincerely,



Kathleen A. Eagen
Town Manager

Cc: DECD Commissioner Joan McDonald
Rep. Beth Bye
Rep. Demetrios Giannaros
Senator Jonathan Harris
Senator Donald DeFronzo



235 Grand Avenue ▪ New Haven, CT 06513-3277 ▪ 203.562.4514 ▪ fax 203.752.3210 ▪ www.nwnh.net

May 25, 2010

W. Michael Regan,
Community Development
Assistant Administrator
Office of Strategy and Policy
Department of Economic &
Community Development,
505 Hudson Street
Hartford, CT 06106-7106

Dear Mr. Regan,

Thank you for accepting comments on the State of Connecticut, Department of Economic & Community Development's 2010-15 Consolidated Plan for Housing and Community Development (ConPlan) Draft.

My name is Seila Mosquera, and I am the Executive Director of NeighborWorks® New Horizons, a non-profit Community Housing Development Organization with 291 units of affordable housing in operation and 347 planned units in development.

I am writing to ask that the ConPlan Draft include a provision for the DECD to set aside 5% of the HOME Plan funding dollars for CHDO operational expenses. This is an allowable usage of the funds that the DECD has not yet included in the ConPlan. We hope it will be included before the final draft.

In these economically challenging times most CHDO's have experienced increases in expense across the board. Everything from energy to administrative costs has gone up. This, when coupled with the reduction in state, federal and corporate funding and the impact of the recession on our rent paying tenants who have become unemployed has stretched our finances to the limit. The inclusion of the provision for the DECD to set aside 5% of the HOME Plan funding dollars for operational expenses for the CHDO's would greatly help and enhance not only our financial positions, but the impact of our community and resident enrichment programs as well. Please include this extremely useful and needed funding clause in the ConPlan.

Sincerely,


Seila Mosquera
Executive Director

May 27, 2010

W. Michael Regan
Community Development
Assistant Administrator
Office of Strategy and Policy
Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106-7106

RE: Consolidated Plan - HOME operating support for CHDOs

Dear Mr. Regan:

The Connecticut Housing Coalition would like to take the opportunity to provide comment on the 2010-15 Consolidated Plan and the 2010-11 Annual Action Plan. The Coalition's work with the Connecticut nonprofit CHDO development community provides us with first hand knowledge of the vital role this sector plays in providing low/moderate income families with much needed affordable housing in the state. Community-based nonprofit developers fulfill an essential, unique role: serving families with the most desperate housing needs, working in the most challenging local settings, focusing on the success of residents, and providing housing that would otherwise be unavailable in the housing market. Their commitment to developing sustainable communities in our urban centers and to providing affordable housing options in suburban and rural communities throughout the state make them a critical part of the state's housing infrastructure. Without their efforts, thousands of our neediest families in the state would not have a place to call home.

The affordable housing industry faces a particularly difficult environment today, as the demand for low-cost housing increases and the resources to develop that housing diminish. While they have created a pipeline of projects to address their community's needs, the reality of the economic climate has many of those affordable housing developments on hold. This does not reduce the daily operating costs of the organization nor lessen the demands of maintaining the affordable housing portfolio they have already developed.

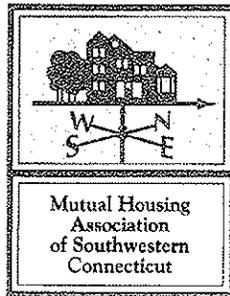
There is an opportunity to provide support to our CHDO industry. The Connecticut Housing Coalition proposes that **the State make available 5 percent of its federal HOME allocation to provide operating support for Community Housing Development Organizations**. We propose that you specifically include this option in the 2010-15 Consolidated Plan, and the 2010-11 Annual Action Plan. There are several models of other existing programs that can provide a guide to establishing the program

at DECD. Attached is a list, provided by HUD, that demonstrates the extensive use of CHDO operating support by state-level PJs around the country.

Federal rules give DECD the discretionary authority to use 5% of its HOME allocation for operating assistance to Community Housing Development Organizations. Jurisdictions across the country exercise this option, but Connecticut does not. The new Five-Year Consolidated Plan for Housing and Community Development provides a timely opportunity to take advantage of the option.

Sincerely,

Patricia Spring
Community Developers Network Coordinator



May 28, 2010

Commissioner Joan McDonald
Connecticut Department of Economic and Community Development
505 Hudson Street
Hartford, CT 06106

Re: CHDO Operating Support under the HOME Program

Dear Commissioner McDonald:

I am writing to request that the 2010-2015 Consolidated Plan for Housing and Community Development include a set aside of HOME funds for Community Housing Development Organizations (CHDO). The HOME program permits up to 5% of the funds be used to provide operating support to CHDO in order for both DECD and the CHDO to better achieve their respective missions. In past years, we have been disappointed that this program has not been utilized despite a difficult economic and funding environment and the importance of the non-profit sector, especially CHDO's in achieving the housing mission of DECD. We strongly encourage DECD to consider this important use of HOME funds. Without a strong CHDO sector, those most in need in our communities – the poor, the disabled, the homeless – would continue to be underserved.

The CHDO's of our state do the difficult work of serving those most in need during difficult times. During the coming years, operating support under the home program will be needed more than ever. We expect funding for affordable housing programs at the state and federal levels will continue to decline in the coming years. Consequently, it is critical that operating support under the HOME program be provided in order to keep the CHDO sector strong enough to continue serving our communities into the future.

Should you have any questions regarding the role CHDO in our communities or the importance of HOME support to the mission we share, please don't hesitate to call.

Sincerely,



Larry Kluetzsch
Executive Director

63 Stillwater Avenue
Stamford, CT 06902
203 - 359 - 6940 Phone
203 - 327 - 9794 Fax



434 Maplewood Avenue, "B" Building
Bridgeport, CT 06605
203 - 336 - 8792 Phone
203 - 335 - 5906 Fax

Landry, Debra

From: Kathleen Hunter [kathyhunter@optonline.net]

Sent: Tuesday, June 01, 2010 6:56 PM

To: CT Housing Plans,

Subject: written comments on the draft 2010-2015 Consolidated Plan

As a member based agency that partners with Community Housing Development Organizations (CHDOs) to develop supportive housing, we strongly recommend that the state incorporate CHDO assistance – i.e., operating expenses, predevelopment loans, as part of its overall strategy in the consolidated plan.

Our local CHDOs work to stabilize low to moderate income neighborhoods by producing rental and homeownership opportunities through community based developments. These organizations are also critical for developing housing for special needs populations that include the disabled, elderly, homeless, and returning prisoners. As housing and relief packages are consumed, it is clear that the long-term cleanup will fall heavily on CHDOs working in the neighborhood. These organizations are in a unique position to move these neighborhoods back to health as they work in the hardest to serve communities where for profit developers often choose not to work. In that the current financial crisis has impacted the operational capacity of many of our CHDOs due to budgetary cuts on the state level for housing subsidies coupled with the sharp decline in market and pricing for low-income tax credits, there has been a tremendous strain on sustaining operations. That could have a detrimental effect on the affordable housing industry in Connecticut. Supporting the CHDO sector through operational funding would be a prudent investment for the state of Connecticut.

Kathy Hunter
Supportive housing WORKS
Bridgeport, CT

From: Regan, Michael W
Sent: Tuesday, May 18, 2010 8:30 AM
To: Landry, Debra
Subject: FW: 5 yr. Strategic Plan

From: Matulis, Irene
Sent: Monday, May 17, 2010 1:50 PM
To: Regan, Michael W
Subject: FW: 5 yr. Strategic Plan

Hi Mickey,

I'm not sure if this one belongs in your area. If it does would you be so kind as to send a response to the attached email? Thanks.

Irene

From: Randi S. Rubin Radriguez [mailto:randi@rkidsct.org]
Sent: Monday, May 17, 2010 12:55 PM
To: DECD@po.state.ct.us
Cc: 'Catherine Schroeter'
Subject: 5 yr. Strategic Plan

Good Afternoon- I would like to add feedback re: the DECD plan and the needs for our state's future. On any given day, there are an estimated 3500 children in foster care or out of home placements. Another 130 or so are in Independent Living arrangements. There is a huge discrepancy in these numbers and I believe it is due to the numbers of these youth who either end up in the Juvenile Justice system, the adult Corrections system or the homeless population. I would like to advocate for increasing services in the strategic plan to include more specific educational supports for youth in foster care in their schools and increased independent living services and programs to assist these youth transition successfully into adulthood.

On a personal note, having been a foster parent for more than 35 children, services are not automatically provided or encouraged for these children. Given the appropriate supports these young adults can go on and be very successful. Without them, they become a risk factor pool population for our adult corrections system. Money up front is always less costly than after the fact. Please consider ways you can increase the emphasis on services for these youth 'aging out' of care.

Respectfully submitted,
Randi S. Rubin Rodriguez, MA

Randi S. Rubin Rodriguez, MA
Executive Director
'r kids Family Center " With each child... the world begins anew"
45 Dixwell Ave. Midrash
New Haven, CT 06511
Ph: 203.865.kids
203.865.5437
Fx: 203.865.5444



Date: June 1, 2010

To: W. Michael Regan, Community Development Assistant Administrator

Office of Strategy and Policy, Department of Economic & Community Development

From: Amanda Kennedy, Associate Planner, Regional Plan Association, Stamford, CT

Re: Connecticut Draft 2010-15 Consolidated Plan for Housing and Community Development

Thank you for the opportunity to comment on the Draft Consolidated Plan. The plan envisions that housing opportunities will be supported in pedestrian- and transit-friendly locations close to employment and educational opportunities. We commend DECD's use of Responsible Growth as a central over-arching policy. My comments focus on the need to establish local housing goals that are reflective of local needs for affordable housing and that connect housing units with convenient employment and community amenities, including transit. DECD must be clear in establishing eligibility requirements which focus available funds on projects that best fit the goals of responsible growth and result in long-term benefit to households, municipalities, the region, and the state.

- Including a clear message statement that housing should be affordable, environmentally friendly, and available in responsible growth location is the first step to aligning programs more closely with overarching goals. Individual program criteria must now be developed to provide clear guidance on how funds will be allocated.
 - It is not enough to simply place responsible growth as an overarching principle—funding must be reserved for expansion of housing only when such projects advance the goals of responsible growth.
 - DECD housing programs should understand different needs and behaviors of communities, and target different strategies depending on the location. While consistency with the state plan of conservation and development is important, investments must also accomplish regional goals that recognize



housing needs and local infrastructure. As an initial step, CHFA should revise the QAP for LIHTC to outline a requirement for transit access and transit-supportive development that could serve as a model for other application processes. The planned location-efficient mortgage program will also serve as a model for evaluating transit access. Although the HomeConnecticut Incentive Housing Zone program has been successful in getting a diverse group of municipalities thinking about affordable housing, its incentive payments should be limited to projects that spur development in transit-accessible, responsible growth locations. The eligibility criteria of the IHZ program needs to be strengthened in order to preserve incentive funding for communities that truly match the spirit of the program.

- In rural and suburban areas that lack local employment, transit, or the potential for transit, funds should be used only to revitalize existing centers, provide services to residents, and rehabilitate and preserve existing affordable housing units. Eligibility criteria language must be explicit in explaining what locations are eligible for funding under each program. To that end, the goals and activities of small cities grants should be redefined to emphasize support of existing housing and preservation of affordability.
- DECD should target housing production to areas with greatest need that are proximate to employment and transit-rich. Recently released CHAS data illustrate the significant geographic variation in housing pressures within the state. Housing burden for non-family elderly households is highest in southwestern Connecticut and along the I-91 corridor. For young non-families-- reflecting the coveted 25-34 demographic-- housing needs are also acute in towns closest to the state's major job centers of Stamford, New Haven, Danbury, Waterbury, and Hartford. The severity of housing problems in these areas points to a shortage of affordable 1- and 2-bedroom units close to jobs and transportation. RPA is working with the

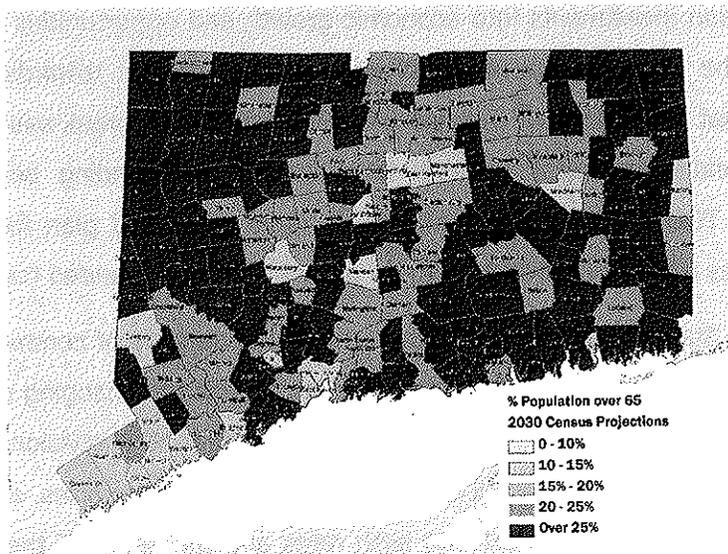
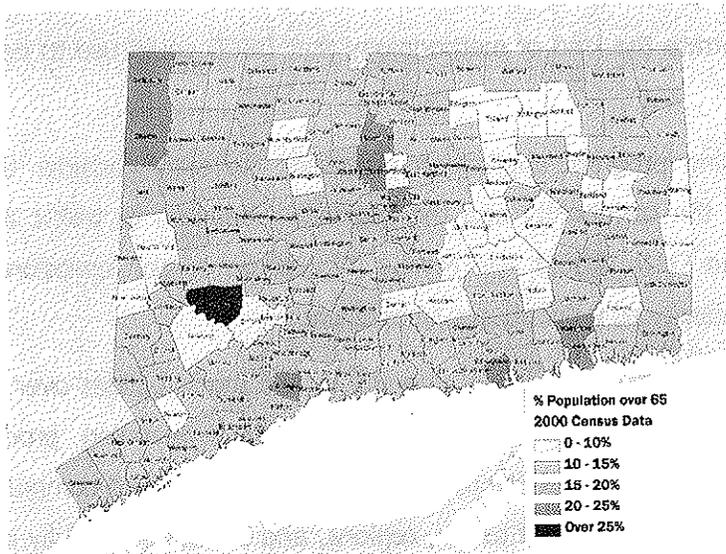
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Connecticut Fair Housing Center to revise their "Areas of Opportunity" analysis to considering proximity to employment and transit access. The revised report should illustrate the kind of methodology that DECD could use to develop project eligibility.

- Many housing program application processes currently consider the impact of projects to the community and the region. In addition to traffic and economic impacts, the State should also review impacts on carbon emissions and overall roadway capacity as it distributes limited funds.
- The plan anticipates supporting rezoning in two municipalities over the next five years. The goal should instead be to support rezoning processes in all communities slated for service by the New Haven/Springfield commuter rail within the next three years so that towns, regions, and the state can fully leverage state transportation investments into economic growth and opportunities for residents. In 2007, the State General Assembly allocated \$5 million towards a TOD pilot program that could support such an initiative, but the program was never placed on the bond agenda for release. It is crucial that funding be available to implement TOD in the places that already have plans and plan for TOD in the communities that anticipate focusing on growth around expanded transit services.
- Finally, the State should support a more thorough analysis of community housing needs over the next several decades which recognizes the changing demographics of households and can inform state funding priorities, the revision of the State Plan of Conservation and Development, municipal housing policies, and non-profit housing agencies. Due to declining birth rates and the aging of the state's baby boomer generation, average household size will shrink dramatically and housing needs will continue to grow faster than population. In particular, the need for housing for retirees is underestimated by the current employment-driven housing need estimate. Although the current housing model assumes a decline in household size based on national projections, it is possible to generate more precise estimates for regions within Connecticut from CT State Data Center

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numbers.



- As the state's baby boomers age into retirement, their need for affordable housing and service provision will tax the capabilities of areas where more than 25% of the population will be over the age of 65 and transit and services are not available. The above maps illustrate the extent to which municipalities may be unprepared for housing and service needs of future

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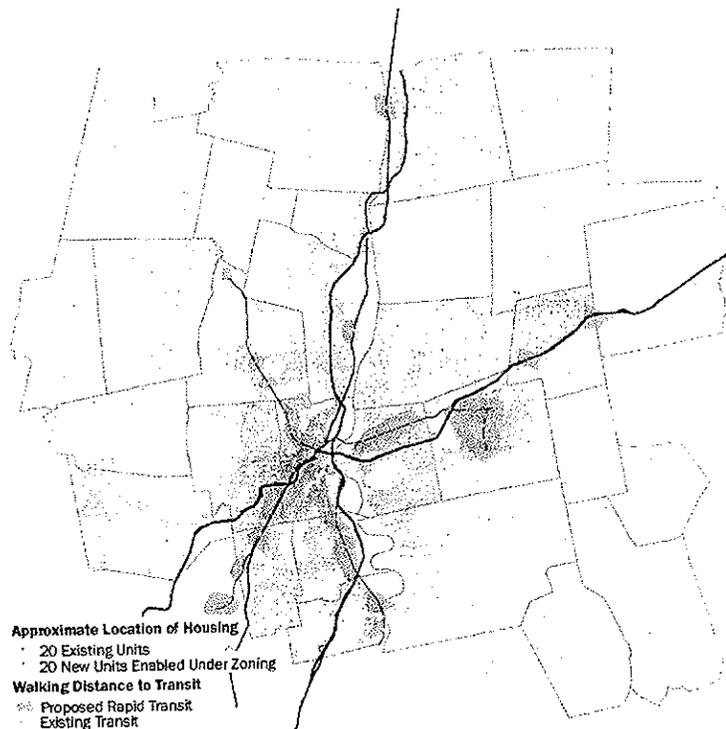
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residents.¹

- Population projections generated by the Connecticut State Data Center can be used as a base to determine a more nuanced estimate of future housing needs for families and singles by region and municipality. As an example, RPA's analysis of the 29-town Capital Region Council of Governments found that half of the region's projected growth of 18,000 households over the next 20 years will be single-individual households, while only about 1,800 multifamily units can be created under current zoning to meet that need. As the map on the following page illustrates, 80% of new units will be outside the reach of existing and proposed transit services. It is this type of information that will be crucial for re-aligning state and local regulations to result in livable communities that meet the needs of future Connecticut residents. Existing studies of affordability levels throughout the state fail to quantify the needs of single households, instead estimating housing needs in terms of single family homes (in the HOMEConnecticut study) or 2 bedroom apartments (in the *Out of Reach* study). A more robust analysis of housing needs by household size and location would allow state resources to be spent more efficiently towards addressing housing shortages.

¹ Maps produced by RPA with data from CT State Data Center.

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Buildout of the CRCOG region under existing zoning puts 80% of new households in car-dependent locations. Map excerpted from Regional Plan Association's "Growing Economy, Shrinking Emissions," published March 2010 and available at www.rpa.org.

I understand that full implementation of these suggestions will take resources, cooperation between State agencies, and the participation of the non-profit advocacy community, and I look forward to working with DECD on coordinating public and private investments towards communities of long-term value. Please do not hesitate to contact RPA to discuss any of the ideas presented within these comments.



May 25, 2010

Comments on 2010-'15 Consolidated Plan for Housing and Community Development *Submitted by **The Partnership for Strong Communities***

Thank you for the opportunity to comment on the draft Consolidated Plan. The Partnership for Strong Communities views the work of the Department of Economic and Community Development as critical to the success of Connecticut's future and we appreciate the ability to share ideas and help shape policy.

From the Partnership's perspective, the Plan has largely encompassed

- (1) The overall priorities we set out in our December 2, 2009 recommendations for the State Long Range Housing Plan: ending homelessness, preserving and expanding the supply of quality affordable rental housing, using HOMEConnecticut as a tool, and promoting mixed-income, mixed-use development for fostering economic growth.
- (2) The December 11, 2009 comments we made on the Plan although it fails to provide the added detail on numeric goals, agency cooperation, funding possibilities and other areas.

Strengths

In short, there is a lot to like about the Plan, from its sensitivity to the housing and living needs of persons with disabilities, its endorsement of HOMEConnecticut as a mixed-income, higher-density housing creation tool, its commitment to use Small Cities CDBG as a targeted community development tool, its intention to work with DPH on the "Healthy Homes Initiative" to remove lead paint from substandard housing, and its commitment to responsible growth and sustainability, particularly as they conform with requirements of the federal government's Sustainable Communities Initiative.

The plan is also strong in underscoring the value of:

1. housing creation as an economic driver, both to create jobs and state revenues – and, conversely, in citing the Bluestone research

that shows there is a direct relationship between housing costs and net migration and employment growth.

2. affordable housing creation as a widely agreed-upon imperative. "The affordable/workforce housing issue must reach beyond the development community and housing advocates to a broad range of constituents," the report correctly says.
3. housing creation as a way to solve education, transportation, healthcare, environmental quality, economic and workforce development and other public policy problems.

The Plan's sensitivity to persons with disabilities is also commendable. We support the Objective (p. 180) that there be linkages among federal and state agencies and consumers to keep families together -- and individuals with disabilities out of institutions -- by providing medical and support services in their homes, and enhancing accessibility and also providing everything from employment training to transportation services.

The plan is courageous in creatively thinking of new ways to spark development. The objectives (p.190-91) that would increase allocations of Urban Reinvestment Tax Credits to responsible growth/TOD zones and allow municipalities with state-approved responsible growth/transit-oriented-development projects to develop Special Services District and levy additional taxes or fees to fund development and support the use of tax incremental financing would be a major step forward. Whether or not the specific recommendation is adopted, the general approach -- to reward with incentives municipalities that foster housing and community development -- is good state policy.

Weaknesses

The plan's negatives are, significantly, grounded in positives. It does a good job of trying to statistically project future housing needs based on assumptions that not all of us would agree on, but which can easily be changed. The plan does not project need based on current shortages that would correct existing problems, nor does it project housing needs based on target industries and geographical areas of growth, and in factoring in state efforts to foster that growth. A vision of future housing needs -- and the growth they would result from -- based on state efforts to develop, for instance, biotech and high tech in areas related to Yale and UConn or any other industry sectors that would require housing stock to match growth opportunity.

The plan's objectives in regard to homelessness, people with disabilities and supportive housing are similarly commendable but could be stronger. **Indeed, the availability of rental housing that is linked to supportive**

services is one of the most fundamental needs that would address a host of public policy and state budgetary concerns for the state. From the elderly to people with disabilities to people who are homeless to people re-entering communities from institutional settings of prisons/jails, hospitals and nursing homes, everyone needs a home that is affordable and a range of services that help folks to be fully functioning members of our communities.

Recommendations for close coordination of agencies involved in permanent supportive housing creation, support of 10-Year Plans and other initiatives are all vital, most especially the recommendation (p.175) to create 150 new supportive housing units over the next five years. But that is too modest a goal and the Plan is deficient in a respect it notices itself: that there may be an inability to meet the objectives because of a paucity of resources. DECD's participation in the interagency working group on supportive housing can be a catalyst for leveraging the resources of other state agencies to meet the housing and service needs of low income individuals and families; including those with special needs of targeted services.

The Partnership for Strong Communities recommends that, when DECD rates and ranks potential recipients for Flex, Housing Trust Fund, federal HOME funds and Small Cities grants, it should give priority to permanent supportive housing creation. We request that DECD commit to a policy that 10% of all its capital expenditures be dedicated to permanent supportive housing.

The Plan's Strategies section underscores creation of rental housing – an improvement over the previous drafts – but that priority could use more emphasis throughout the plan.

Similarly, the Plan's Overarching Goals say the state should work to both ensure that all state residents live in a suitable living environment and have access to economic opportunity. But the plan does not sufficiently underscore the need to compel DOT to hold back mass transit investment if host towns fail to create affordable or mixed-income housing near transit facilities. In a similar vein, the plan should underscore the state's intention to give higher priority for bond and grant funds to municipalities that (a) zone for higher density, (b) train zoning officers to proactively seek locations for higher-density housing and (c) actually create affordable housing.

Thank you for the opportunity to submit comments on the long range plan and to work with the Department in promoting effective affordable housing policy in our state.

The CT Council on Developmental Disabilities is pleased to submit their recommendations for the 2010-2015 Consolidated Plan for Housing and Community Development that is written by the CT Department of Economic and Community Development (DECD).

PG 47

According to the 2007 Long Term Care Plan, 80% of the population with and without disabilities has the desire to age in their homes. The Council encourages DECD to explore and implement the Beacon Hill Model from MA within our state. This plan promotes aging in place so that services and supports are delivered to people who need them. Therefore, they can remain living in their homes within the community maintaining their independence and dignity

The Council has been promoting the development of aging in place communities, based on the Beacon Hill Village aging in place community model. Specifically, this model includes people with developmental disabilities who are aging and already living independently, or with whom they have chosen, in their homes in their communities with neighbors who may not have disabilities. During the next year, the Council will be piloting the development of an aging in place community in a Connecticut region. This pilot is expected to prevent people with developmental disabilities from being placed in institutions and/or re-entering skilled nursing facilities as they age.

PG 35

Affordable and accessible housing continues to be a major barrier for people with disabilities. People who are on the "Money Follows the Person Infrastructure Grant" will not be able to move into the community from skilled nursing facilities and will remain in isolation because of the housing shortage.

However, DECD will be able to take the first step toward addressing the lack of affordable and accessible housing by implementing the Visitable Housing Act. This Act would allow a few specific features that would enable people with disabilities to enter and move through the house.

Therefore, people with mobility disabilities would have the opportunity to visit their friends.

PG 48

Under the section of Persons with Disabilities, the paragraph should read as follows: Individuals may be born with or acquire one or more disabilities during their lifetime, which may be permanent or temporary disabilities. An array of affordable and accessible housing options in the community should be available which would meet peoples' lifestyles and needs.

The proper terminology is to use 'people with disabilities' and not 'disabled people.' By doing this, one is recognizing the person and their abilities first before their disabilities.

The Council appreciates DECD's assistance with various inclusive housing that was pioneered by us. In 1987, the Council held a series of presentations that were called "Beyond Community Connections." People with disabilities, parents, and advocates learned about housing cooperatives in which people with and without disabilities can live and manage their cooperatives. The Council started and funded Co-op Initiatives to develop inclusive housing cooperatives. In addition, this agency explored and developed other housing options so that people with disabilities could live in the community. Co-op Initiatives introduced the concept of Home Ownership and, for the first time, people with disabilities learned that they were able to own their own homes. Many of these housing options would not have been possible without the assistance from your agency.

Thank you for considering our comments.

Sincerely,

Hailey Kelley

Hailey Kelley

Chair of Legislation, Policy, and Planning Committee

CT Council on Developmental Disabilities

MS. MARY ANN LANGTON: (Interpreter Susan Fuhman). Hello. Thank you. My name is Mary Ann Langton, Disability Policy Specialist at the Council, the Council on Developmental Disabilities. The Council was very involved in the legislative session because we had a bill that got passed on visibility. This is going to affect new construction for people with disabilities so people with disabilities will be able to visit their neighbors and friends and even family members because their houses would be accessible. Right now for me if I want to have my neighbors over, they have to come and party in my living room.

This is a big breakthrough for people with disabilities. This bill is a big breakthrough. It will eliminate isolation. This bill will involve DECED in various areas. People with disabilities need all kinds of housing. I live in a four-unit housing cooperative in the community but people need all kinds of houses. Housing is a major factor or barrier for people with disabilities. New construction should be ready to be accessible because at some point of your age you will become disabled or possibly someone in your family. Instead of uprooting you, you will be able to remain in your home and be a productive citizen in your community and stay in your community. Thank you very much, and the Council will be submitting more comments in

writing. Thank you.

The Connecticut General Assembly

Joint Committee on Appropriations

Sen. Toni Nathaniel Harp
Co-Chairperson



Rep. John C. Geragosian
Co-Chairperson

June 30, 2010

The Honorable M. Jodi Rell
Governor
State of Connecticut
State Capitol
Hartford, CT 061069

Dear Governor Rell:

In accordance with Section 4-28b of the Connecticut General Statutes, the Appropriations Committee has met and has approved the Small Cities Community Development Block Grant Allocation Plan for Federal Fiscal Year 2010, as modified by the Commerce and Planning and Development Committees. The modifications are as follows:

1. On page 14 of the allocation plan, strike the senior center policy change.
2. With regard to loan allocations under the section 108 Pilot Program, projects of regional significance must receive the approval of either the regional planning organization or the economic development district in which the project is proposed.

Please contact us if we can be of further assistance.

Sincerely,

Handwritten signature of Toni Nathaniel Harp.

Toni Nathaniel Harp
Senate Co-Chairperson

Handwritten signature of John C. Geragosian.

John C. Geragosian
House Co-Chairperson