

Report of the

Interagency Council on Affordable Housing

January 2014

Anne Foley, Chair

*Under Secretary
Office of Policy and Management*

Table of Contents

I. Executive Summary..... - 1 -

II. Introduction - 8 -

 A. Background: Establishment of the Council - 8 -

 B. Council Actions in 2013 - 9 -

 C. State Housing Initiatives and Investments: Where We Are Now - 11 -

III. Affordable Housing in Connecticut: Needs and Barriers - 14 -

 A. Housing Needs of Low Income Individuals and Families - 14 -

Shortage of Affordable Housing in Connecticut..... - 14 -

Affordable Housing and Economic Development - 23 -

Affordable Housing and Demographic Trends - 23 -

Affordable Housing and Disability..... - 26 -

Affordable Housing and Homelessness..... - 27 -

Observations - 28 -

 B. Barriers to Effective Housing Delivery Systems - 30 -

Local Barriers:..... - 30 -

Financing Barriers:..... - 31 -

Systems/Administrative Barriers: - 33 -

Industry Capacity Barriers:..... - 34 -

Individual and Family Economic Security Barriers:..... - 36 -

IV. Recommendations for Addressing the Barriers to Effective Housing Delivery Systems - 38 -

 A. Local Barriers - 38 -

 B. Financing Barriers..... - 40 -

 C. Systems/ Administrative Barriers - 43 -

 D. Industry Capacity Barriers..... - 44 -

 E. Individual and Family Economic Security Barriers..... - 45 -

V. Next Steps..... - 50 -

I. Executive Summary

Recognizing that affordable housing is a crucial component of the state's economy and fundamental to the viability of its communities, Governor Dannel P. Malloy immediately began an unprecedented investment in the state's supply of affordable housing upon taking office in January 2011. Over the next decade, the Governor has included, and the Legislature has approved, over a half billion dollars in capital funding for the development and revitalization of affordable housing. The overview below describes these housing commitments:

- **Affordable Housing.** The FY 2012-13 state budget authorized \$50 million in FY 2012 and an additional \$70 million in FY 2013 for a total of \$120 million in capital funds to develop or rehabilitate new units of affordable housing across the state and increase the affordable housing options for workers, young professionals, and low-income families. Additional investments of \$68¹ million were authorized in both FY 2014 and 2015.
- **Public Housing Revitalization.** The FY 12-13 state budget authorized \$30 million in capital funds in FY 2013 as start of ten year commitment of \$300 million to preserve and upgrade this housing, bringing deteriorated and vacant units back on line. Funding was supported with an annualized \$1.5 million (\$375,000 beginning in April 2013) for 150 new rental subsidies to ensure an adequate ongoing revenue stream. The FY 14-15 state budget continued this commitment by authorizing a total of \$60 million in bonding, and including supporting funding of an annualized \$3 million for 300 new RAPs.
- **Congregate Housing.** The FY 12-13 state budget authorized \$12.5 million in capital funding to re-invigorate the state's congregate housing program and support the development of about 50 new units of congregate housing with \$202,500 for ongoing congregate operating subsidies.
- **Supportive Housing.** The FY 12-13 budget provided funding for both the development of new units of project-based supportive housing and also funding for scattered site units. The budget authorized \$30 million in capital funding for 150

¹ These amounts are \$68M, rather than the \$70M shown in the capital budget, because there are \$2M in earmarks for the creation of adult family homes and MFP transitions, which are different from the affordable housing programs funded with the other monies.

new units of supportive housing coupled with an annualized \$2.6 million for operating and support services. In addition, the budget contains an annualized \$1.5 million (\$375,000 beginning in April 2013) to support an additional 150 RAPs for scattered site supportive housing. The FY 14-15 state budget continued this successful and cost-effective approach to homelessness by authorizing an additional \$20 million to develop 100 new units of supportive housing with an annualized \$1 million for rental assistance subsidies and \$1 million for services.

- **Incentive Housing Zones.** The FY 12-13 state budget authorized \$2 million in bond funding for Incentive Housing Zones and legislative changes to the program facilitated the ability to manage limited funds and ensure that funding is targeted to those municipalities that are taking steps to develop affordable housing for their residents. The FY 14-15 budget authorized \$1 million for financial incentive payments to help municipalities plan for and create mixed-income housing that is critical to attracting and retaining young professionals, working families, retirees, and people in public service jobs.
- **Rapid Re-Housing.** The Governor's FY 14-15 budget proposal added \$500,000 (\$250,000 each year) for housing relocation and stabilization services and short-term financial assistance to help families that are homeless move as quickly as possible into permanent housing and achieve stability. The General Assembly included funding in the final FY 14-15 budget, but repurposed it exclusively for rapid re-housing activities and homeless prevention in Southeastern Connecticut, through the Norwich/New London Continuum of Care.

In addition to significant new investments in the state's supply of affordable housing, the Governor introduced legislation to establish and implement a new Department of Housing (DOH). This Department is responsible, at the state level, for all aspects of policy, development, redevelopment, preservation, maintenance and improvement of housing and neighborhoods, as well as the development of strategies to encourage the provision of housing in the state, including housing for very low, low, and moderate income families.

As part of the legislation to establish the new Department of Housing, the Interagency Council on Affordable Housing was created to advise and assist the Commissioner of the Department of Housing in the planning and implementation of the department. Last year, the Council fulfilled its statutory obligation to report on its recommendations

concerning the appropriate state housing programs that should be transferred to DOH and a timeline for implementation. The housing provisions in Public Act 13-234 were drafted based on these recommendations, and completed the implementation of the new Department by statutorily transferring the programs identified by the Council, as well as other relevant powers and duties relating to housing².

The Council met a total of six times between January 2013 and December 2013, following an approved Council work plan for the calendar year. This report provides a detailed overview of the Council's work during this time, including:

- An assessment of the housing needs of low income individuals and families;
- An identification of barriers to effective housing delivery systems;
- Strategies and recommendations to address the identified barriers; and
- 2014 work plan to develop a system in which to review and analyze the effectiveness of existing state housing programs in meeting the identified needs.

In line with statutory requirements, the Council assessed the housing needs of low-income individuals and families. Recent data indicates modest growth in the housing and rental markets:

- Connecticut's housing wage³, currently the eighth highest out of all fifty states, Washington, D.C., and Puerto Rico, decreased from 2012 to 2013.
- In 2012, Connecticut cities and towns produced 4,669 new housing units, which represents a 47.1% increase from a six-decade low in 2011 of 3,173 units.
- Connecticut ranked 10th in the nation for permit growth in 2012, and was higher than the national average.
- In 2012, Connecticut experienced the first year-over-year percentage increase of single-family home sales since 2005, of 14.8% from 2011 to 2012. In addition, that year's sales were the highest since 2009.
- The 2011 state median household income of \$70,705 was sufficient to purchase a single-family home at the median sales price with a 10% down payment in 81 municipalities, increasing from only 57 in the prior year.

² See Appendix A for an overview of PA 13-234.

³ "Housing wage" is the amount a person must earn to afford housing without spending more than 30% of total household income on housing costs.

Despite the modest improvements in the housing and rental market, there is still a need for affordable housing, especially for affordable housing serving the state's low-income individuals and families. The data shows that the needs are even greater for certain populations, specifically Hispanic, Black, and single-parent families. Analysis further revealed that emerging demographic trends such as our increasingly aging population and populations such as young professionals and persons with disabilities also need special consideration in the context of affordable housing.

As a result of the Council's research into Connecticut's housing needs, they were able to identify barriers to effective housing delivery systems, as well as twenty-five strategies and recommendations to address those barriers:

Local Barriers

- Local zoning barriers
 - Local regulatory barriers
 - Local infrastructure limitations
 - Local opposition/ "NIMBY"
- 1) Develop model zoning ordinances/regulations that satisfy the requirements of CGS §8-2⁴ for use by municipalities.
 - 2) Build on existing incentives to promote as-of-right⁵ multifamily developments, including incentives for establishing zoning allowing increased density.
 - 3) Research, within available resources, the extent to which local infrastructure constraints inhibit affordable housing development.
 - 4) Reach out to municipal elected officials and zoning boards to educate about current laws and incentives for the production of affordable housing.
 - 5) Disseminate available resources regarding the net positive effect on municipalities from the development of affordable housing.

⁴ CGS §8-2 currently states that zoning regulations of every Connecticut municipality: "shall also encourage the development of housing opportunities, including opportunities for multifamily dwellings [...]. Such regulations shall also promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households [...]."

⁵ In zoning regulations, "as-of-right" means development can occur without requiring additional special permits or other discretionary action from the municipality.

Financing Barriers

- Alignment and clarity of funding priorities
 - Access to predevelopment and risk capital
 - Need for rental subsidies
 - Reduction and instability of federal support
 - Insufficient operating subsidies available to be project based
- 6) Conduct a review of predevelopment and other funding resources to identify gaps (DOH, CHFA, LISC, CHIF, CSH, and other sources).
 - 7) Expand predevelopment funding opportunities (within available resources).
 - 8) Reform the State Historic Structures Rehabilitation Tax Credit program requirements in order to bring them in line with other states in the region to maximize the efficacy of state subsidies and simplify and streamline transactions.
 - 9) Make additional RAP certificates available to the extent feasible.
 - 10) Open intake to the Rebate for Elderly/Disabled Renters Tax Relief program to the extent feasible.
 - 11) Target funding for veterans and very-low income households in future DOH funding rounds.
 - 12) Make additional resources for rapid re-housing available to the extent feasible.

Systems/Administrative Barriers

- Increased efficiency and continued flexibility in processes
 - Fragmentation of programs and resources
 - Access to information
- 13) Increase flexibility by implementing mechanisms to make funding available on a non-competitive, first-come, first-serve basis to programs and projects that achieve the goals of the Department.
 - 14) Identify and eliminate redundancies in DOH and CHFA processes for the purposes of streamlining where possible.
 - 15) Ensure sufficient capacity exists at the Department of Housing to perform its required duties.

Industry Capacity Barriers

- Housing Authority capacity
 - Development community capacity
 - Access to technical assistance
- 16) Offer robust and coordinated training programs for housing authorities, non-profit developers, and others (e.g. create a tool kit for housing authorities on mixed finance and development).
- 17) Reach out to developers and lenders for the purpose of encouraging them to increase affordable development activity in the state and investigate any barriers they perceive.
- 18) Reach out to tax credit syndicators to streamline the closing process for tax credit-financed projects, including, for example, conducting more of their underwriting in advance of bond commission approvals.

Individual and Family Economic Security Barriers

- Lack of credit
 - Utility and personal debt
 - Prior history of evictions
 - Criminal background
 - Lack of financial literacy
 - Domestic violence issues
- 19) Improve coordination between housing authorities and local mental health authorities to improve the quality of life for residents.
- 20) Promote opportunities for school students to receive instruction in personal finance or financial literacy before graduation.
- 21) Educate landlords about federal and state laws and regulations regarding housing and the rights and responsibilities of tenants.
- 22) Expand the Frequent Users Systems Engagement (FUSE) program to the extent feasible.
- 23) Continue efforts to collaborate with Connecticut's federal delegation and others to promote and encourage the restoration of federal funding to assistance programs such as Section 8 and SNAP.

- 24) Increase awareness of the homeless youth population and continue to evaluate the extent of this problem in the state.
- 25) Support the use of the Individual Development Account (IDA) Initiative to facilitate self-sufficiency and economic stability through financial education and asset development.

Moving forward, the Interagency Council on Affordable Housing will continue meeting on a regular basis to fulfill its statutory requirements and to serve as a forum to advise and assist the Commissioner of the Department of Housing in the planning and implementation of the Department of Housing. For the 2014 calendar year, the Council has reviewed and adopted a work plan that will focus on analyzing the effectiveness of state housing programs.

II. Introduction

A. Background: Establishment of the Council

In addition to significant new investments⁶ in the state's supply of affordable housing, Governor Dannel P. Malloy originally proposed to combine widely dispersed state housing functions into a new state Office of Housing within the Department of Economic and Community Development (DECD). The Governor observed that the responsibility for the state's housing programs was divided among state agencies -- creating confusion for clients, inefficiencies, and a lack of a cohesive vision. The Governor's proposal to consolidate these functions was intended to support three main goals: (1) to be more consumer-friendly and easier to navigate for potential and existing clients; (2) to enhance the state's productivity and ensure a comprehensive approach to housing initiatives; and (3) to provide an effective structure to bring the state's housing agenda to the forefront.

The legislature considered the Governor's proposal and, in order to provide a coordinated and comprehensive approach to Connecticut's housing policies and programs, determined that housing functions should be consolidated into a new Department of Housing, which would provide leadership for the state's housing policy issues and facilitate a coordinated implementation of the state's housing agenda.

Public Act 12-1 of the June Special Session established the new Department of Housing as the lead agency for all matters related to housing. The department is responsible, at the state level, for all aspects of policy, development, redevelopment, preservation, maintenance and improvement of housing and neighborhoods, as well as the development of strategies to encourage the provision of housing in the state, including housing for very low, low, and moderate income families. The focus of the department is on housing, community development, redevelopment, and urban renewal.

This legislation, which was later amended by Public Act 13-234⁷, also established an Interagency Council on Affordable Housing to advise and assist the Commissioner of the Department of Housing in the planning and implementation of the department. The purpose of the council is to develop strategies and recommendations for the

⁶ See [State Housing Initiatives and Investments: Where We Are Now](#) for a detailed overview of the Governor's housing initiatives in FY 12-13 and FY 14-15 biennial budgets.

⁷ See Appendix B for current statutory language on the Interagency Council on Affordable Housing.

implementation of the new Department of Housing. Specifically, the council is required to:

- (1) Assess the housing needs of low income individuals and families;
- (2) Review and analyze the effectiveness of existing state programs in meeting those needs;
- (3) Identify barriers to effective housing delivery systems; and
- (4) Develop strategies and recommendations to enhance the availability of safe and affordable housing in communities across the state through the department of Housing.

The council brings together seventeen members⁸ with diverse experiences as housing funders, administrators, providers, advocates, tenants, and individuals seeking housing assistance. Council members represent: the Office of Policy and Management; the Departments of Social Services, Mental Health and Addiction Services, Children and Families, Correction, Economic and Community Development, Aging, Education, and Development Services; the Partnership for Strong Communities; the Connecticut Housing Coalition; the Connecticut Coalition to End Homelessness; the Connecticut Housing Finance Authority; the Connecticut chapter of the National Association of Housing and Redevelopment Officials; two members who are tenants receiving state housing assistance; and one member who is a state resident eligible to receive state housing assistance⁹. The Governor designated Anne Foley, Under Secretary of the Office of Policy and Management, to serve as chairperson.

B. Council Actions in 2013

The Interagency Council on Affordable Housing¹⁰ met a total of six times between January 2013 and December 2013. At its first 2013 meeting, the Council discussed and approved a 2013 Council work plan to demonstrate how the Council would address its statutory requirements. An overview of the Council's actions throughout the year is outlined below:

⁸ Public Act 13-234 added four new members to the Interagency Council of Affordable Housing, effective July 1, 2013. These new members were the Commissioners of Education, Developmental Services, and Aging, and the President of the Connecticut Chapter of the National Association of Housing and Redevelopment Officials, or their designees.

⁹ See Appendix C for a list of current members of the Interagency Council on Affordable Housing.

¹⁰ The Interagency Council on Affordable Housing's website can be found on the Policy Development and Planning Division's webpage at the Office of Policy and Management: www.ct.gov/opm/pdspd.

Meeting Date	Council Action
1/8/2013	The Council reviewed the draft annual report required by statute and recommended changes. The report was submitted to the Governor and the Appropriations, Housing, and Human Services committees of the General Assembly, as required by CGS § 8-37nnn.
2/25/2013	CHFA made a presentation to the Council on the Low Income Housing Tax Credit Program (LIHTC), including the proposed Qualified Allocation Plan (QAP). The Council members participated in a detail Q&A session about the QAP.
3/28/2013	The new Commissioner of Housing, Evonne Klein, was introduced to the Council. Commissioner Klein informed the Council of her goals and objectives for the new department. OPM staff briefed the Council on the proposed language for the new Department of Housing. The proposal was based on the recommendations of the Council in its annual report.
7/15/2013	An updated Council Work Plan and rules of procedure were adopted by the Council. The Chair delivered a legislative and budget update from the 2013 legislative session. Commissioner Evonne Klein gave a brief update on the progress of the implementation of the new department. The Council was updated on several new pending reports: CT Fair Housing Center (CFHC) on the Analysis of Impediments, CHFA on the Affordable Housing Market Inventory Study, and the Connecticut Coalition to End Homelessness (CCEH) about the 2013 Point-in-Time Count. The Council discussed the draft needs assessment of low income individuals and families and began to discuss potential strategies and recommendations to address the identified needs.
10/8/2013	The Council received updates from the CFHC, CHFA, and CCEH on the status of their pending reports. The Council discussed a draft framework to determine the effectiveness of existing state programs in meeting the needs identified in the needs assessment. The Council reviewed and commented on a report that identified barriers to effective housing delivery systems.
12/3/2013	CHFA gave a presentation of the completed Affordable Housing Market Inventory report. The Council reviewed a list of strategies and recommendations to improve the efficacy of existing state housing programs and address barriers to effective housing delivery systems based on previous studies completed by the Council. A 2014 Council work plan was reviewed and approved.

Moving forward, the Interagency Council on Affordable Housing will continue meeting on a regular basis to fulfill its statutory requirements and to serve as a forum to advise and assist the Commissioner of the Department of Housing in the planning and implementation of the Department of Housing.

C. State Housing Initiatives and Investments: Where We Are Now

Recognizing that affordable housing is a crucial component of the state's economy and fundamental to the viability of its communities, Governor Dannel P. Malloy immediately began an unprecedented investment in the state's supply of affordable housing upon taking office in January 2011. Over the next decade, the Governor has included, and the Legislature has approved, over a half billion dollars in capital funding for the development and revitalization of affordable housing. The overview below describes these housing commitments:

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One additional housing initiative was funded in the final FY 14-15 budget:

- **DCF Family Reunification RAPS.** The final FY 14-15 budget transferred \$1 million (\$500,000 each year) from DCF to the new Department of Housing to support 50 new RAPs for DCF families seeking to be reunified with their children in the care and custody of DCF.

In addition to these significant new investments, as of July 1, 2013, a new Department of Housing has been implemented. As the Interagency Council on Affordable Housing recommended, programs from the Department of Economic and Community Development, the Department of Social Services, and the Office of Policy and Management were statutorily transferred per Public Act 13-234, as well as other

relevant powers and duties¹². These programs, powers, and duties were transferred based on the criteria developed by the Council:

Programs that should be transferred:

- Programs directly related to the provision of, or access to, individual or group housing;
- Programs that prevent homelessness (e.g. eviction and foreclosure prevention)
- Programs that provide shelter;
- Programs that provide transition from homelessness (e.g. transitional living programs);
- Rental subsidies;
- Elderly and special needs housing programs;
- A statewide housing authority;
- Development of permanent, affordable housing, particularly through soft (grant) financing, but also including hard (loan) financing;
- Fair housing, tenant rights, and landlord/tenant programs; and
- Programs that provide the potential for home ownership.

Programs that should NOT be transferred:

- Clinical services provided by state agencies with expertise working with sub-populations, such as individuals with mental illness, developmental disabilities, criminal offenders, etc.
- Low Income Housing Tax Credits; and
- Administrative oversight of the statutory and regulatory compliance of the properties in the state-sponsored housing portfolio.

¹² See Appendix A for an overview of PA 13-234.

III. Affordable Housing in Connecticut: Needs and Barriers

A. Housing Needs of Low Income Individuals and Families

Assessing the housing needs of low income individuals and families is one of the four core statutory responsibilities of the Interagency Council on Affordable Housing. This assessment will be used to continue to fulfill the Council's duties of reviewing and analyzing the effectiveness of existing state programs in meeting those needs, identifying barriers to effective housing delivery systems, and developing strategies and recommendations to enhance the availability of safe and affordable housing in communities across the state through the Department of Housing.

The following assessment explores the housing needs of low income individuals and families, including the following areas:

- An examination of the shortage of affordable housing for both renters and homeowners, as well as how other existing factors, including a historical lack of investment in funding for housing initiatives over the last two decades, may have contributed to this insufficiency;
- A discussion of the importance of affordable housing in relation to economic development;
- An examination of the links between affordable housing and other demographic factors, since as income level, household makeup, race and ethnicity, and disability;
- Homelessness statistics; and
- Overall observations on how the state is meeting the housing needs of its low income individuals and families.

Shortage of Affordable Housing in Connecticut

While statutory and popular definitions of affordable housing differ, the term "affordable housing" is generally understood to mean housing that costs a household not more than 30% of its gross income. This benchmark has been accepted in the industry for the past 30-plus years, and applies to both rental and homeownership. When housing costs do not exceed 30% of income, households at all income levels are left with sufficient income for food, clothing, transportation, education costs, savings, and other essentials of a healthy, stable life.

Affordability will obviously vary significantly depending on the income of the household, and most of the affordable housing built with public funding sources is targeted toward households earning 80% or less of the local Area Median Income (AMI). Some state housing programs in Connecticut allow for higher income targeting: the Housing Trust Fund and Flex Housing program target households at or below 120% of AMI and at or below 100% of AMI, respectively. To put this in perspective, data from the 2010 American Community Survey shows that nearly 40% of Connecticut households (approximately 540,000) have incomes below 80% of AMI; of this total, approximately 350,000 (10% of all Connecticut residents) live below the poverty limit, which, in 2010, was \$22,050 annually for a family of four.¹³

Both homeowners and renters in the state of Connecticut have faced growing housing affordability challenges over the last decade. The number of those currently burdened by their housing costs is still significantly higher than it was ten years ago – 50% of households paid more than 30% of their incomes on rental housing in 2012 compared to 36.5% in 2000¹⁴. For homeowners, this number has also been significant, with 34% burdened by housing costs in 2012 and 23.9% in 2000¹⁵. However, there have been some improvements in affordability indicators within recent years – Connecticut’s housing wage¹⁶, currently the eighth highest out of all fifty states, Washington, D.C., and Puerto Rico, decreased from 2012 to 2013. In addition, the most recent available data on the housing market revealed that the 2012 housing market shows signs of recovery with moderate permit growth, increased home sales, and growing builder confidence.

Homeowners:

As stated above, new data¹⁷ indicates that there was modest housing growth in 2012, despite the fact that permits did not reach pre-recession levels. The following statistics illuminate this gradual recovery, which is anticipated to continue into 2013:

- In 2012, Connecticut cities and towns produced 4,669 new housing units, which represents a 47.1% increase from a six-decade low in 2011 of 3,173 units.

¹³ American Community Survey 2010. The 2013 poverty limit is \$23,550 for a family of four.

¹⁴ Partnership for Strong Communities. [Housing in CT 2013](#).

¹⁵ Partnership for Strong Communities. [Housing in CT 2013](#).

¹⁶ “Housing wage” is the amount a person must earn to afford housing without spending more than 30% of total household income on housing costs.

¹⁷ Department of Economic and Community Development and Department of Labor. July 2013. “The Connecticut Economic Digest: State’s 2012 Housing Market in Review.”

- Connecticut ranked 10th in the nation for permit growth in 2012, and was higher than the national average.
- In 2012, Connecticut experienced the first year-over-year percentage increase of single-family home sales since 2005, of 14.8% from 2011 to 2012. In addition, that year's sales were the highest since 2009.

Similarly, affordability has shown similar signs of improvement. Data released in October 2012 from Home Connecticut compared median home sales prices in Connecticut's 169 municipalities to median household incomes of residents to ascertain affordability.¹⁸ This analysis showed that the 2011 state median household income of \$70,705 was not sufficient to purchase a single-family home at the median sales price with a 10% down payment in just over half of the state's cities and towns – 88 municipalities out of 169. However, this statistic compares favorably with the prior year's affordability data, which determined that 112 municipalities were unaffordable by the same measure. Similarly, when comparing town median household income to the income needed to qualify for a mortgage to purchase the median sales price home in that same town, 54 towns and cities were found to be unaffordable in 2011, compared to 96 in 2010.

However, it is pertinent to recognize that low-income families and individuals, despite the improvements described above, are still struggling to afford decent housing. For many of Connecticut's poorer communities, housing prices may be low, but town median income also tends to be depressed¹⁹. In these instances, geography plays a major role in affordable homeownership opportunities. The table below, taken from the May 2013 Multiple Listing Service, illustrates that for every twenty low and moderate income renters, there is only one house for sale prices at \$160,000 or below.²⁰ It is apparent that the availability of these homes varies widely from one county to the next.²¹

¹⁸ Partnership for Strong Communities. [Affordability in Connecticut, 2011](#). Released in October 2012, this study analyzed 2010 and 2011 home sales data and median income data provided by the Warren Group and Connecticut Economic Resource Center (CERC) Data Finder.

¹⁹ Partnership for Strong Communities. [Affordability in Connecticut, 2011](#).

²⁰ \$160,000 is the median buying price in Connecticut Housing Finance Authority's Single Family program.

²¹ Connecticut Multiple Listing Service, May 2013

County	Total Number of Homes for Sale	Number of Home Prices @ \$160,000 or Below	% of Homes for Sale @ \$160,000 or Below
Fairfield County	6,882	296	4.3%
Hartford County	4,278	883	20.6%
Litchfield County	2,614	318	12.2%
Middlesex County	1,459	117	8.0%
New Haven County	5,043	1,040	20.6%
New London County	2,090	429	20.5%
Tolland County	1,012	180	17.8%
Windham County	758	234	30.9%
TOTAL CONNECTICUT	24,278	3,497	14.4%

Another indicator that demonstrates a lack of access to affordable housing is the 2012 Affordable Housing Land Use Appeals list. This list, most recently revised in December 2012 and compiled annually, lists the number of affordable housing units²² in each municipality, and what percentage of the total housing stock is affordable. According to this list, there are only 32 municipalities in Connecticut where at least 10% of the homes are affordable. Most of the remaining 137 towns have less than 5% affordable housing stock.²³

Renters:

Those individuals and families who cannot afford to own or buy a home have to turn to the rental market, which has its own set of challenges. In 2013, a person earning the state’s minimum wage of \$8.25 per hour must work nearly three full-time jobs (or a total of 113 hours per week) to pay the statewide fair market rent (FMR) of \$1,208 per month for a two-bedroom apartment.²⁴ At \$23.22 an hour, Connecticut continues to outpace other states with one of the nation’s highest “housing wage,” which is the amount a person must earn to afford a typical two-bedroom apartment without spending more than 30% of total household income on housing costs.²⁵ To put this in

²² A complete listing of the types of dwelling counted by DECD as affordable can be found in CGS Section 8-30g(k).

²³ Connecticut Department of Economic and Community Development, [Connecticut Housing Appeals List 2012 \(Amended\)](#).

²⁴ National Low Income Housing Coalition. (March 2013). [Out of Reach 2013](#).

²⁵ *Ibid.*

perspective, in order to afford that two-bedroom apartment, an individual or household must earn \$4,025 a month or \$48,304 annually. More than half of the Connecticut's jobs do not, on average, pay this amount.²⁶ One slight indicator of improvement is the decreasing of Connecticut's housing wage from \$23.58 in 2012 to the current \$23.22. However, as the following statistics demonstrate, the lack of decent affordable housing is still a particularly acute problem for the state's low-income individuals and families.

Of the state's 419,240 renter households, 126,415 (30%) earn less than 30% of Area Median Income (AMI).²⁷ Nearly half of all renters (195,860 households, or 47%) pay more than 30% of their income for their housing; 102,565 households, or 24% of all renters, pay in excess of 50% of their income toward housing costs. This data, and the graphs below, clearly illustrate that the greatest numbers and percentages of need for affordable housing among renters is in the populations earning less than 30% and 50% of AMI. Some 61% of extremely low income households (earning less than 30% of AMI), or 77,425 families across the state, pay more than half of their income toward their housing costs. This is considered to be "severely cost-burdened." By contrast, only 4%, or 3,210, households statewide earning between 51% and 80% pay more than half of their income toward housing.

COUNTY	Extremely low income renter households (<30% AMI)			Very low income renter households (31-50% AMI)			Low income renter households (51%-80% AMI)		
	Total hhlds	# severe cost burden	% severe cost burden	Total hhlds	# severe cost burden	% severe cost burden	Total hhlds	# severe cost burden	% severe cost burden
Fairfield	31,250	18,575	59%	17,570	5,160	29%	14,850	900	6%
Hartford	37,145	22,765	61%	22,175	4,695	21%	21,125	630	3%
Litchfield	4,615	2,435	53%	2,755	605	22%	3,140	40	1%
Middlesex	4,005	2,365	59%	2,940	845	29%	2,585	180	7%
New Haven	35,230	22,720	64%	22,445	7,505	33%	20,975	1,030	5%
New London	7,065	4,115	58%	5,300	1,240	23%	8,175	345	4%
Tolland	3,245	2,315	71%	2,085	525	25%	2,600	65	3%
Windham	3,860	2,135	55%	2,585	360	14%	2,615	20	1%
State TOTAL	126,415	77,425	61%	77,855	20,935	27%	76,065	3,210	4%

²⁶ Connecticut Department of Labor. [Connecticut Occupational Employment and Wages, Statewide 2011](#).

²⁷ Data from this section and the chart below is from the [National Low Income Housing Coalition 2006-2010 CHAS Cost Burden/Gap Analysis - Connecticut](#).

The following “gap analysis”^{28, 29} demonstrates an almost equivalent need for affordable units – there is currently a deficit of 77,850 units statewide for households earning below 30% of Area Median Income. This is in contrast to the need among low-income households earning as much as 80% of Area Median Income. The gap for that population is only 5,105 units statewide, with the greatest need in Fairfield County.

COUNTY	Extremely low income renter households (<30% AMI)				Low Income renter households (<80% AMI)			
	Total hhlds	Total affrd/ avail units	Surplus/ deficit	Affordable Units per 100 hhlds	Total hhlds	Total affrd/ avail units	Surplus/ deficit	Affordable Units per 100 hhlds
Fairfield	31,250	12,815	(18,435)	41	63,670	58,505	(5,165)	92
Hartford	37,145	14,645	(22,500)	39	80,445	82,760	2,315	103
Litchfield	4,615	1,965	(2,650)	43	10,510	10,700	190	102
Middlesex	4,005	1,615	(2,390)	40	9,530	9,350	(180)	98
New Haven	35,230	12,085	(23,145)	34	78,650	76,895	(1,755)	98
New London	7,065	2,915	(4,150)	41	20,540	20,635	95	100
Tolland	3,245	765	(2,480)	24	7,930	7,315	(615)	92
Windham	3,860	1,770	(2,090)	46	9,060	9,070	10	100
State TOTAL	126,415	48,575	(77,840)	38	280,335	275,230	(5,105)	98

As with the homeownership statistics, the rental market data shows there are clear geographic patterns within the state. The data above illustrates that there are disproportionately fewer rental housing units available and affordable to extremely low income households in Hartford, New Haven, and Tolland Counties. Interestingly, for those households earning closer to the median income, Fairfield County has the greater shortage, while Hartford County has sufficient rental units to meet the demand of that cohort.

²⁸ Data from this section and the chart below is from the [National Low Income Housing Coalition 2006-2010 CHAS Cost Burden/Gap Analysis - Connecticut](#).

²⁹ This methodology calculates the need for affordable housing by subtracting the number of affordable units by the number of low-income households, to determine the surplus or deficit of affordable housing units. One limitation of this methodology is that it may not capture those areas in which the rents are truly too cost-prohibitive for households with income under 80% AMI to even live in those counties. It is important to note that within a county, low cost rents predominate in places where poverty is concentrated and high rents predominate in communities where high income households are concentrated. This suggests that the need for affordable housing is greatest in communities where low income individuals and families cannot and do not currently reside.

A recent housing market study conducted by CHFA also explores the housing needs of the rental market in Connecticut³⁰. According to preliminary analysis, 132,395 renters who earn below 80% AMI cannot not afford the current fair market rents in Connecticut³¹. The study assumes that, based on the number of units of public assisted housing³² available in the state, about 42,900 of these low-income households are not currently served and in need of affordable housing.

Why is there insufficient affordable housing in Connecticut?

Part of the problem is a mismatch between the change in the cost of housing and the growth in personal household income. While personal income has increased over time, it has not kept pace with the rise in the cost of housing in Connecticut. As shown in the following table, between 2001 and 2011 the median monthly owner costs increased by 41.6% and the median gross rent increased by 37.3%; during the same period, the median household income of owners and renters increased by only 21.5% and 3.8%, respectively. This gap has narrowed slightly during the recent recession, primarily on the owner side; however, there remains an imbalance between supply and demand.

³⁰ [Connecticut Affordable Housing Market Inventory Study](#). (November 2013). Prepared for Connecticut Housing Finance Authority by BFJ Planning, in association with Urbanomics.

³¹ One noted limitation of this study is that housing costs by town are compared to income by region. It can be assumed that the comparison of local-level cost data to regional-level income data creates some issues of accuracy. Therefore the housing needs number determined by this report should be considered a preliminary, or first phase, of affordability analysis.

³² The study found that Connecticut had a total of 89,512 units of publicly assisted rental housing, including the CHFA private portfolio, state public housing units, and other affordable housing by HUD, USDA, and others. This total did not include locally designated affordable and moderate-income housing, privately rented units at below-market rates, or information on those households receiving tenant-based vouchers. The study assumed that this supply of housing would primarily address the needs of essentially all renter households at or below 30% of AMI and roughly half of those renter households at or below 50% AMI.

Change in Median Household Income and Housing Prices from 2001-2011

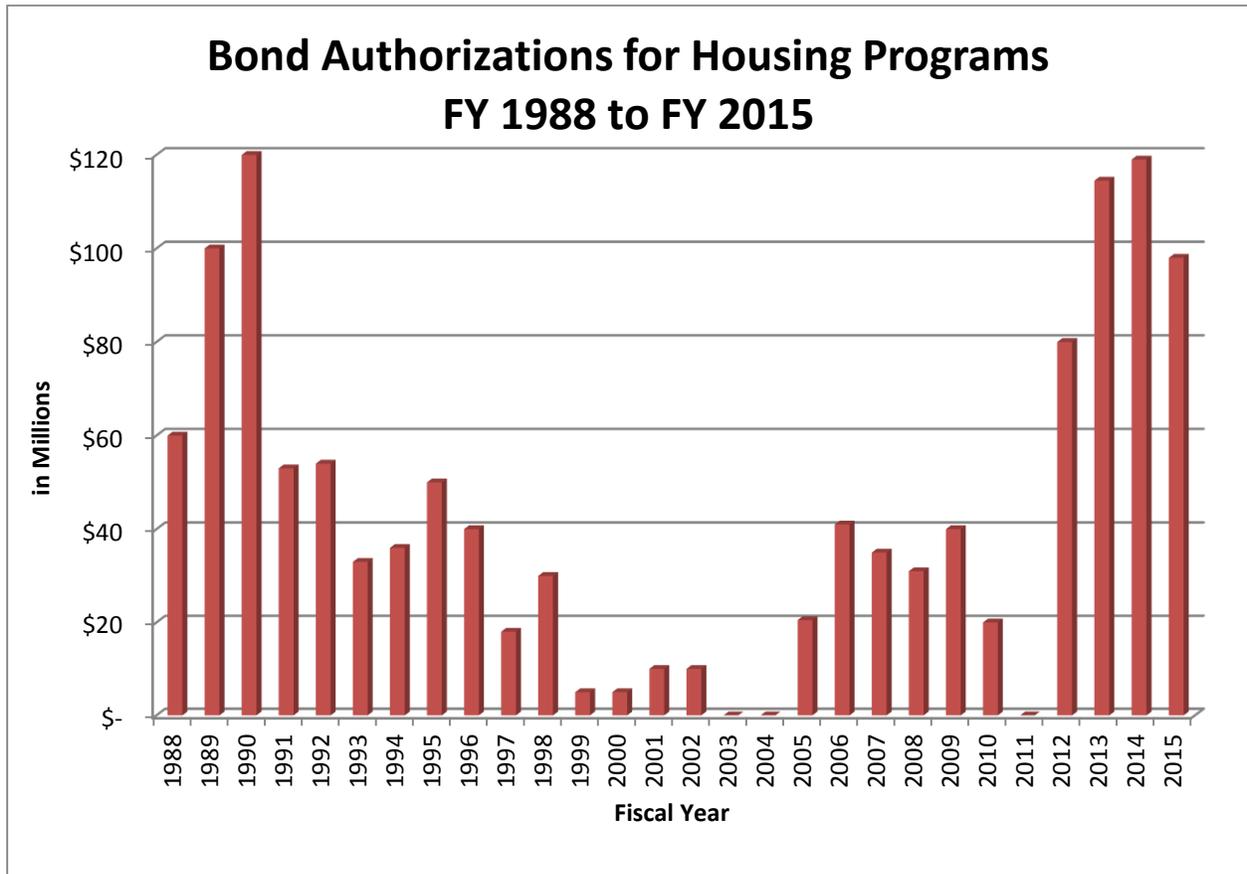
Source: U.S. Census Bureau, American Community Survey, 2001-2011



The shortage of affordable housing has many deleterious effects. For Connecticut's lowest income households, it means a greater risk of becoming homeless. For those low-income households that are paying 50% or more of their incomes toward housing costs, the financial burden of staying housed often means forgoing other critical household expenses, including health care, child care, nutritious food and clothing expenses. Higher housing costs reduces the funds that are available when emergencies arise, like sudden health problems or the loss of employment. In addition, higher housing costs means less disposable income available to sustain commercial enterprises - most often small businesses - in the surrounding community.

External market factors also contribute to high housing costs in Connecticut. Many suburban and rural communities lack the public facilities and infrastructure necessary to support multi-family housing, such as access to water and sewer facilities. At the same time, the state is subject to high construction costs due to its proximity of the New York City and Boston markets. Operating costs tend to also be higher due to higher property taxes, heating and cooling costs, the incremental cost of providing support services for very low-income residents, the added costs associated with constructing

housing accessible to low-income elderly and disabled residents. In addition, as the following chart depicts, there has been a lack of state investment in affordable housing for twenty years before the current administration, which has contributed to the high costs and low production of affordable housing.



Source: Office of Policy and Management, 2013

The lack of sufficient affordable housing is also attributable, in part, to NIMBY-ism³³ and local zoning practices that permit the state’s municipalities to implement rules that limit or prohibit development of affordable housing. Many communities have zoning and land use policies that make it difficult or impossible to develop multifamily housing or small starter homes. These include large minimum lot requirements, density limitations, and onerous architectural and landscape review requirements.

³³ NIMBY is an acronym for the phrase “Not In My Back Yard” and is a characterization of opposition by residents to affordable housing development in their neighborhoods.

Affordable Housing and Economic Development

Affordable housing and economic development are inextricably linked. There is a “triple bottom line” associated with creating affordable housing: new jobs through construction, additional local revenues generated through new taxes, and more disposable income available to the people who live in the housing. Economic growth partly depends on the availability of affordable housing and on the ability of communities to support a range of incomes and employment types. Where communities do not support such a range of incomes and employment types, the result is often undesirably long commutes that are bad for the environment and create a disincentive for both employees and businesses to remain in or relocate to Connecticut.

The lack of sufficient affordable housing throughout the state also limits the ability of low-income individuals and families to move to communities where they can take advantage of job and educational opportunities. In some cases, household members may have to accept lengthy commutes and sacrifice critical time caring for children and elderly household members, volunteering and otherwise playing an active role in the civic life of the community. In other cases, those job and educational opportunities may be lost altogether. The combined effect of these impacts can be to render communities more vulnerable to crime, dysfunction and instability, which can lead to disinvestment and the loss of businesses and jobs.

Affordable Housing and Demographic Trends

It is also important to recognize that the lack of affordable housing in Connecticut has a racial dimension. In Connecticut, income is highly correlated with race. Based on the 2010 Five-Year American Community Survey, the poverty rate in Connecticut was 9%.³⁴ However, the poverty rate among Hispanic persons was 21% and among Black persons (including individuals who indicated that they were Black and Hispanic³⁵) it was 19%.³⁶ The poverty rate among Non-Hispanic White persons was 5% and the rate for Asians was 8%.³⁷ The median family income for Hispanic households was less than half the

³⁴ Rodriguez, Orlando. (December 18, 2012). *Housing Demographics: Single-Parent Families, Minorities, and Disabilities Among an Aging Population*. Prepared for the 2012 Connecticut Housing Conference. Orlando Rodriguez is with Connecticut Voices for Children.

³⁵ On the census, people are asked to identify both their race and ethnicity. The data collected does not permit a separation of those people who indicated they were Black but also Hispanic from those who indicated they were Black but not Hispanic. Therefore, while the poverty rate among Black persons does not include all Hispanic persons, it does include Hispanic persons who also indicated that their race was Black.

³⁶ Rodriguez, *Ibid.*

³⁷ Rodriguez *Ibid.*

statewide median and about 44% of the median family income for non-Hispanic White households.³⁸ The median family income for Black households was about 55% of the median family income for non-Hispanic White households.³⁹

While it is clear that certain groups are lower income and this, by necessity, means that they have a greater need for affordable housing, adjusting the “Out of Reach” analysis to assess the impact of this disparity on certain groups is telling.

As stated previously, based on statewide average rents, the minimum income necessary to afford a 2-bedroom apartment in Connecticut is \$48,304.^{40,41} At this minimum income level, rent would account for no more than 30% of a household’s income. A minimum income of \$48,304 makes housing out of reach for 35% of non-Hispanic White households and 29% of Asian households.⁴² In contrast, 60% of Black households and 62% of Hispanic households spend more than 30% of their income on housing.⁴³

Out of Reach by Race (Households)	
Race/Ethnicity	Percentage of Group for whom Fair Market Rent is “Out of Reach” (over 30% of income)
White (non-Hispanic)	35%
Black (includes Hispanics)	60%
Asian (includes Hispanics)	29%
Hispanic	62%

There is also a significant disparity based on family status, with only 15% of two-parent households paying more than 30% as compared to 67% of single-parent households.⁴⁴

Out of Reach by Family Status (Households)	
Family Status	Percentage of Group for whom Fair Market Rent is “Out of Reach” (over 30% of income)
Two-Parent Households	15%
Single-Parent Households	67%

³⁸ Rodriguez *Ibid.*

³⁹ Rodriguez *Ibid.*

⁴⁰ Out of Reach, *supra* note 9.

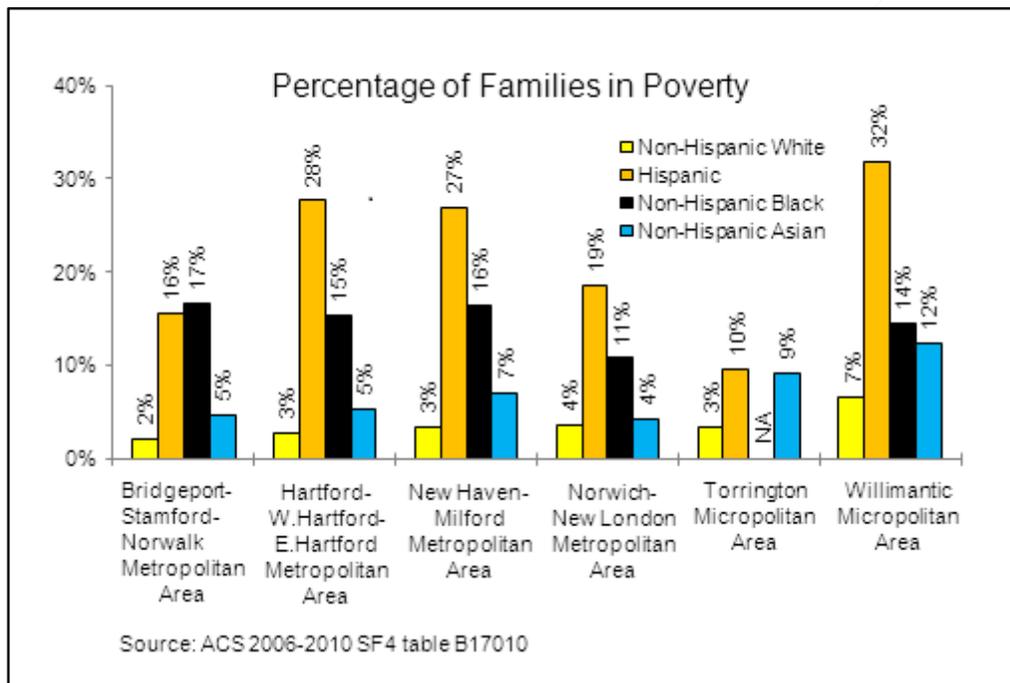
⁴¹ Based on 2013 Fair Market Rent data from HUD, which utilizes American Community Survey 5-yr 2006-2010 and 1-yr 2010 data. See [Final FY 2013 Fair Market Rent Documentation System](#).

⁴² American Community Survey 2010 1-yr tables B19001H and B19001D.

⁴³ American Community Survey 2010 1-yr tables B19001B and B19001I.

⁴⁴ Based on a minimum household income of \$48,304 (2013 *Out of Reach*) and aggregate income data from ACS 2010.

Most of the state’s affordable housing is concentrated in a small number of communities, and those communities largely have the highest concentrations of people of color. Residential segregation of households of color in Connecticut also results in isolation in high-poverty neighborhoods. The table below indicates the percentage of families in poverty by race and ethnicity in different areas of the state. African Americans and Hispanics are two to nine times more likely to be living in poverty as compared to Whites. In the New Haven-Milford metropolitan area the poverty rate for Hispanic families is nine times that of Whites and poverty for Black families is four times the White rate.



Another emerging demographic trend is the aging of the state’s population. From 2005 to 2010, the population of people under 45 decreased by nearly 9% and the number of residents under 25 decreased by more than 15%⁴⁵. Meanwhile, the number of residents over 65 increased by 8% and the number of residents between ages 45 and 64 increased by 11%⁴⁶. According to the estimates of the Connecticut State Data Center, by 2020 people age 65 and older will constitute approximately 18% of the population and that figure will rise to 22% by 2030.⁴⁷ At the same time, from 1990 to 2010, Connecticut lost

⁴⁵ 2010 Census Data.

⁴⁶ *Ibid*

⁴⁷ Connecticut State Data Center. CtSDC: 2010 to 2030 Population Projections – State-Wide Stand-Alone.

over a quarter (28%) of its 25-to 34-year-old population, the third highest percentage decrease in the nation. ⁴⁸ The U.S. Census Bureau projects this lower percentage of working-age residents to continue through 2030.

This combination of demographic and economic trends is likely to put considerable pressure on Connecticut's rental housing market. Economically, the Employee Benefit Research Institute reports that more than half of all current retirees have less than \$25,000 in savings. Meanwhile, both the Federal Reserve Bank of New York and the Joint Center for Housing Studies at Harvard University report that Millennials are saddled with average debt of \$24,300 and median debt of \$13,100, respectively. Demand for affordable housing is likely to increase from both of these sources, and, combined with high gasoline and heating oil costs, many observers believe those two groups will seek smaller, denser, more affordable, energy-efficient homes in locations walkable to shopping and services and, if possible, close to mass transit.

The Joint Center also noted the likelihood of heightened demand for such housing in its just-released State of the Nation's Housing 2013: "This affordability gap is exacerbated by higher income households competing with low-income renters for affordable units as well as by widespread structural inadequacy in affordable housing stock." ⁴⁹

Affordable Housing and Disability

The landmark 1999 Supreme Court decision in *Olmstead v. L.C.* affirmed that the unjustified segregation of individuals with disabilities is an illegal form of discrimination. Since then states have worked to desegregate living areas and increase the integrated housing opportunities for individuals with disabilities who are transitioning from, or at serious risk of entering, institutions and other restrictive, segregated settings.

People with disabilities may have multiple physical, mental, and/or developmental conditions that constrain their possibility of obtaining suitable housing. For example, a person with mobility impairments 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. These needs, in turn, require different housing solutions, such as greater accessibility or multiple bedrooms for live-in assistance.

⁴⁸ 2010 Census data.

⁴⁹ National Low Income Housing Coalition. (June 28, 2013). [*State of the Nation's Housing Report Shows Growth in Rental Market and Increase in Severely Cost Burdened Households.*](#)

In Connecticut, income and employment status also correlates with disability status. Unemployment and poverty are significantly more prevalent among people with disabilities. Specifically, 41% of the population with disabilities has an income below 200% of the poverty threshold, which in 2010 ranged from \$11,344 for a single individual under age 65 to \$22,113 for a married couple with two children under age 18.⁵⁰ The median earnings for people with disabilities are about 60% of the median earnings for people without disabilities.⁵¹

Affordable Housing and Homelessness

As measured in Connecticut's 2013 Point in Time (PIT) Count, 4,506 individuals in 3,847 households were counted as homeless, either unsheltered or living in Connecticut's homeless shelters and transitional housing programs on a single night in 2013. Of this total, 814 were minor children.⁵² Approximately three times this number will enter and exit homelessness each year. Episodes of homelessness put tremendous pressure on social and familial networks, disrupt families, and interfere with access to health care services, education and employment.

The causes of homelessness are complex and varied. With immediate intervention, some households may be prevented from entering homelessness, or may be able to quickly exit homelessness into permanent housing. For others, access to affordable housing may increase their economic and household stability. Still others will also require short or long-term assistance to access health services, employment training, and help with activities of daily living. The state's Reaching Home Campaign has established projected housing and support needs for Connecticut's homeless populations, detailed on the following table.⁵³

⁵⁰ Rodriguez *Ibid.*

⁵¹ Rodriguez *Ibid.*

⁵² Connecticut Coalition to End Homelessness. (Updated November 20, 2013). [2013 Homeless Point in Time Count](#).

⁵³ Partnership for Strong Communities. (2011). [Opening Doors Connecticut: Framework for Preventing and Ending Homelessness](#). This table was developed using 2011 data, and is currently in the process of being updated.

Estimated needs for housing assistance, by type, among targeted households who will experience homelessness (unless prevented)	Families with Children	Chronically Homeless Adults without Children	Other Homeless Adults^ (Vets + prevention of chronic homelessness)	Total Targeted Households
Prevention Strategies	520	-	240	760
Rapid Re-Housing	920	-	160	1,080
Deeply Affordable Housing	360	-	310	670
Permanent Supportive Housing	590	1,770	3,410	5,770
<i>Estimated need that could be met through turnover of existing supportive housing units</i>	(400)	(800)	(1,230)	(2,420)
Need for New Supportive Housing	190	970	2,180	3,340
Estimated Total Target Households Needing Housing Assistance 2012-2016	2,390	1,770	4,120	8,280
Estimated Persons in these households	6,840	1,770	4,120	12,730

Observations

In the absence of sufficient affordable housing and rental assistance opportunities throughout the state, low-income families often pay unaffordable rents for substandard housing in segregated neighborhoods with concentrated poverty and insufficient access to employment opportunities, highly performing schools and other public amenities. Such marginalization has been linked to poor school performance and greater health problems, especially asthma and obesity. Equally troubling, it has resulted in multi-generational poverty and permanent concentrations of poverty and disinvestment.

According to the US Census Bureau, in 2012 Connecticut towns and cities authorized 4,669 new housing units, which reverses the downward trend seen in 2011 - which had a six-decade low of 3,173 units. This improvement reflects Connecticut’s long-standing, and recently renewed, dedication to housing priorities. Notably, Connecticut is only one of four states (MA, NY, and HI) that has state-financed housing. The state-sponsored housing portfolio, which comprises properties wholly or partially funded with state funds, provides housing for some of the state’s lowest income residents.

However, as the first state-sponsored units were occupied in 1948 and are now nearing the end of their useful life and more recently constructed units have been undermined as a result of neglect and underinvestment during prior administrations, a significant portion of the state-sponsored housing portfolio requires significant rehabilitation or, in some cases, total redevelopment. While there are approximately 13,950 units in the state-sponsored housing portfolio, only approximately 82% are occupied due to deteriorating conditions and there are over 9,000 households on waiting lists for these units.⁵⁴ There are another 12,000 households on waiting lists for other affordable housing developments.⁵⁵

While low-income individuals and families need affordable housing, more units alone will not be sufficient to transform their lives. The affordable housing units that are needed include more affordable housing units that are located strategically to reduce racial segregation, increase the degree of integration among households with different incomes levels and disability, be accessible and accommodating to disability and independent living needs where appropriate, provide transit-oriented residential opportunities suitable for workers, and should offer access to jobs, education, shopping, services and affordable transit. Low-income individuals and families in Connecticut, like all residents, also need affordable housing that strengthens communities and enables the state's economy to grow more robust and more competitive.

This needs assessment demonstrates that although Connecticut has dramatically increased its investment in affordable housing projects in recent years, there is still a great need for affordable housing, especially for affordable housing serving the state's low-income individuals and families. The data shows that the needs are even greater for certain populations, specifically Hispanic, Black, and single-parent families. However, with Governor Malloy's recent prioritization of housing policy, a new influx of state funding, and a centralized department to implement coordinated programming, the State has a new opportunity to catalyze and invest in sustainable solutions to meet the housing needs of all state residents.

⁵⁴ Partnership for Strong Communities, Connecticut Fair Housing Center, and DECD. (August 14, 2012). [Affordable Housing in Connecticut](#). Prepared for the Interagency Council on Affordable Housing.

⁵⁵ *Ibid.*

B. Barriers to Effective Housing Delivery Systems

It is critical to identify the barriers that are currently impeding the efficacy of our housing delivery system. In order to address the housing needs of Connecticut residents and produce and preserve our affordable housing stock, the Interagency Council on Affordable Housing determined in its 2012 annual report that the state needs a housing delivery system that is comprehensive, predictable, transparent, centralized, flexible, and accessible. These identified barriers will build on the overview presented in that report, and focus on identifying the challenges and obstacles that the Department of Housing (DOH) can focus on now that most state-financed and/or state-administered housing functions have been consolidated into a single agency.

Local Barriers:

There are a number of barriers to affordable housing that are local in origin and can, to varying degrees, be controlled at that level. Based on 2012 data, there were only 31 out of 169 municipalities (18%) where at least 10% of the housing stock in that municipality was considered affordable⁵⁶. In light of the considerable demand for and shortage of affordable housing statewide, this clearly points to the existence of local barriers to development. Some of those barriers include:

- Local zoning barriers - Zoning is the primary system by which municipalities maintain control and discretion over the pattern of land development within their borders. Local practices can have the effect of increasing housing costs and effectively excluding prospective moderate-income households from locating affordable housing for purchase or rent. Examples include the absence of multi-family zones, large lot requirements, and restrictive definitions that discourage development of small, more densely-developed housing options. According to recent research from the Connecticut Fair Housing Center, only a small number of Connecticut towns even permit multifamily housing “as-of-right”.⁵⁷ In addition, municipalities may not have access to technical assistance or in-house expertise to incorporate and develop these types of inclusive ordinances and zoning regulations.

⁵⁶ Connecticut Department of Economic and Community Development, [Connecticut Housing Appeals List 2012 \(Amended\)](#).

⁵⁷ Connecticut Fair Housing Center, based on research undertaken for the State’s Analysis of Impediments to Fair Housing Choice, which is currently in draft.

- Local regulatory barriers - Regulations that affect housing prices occur in several categories, including building codes, environmental stipulations, impact fees, and administrative processes. These can create significant cost and bureaucratic impediments to development.
- Local infrastructure limitations - Connecticut's small towns often lack the basic infrastructure to develop higher density multifamily and affordable single family homes. This includes sewer, water, roads, utilities, and access to public transportation. Some communities actively oppose constructing or upgrading this infrastructure in order to discourage new and denser development. Furthermore, some existing affordable housing are located in places that lack access to necessary infrastructure, such as transportation, schools, hospitals and clinics, grocery stores, and places of employment.
- Local opposition/"NIMBY" - Local opposition to affordable housing is well-documented, and continues to persist in spite of the recent economic downturn and the proven link between economic health and diversity of housing options. The spirit of "Not in My Back Yard," or NIMBY, is often articulated as a fear of loss of property value, negative impact on schools, increased demand on schools and other public services resulting in increased costs and taxes, and/or a general change or decline in the local quality of life. Although, numerous studies disprove these concerns⁵⁸, they persist and, when coupled with other local barriers, can shut the door on any affordable housing development. Lack of local leadership and education for municipalities on affordable housing issues can also pose a challenge; without local champions for affordable housing and the tools to help communities address common misconceptions, local opposition and NIMBYism cannot be adequately addressed.

Financing Barriers:

Notwithstanding the State's historic financial commitment to create and preserve affordable housing, barriers exist that must be overcome to realize this potential. They include:

- Alignment and clarity of funding priorities - As evidenced by the Council's needs assessment, Connecticut is being challenged to meet the varied and complex

⁵⁸ Center for Housing Policy, a research affiliate of the National Housing Conference (NHC). (February 1, 2009). <http://www.nhc.org/media/documents/Dontputithere.pdf>

housing needs of its residents. The magnitude and diversity of these needs, the breadth of available intervention strategies, and the reality of a finite level of resources has led DOH and CHFA to adopt project evaluation criteria that for each competitive funding program reflects multiple priorities. While this approach allows diverse housing projects to compete successfully for various capital funding opportunities, there is an ongoing need to ensure appropriate weighting among the respective priorities and that evaluation criteria are aligned for funding programs that are intended to be available for the same projects. As the Council works on recommending strategies to effectively address the barriers identified in this document, it will continually refine its priorities based on the identified needs of Connecticut residents.

- Access to predevelopment and risk capital – Given the capacity of the development community in the state and the need for a robust pipeline of projects to realize our affordable housing goals, predevelopment capital is key. Developers, particularly nonprofits, have experienced decreased or eliminated philanthropic support. As a result, they rely on developer fees to survive; however, they must expend considerable staffing resources, often over many years, before realizing any fee. Likewise, to meet the readiness requirements of most programs, they must risk hundreds of thousands of dollars on design, engineering and other project due diligence. DOH is already taking steps to engage more proactively with municipalities and developers and make more predevelopment funding available. Similarly, at various times, CHFA has provided pre-development capital for projects to organizations that have the financial capacity. These strategies will increase the number of projects ready to apply for or otherwise obtain financing and enable more projects that are well-suited to specific niche settings to compete on the same level as other projects.
- Need for rental subsidies – Most affordable housing developments targeting very low and extremely low income households need some source of rental support to be self sustaining in the long term. However, federal Section 8 Housing Choice Vouchers are not widely available, and most state Rental Assistance Program certificates cannot currently be project-based into developments. In any event, the current waiting lists for these programs (10 years in some cases) are a testament to the enormous need for this type of housing assistance. Frequently, these types of rental subsidies are the only means to get very low income units into many proposed developments.

- Reduction and instability of federal support – Federal support for affordable housing has changed dramatically over the past several years. Public Housing, the federal HOME program, and the vast majority of all housing production programs have been drastically cut and, in some cases, eliminated. This decrease in funding is in stark contrast to the state’s investment in housing. In essence, a portion of the state’s current investments are only compensating for federal funds that have been greatly curtailed. Sequestration has added further cuts to the already strained system, affecting the financial markets that fund affordable housing projects. Funding for the Section 8 voucher program, for example, is renewed from year to year, and investors that rely on this program are unwilling to count on it being available in future years. This impact has particularly been felt on low-income housing tax credit deals that include federal rental subsidies.
- Insufficient operating subsidies available to be project based– For development projects, the application process has been consolidated between DOH and CHFA and funding rounds are more predictable. There is still an opportunity to improve access to financing by combining capital funding with operating subsidy commitments when such subsidies are available. For example, when a project applies for funding to DOH and/or CHFA and commits to providing supportive or deeply-affordable housing, rental and service subsidies could be made available prior to or at the time of application if the project is consistent with State policy and additional subsidies have been funded.

Systems/Administrative Barriers:

There is great promise in overcoming the systems barriers to creating and preserving affordable housing in Connecticut. The recent creation of DOH and the consolidation of many housing production, operation and financing programs into a single agency promises to enhance productivity and ensure a more comprehensive approach to housing in our state. Further, with the Commissioner of Housing serving as the Chair of the Connecticut Housing Finance Authority Board, the programs and priorities of the two agencies have the potential to come into greater alignment than at any other time in their respective histories. The recent joint announcement of funding rounds for 2013-2014 is one indication of the move toward greater coordination, transparency and predictability.

With this potential in mind, the following administrative barriers still exist and should be considered as DOH and CHFA move forward:

- Increased efficiency and continued flexibility in processes – To build upon the increased efficiency that has already been achieved at DOH, additional efforts to streamline programs and reduce duplication are necessary to eliminate unnecessary costly and time-consuming processes, and promote policies that create incentives for creative solutions and facilitate speedy and flexible decision-making. One size does not “fit all” in affordable housing finance, and processes must be responsive to individual project needs instead of forcing all projects through uniform processes. DOH has already made strides in this area by undertaking two Lean processes⁵⁹ to date, and is anticipating carrying out two additional ones in the future.
- Fragmentation of programs and resources – The centralization of housing programs into one agency has greatly improved the once-fragmented housing delivery system. For development programs, significant progress has been started by DOH and CHFA, which have combined their applications and now coordinate their funding rounds and reviews. The streamlining of other initiatives, such as rapid re-housing, can still be addressed and improved as DOH continues to implement the consolidation of housing programs.
- Access to information: Access to available, timely, comprehensive and accurate data regarding housing need within the state is necessary for policymakers to develop appropriate housing and development policies, make appropriate resource allocations, and target investments to maximize impact. It is equally important that such data be able to accurately track and report on the housing that is ultimately created, including providing detailed information on the households served. Similarly, families and individuals seeking affordable housing need to have rapid and easy access to comprehensive information regarding available resources, procedures, programs, rights, responsibilities, applications, and vacancies.

Industry Capacity Barriers:

Until very recently, the great majority of affordable housing development and property management was undertaken by a small number of private for-profits, non-profit corporations and municipal housing authorities. When resources were limited,

⁵⁹ A Lean process is a staff-led, management supported collaborative effort to identify and minimize wasteful time and effort in an organization’s operations.

development capacity was similarly limited, and was generally adequate to meet the need. With significant new financial resources becoming available and a vision to redevelop the existing state-financed portfolio, there is an immediate need to expand the number and capacity of affordable housing developers.

There are, however, challenges faced by these organizations that are exacerbated by current economic challenges. They include:

- Lack of adequate predevelopment funding – Developers, particularly nonprofits, have experienced decreased or eliminated philanthropic support. As a result, they rely on developer fees to survive; however, they must expend considerable staffing resources, often over many years, before realizing any fee. Likewise, to meet the readiness requirements of most programs, they must risk hundreds of thousands of dollars on design, engineering and other project due diligence. Although predevelopment funding is currently available, more resources are needed to attract for-profit developers, or enable non-profit developers, to undertake speculative affordable housing projects that will depend on state capital subsidies in the future.
- Housing Authority capacity - Redeveloping the state housing portfolio will require more public housing authorities to expand their current role of owner and property manager to include that of real estate developer. Most public housing authorities have little experience with development and are struggling to manage on ever-shrinking and sequestered funding. While they might be interested in and willing to provide additional housing, they are financially unable to take on new operating burdens. DOH and CHFA are currently working on strategies to help build housing authority development capacity. Another related capacity issue is the ability of housing authorities to appropriately accommodate the diverse needs of their tenants, especially regarding language barriers or the provision of support services to the elderly or individuals with disabilities.
- Developer community capacity – The expanded resources available to affordable housing has resulted in more opportunities for funding than there are ready projects. Similarly, the number of projects managed by any one firm has increased dramatically, resulting in less complete applications and slower closing processes.
- Access to technical assistance – Many developers seeking to work in Connecticut from out of state do not have access to the technical knowledge necessary to

effectively take a project from inception through occupancy and management. Likewise, residents and housing authorities who are involved in the planning process of proposed redevelopment or disposition based on new statutory requirements do not have the technical assistance they need ensure proper processes are followed. An increase in staff resources, such as consultants, architects, and engineers, to assist these parties with their different needs can be useful in overcoming this barrier.

Individual and Family Economic Security Barriers:

Economic security is key to individuals and families having access to affordable housing. Evidence of steady income, as well as established patterns of good credit, low debt, and no criminal history, are usually the primary indicators used by landlords and mortgage companies to determine whether an individual or family are able to have access to rental properties or homeownership. Even with a rental subsidy, the economic reality of many individuals and families, as well as past financial challenges, can significantly reduce their ability to find affordable housing. The main challenges they face are outlined below:

- Lack of credit – Access to a credit report is a standard request made by landlords of rental applicants. Credit reports show the history of an applicant’s bill payments, and can highlight large amounts of debt or accounts that are in default. Individuals and families who cannot produce a record that demonstrates their ability to make monthly payments may have trouble finding housing, especially in a competitive market area.
- Utility and personal debt – Debt from unpaid utility bills and other sources can pose a significant challenge to households, even if they have access to a steady source of income. In addition, families and individuals who may otherwise be able to afford housing may have experienced a one-time, unforeseen crisis, such as a health problem or car accident, that has strained their budget beyond their means. Without assistance, these families may have to choose between paying their housing bill or foregoing other essential needs, or be unable to come up with the necessary security deposit to rent a property.
- Prior history of evictions- Similar to the issue of lacking credit, landlords may be resistant to rent to applicants who have historically shown they were not able to make rent payments.

- Criminal background- Not only can a criminal history deter a landlord from renting to a potential applicant, but also these ex-offenders face a myriad of issues that can make it difficult to secure steady income.
- Lack of financial literacy- Understanding how to budget, utilize bank checking and savings accounts, and navigate the rental and homebuying process is a large part of being able to successfully obtain affordable housing. A lack of financial literacy can lead households to not make the most effective decisions when attempting to make housing payments, rent a new home, or beginning the homebuying process.
- Domestic violence issues- Domestic violence is a pattern of coercive, controlling behavior that can include physical, emotional, psychological, sexual, or financial abuse. According to the Connecticut Coalition Against Domestic Violence (CCADV), in FY 2013, their member agencies served 56,178 victims⁶⁰. Of these, 2,069 (1,220 adults and 849 children) utilized safe home services⁶¹. Emergency shelters and transitional housing continue to be the most urgent unmet needs for victims of domestic violence⁶². The fact that one of the reasons for staying in an abusive relationship most frequently cited by victims is a lack of access to financial resources⁶³, coupled with the urgent nature for housing in these types of situations, poses a unique challenge to helping victims of domestic violence find permanent affordable housing.

Ongoing engagement with both public and private resources, as well as an innovative spirit of problem-solving and outcome orientation, are needed to break down the existing barriers to the housing delivery systems. Transparency and consistency in policy and requirements across housing programs will enable the State's housing system to receive more effective input on programmatic and technical changes. This ongoing communication and constant evaluation of the system will allow it to be truly responsive to community needs.

⁶⁰ Connecticut Coalition Against Domestic Violence. *Connecticut 2013 Domestic Violence Service Statistics*. <http://www.ctcadv.org/files/2013/8253/5468/CTDVStatsFY132.pdf>

⁶¹ Safe home or emergency shelter services are provided to victims in serious physical danger who have no other safe housing options.

⁶² On September 12, 2012, 15 out of 15, or 100%, of identified local domestic violence programs in Connecticut participated in the 2012 National Census of Domestic Violence Services. In one day, 919 victims were served and 275 domestic violence victims found refuge in emergency shelters or transitional housing provided by local domestic violence programs. Out of the total unmet need that day, 87% was from unmet requests for housing.

⁶³ Connecticut Coalition Against Domestic Violence. (March 2013). Policy Brief. *Financial Abuse: Securing Economic Protections for Victims of Domestic Violence*. <http://www.ctcadv.org/files/7813/8247/8531/PB-FinancialOrders3.13.pdf>

IV. Recommendations for Addressing the Barriers to Effective Housing Delivery Systems

Per Connecticut General Statutes § 8-37nnn, the Interagency Council on Affordable Housing is charged to identify barriers to effective housing delivery systems. The Council has developed twenty-five recommendations to address these identified barriers.

A. Local Barriers

- Local zoning barriers
- Local regulatory barriers
- Local infrastructure limitations
- Local opposition/ “NIMBY”

- 1) **Develop model zoning ordinances/regulations that satisfy the requirements of CGS §8-2⁶⁴ for use by municipalities.** Under current law, municipal zoning requirements must encourage the development of housing opportunities for multifamily dwellings, as well as promote housing choice and economic diversity in housing, including housing for both low- and moderate- income households. In order to assist municipalities in complying with the law, the Council recommends that the Department of Housing (DOH) develop model zoning regulations meeting these requirements that can be easily adopted by municipalities.
- 2) **Build on existing incentives to promote as-of-right⁶⁵ multifamily developments, including incentives for establishing zoning allowing increased density.** The Incentive Housing Zone program⁶⁶ provides grants to municipalities to plan and/or create Incentive Housing Zones (IHZ) in eligible locations. IHZ are overlay zones that allow a municipality to expand its array of mixed-income housing options, and receive incentive payments dependent on the amount of housing units built in the

⁶⁴ CGS §8-2 currently states that zoning regulations of every Connecticut municipality: “shall also encourage the development of housing opportunities, including opportunities for multifamily dwellings [...]. Such regulations shall also promote housing choice and economic diversity in housing, including housing for both low- and moderate-income households [...].”

⁶⁵ In zoning regulations, “as-of-right” means development can occur without requiring additional special permits or other discretionary action from the municipality.

⁶⁶ CGS Section 8-13 (m-x)

zone. Currently, municipalities can receive predevelopment and technical assistance funding to determine if a zone is feasible (without the obligation of actually creating a zones). If an IHZ is enacted and approved by the Department of Housing⁶⁷, the municipality can further qualify for zone adoption incentives and building permit incentives. The Council recommends that DOH continue to promote this program and increase the amount of municipalities that participate.

- 3) **Research, within available resources, the extent to which local infrastructure constraints inhibit affordable housing development.** Access to basic public infrastructure such as sewer and water systems, well-maintained roads, utilities, and public transportation are crucial to developing sustainable and affordable communities. The Council recommends that research be conducted to try to further understand the specific local infrastructure challenges that exist in different areas of the state, and how those challenges can inhibit the creation and promotion of affordable housing development.
- 4) **Reach out to municipal elected officials and zoning boards to educate them about current laws and incentives for the production of affordable housing.** The Department of Housing has made it a priority to meet with municipalities to provide them with education on various affordable housing issues. The Council recommends that DOH engage in coordinated and proactive outreach with other housing partners to ensure that the diverse housing needs of each municipality are addressed in a comprehensive and accessible manner.
- 5) **Disseminate available resources regarding the net positive effect on municipalities from the development of affordable housing.** Contrary to common beliefs, the development of affordable housing does not lead to lower neighboring property values – in fact, there can be net positive effects, including job creation, increased economic activity, and, in some cases, higher neighboring property

⁶⁷ In order to qualify for incentives, an Incentive Housing Zone (IHZ) must: have minimum densities of six single-family, ten duplex or townhouse, or twenty multifamily units per acre; ensure that at least 20% of the units in the zone are affordable to residents earning 80% of the area median income (AMI) or less; be located in a responsible growth location (near a town center, transportation facilities, or existing or planned infrastructure); and be no larger than 10% of the municipality's land area (if more than one zone, the total amount of zones within the municipality cannot be greater than 25% of the municipality's land area).

values^{68,69,70,71,72}. The Council recommends that DOH distribute and share this information with Connecticut municipalities in order to dispel negative preconceived notions about affordable housing developments.

B. Financing Barriers

- Alignment and clarity of funding priorities
- Access to predevelopment and risk capital
- Need for rental subsidies
- Reduction and instability of federal support
- Insufficient operating subsidies available to be project based

6) **Conduct a review of predevelopment and other funding resources to identify gaps (DOH, CHFA, LISC, CHIF, CSH, and other sources).** The financing of affordable housing developments comes from a variety of sources, including tax credits, loans, grants, and state bond funds. The Council recommends that DOH, in collaboration with the Connecticut Housing Finance Authority (CHFA), Local Initiatives Support Corporation (LISC), Connecticut Housing Investment Fund, Inc. (CHIF), Corporation for Supportive Housing (CSH), and any other identified funding resources for affordable housing, conduct a review of predevelopment and other funding resources to obtain a comprehensive picture of the funding available. In particular, the Council recommends that potentially underutilized resources, such as tax increment financing (TIF), New Market tax credits, and brownfields funding, be identified and examined for relevance in the funding of affordable housing. After a comprehensive review is completed, the Council recommends the remaining gaps be identified.

⁶⁸ Partnership for Strong Communities. (July 1, 2011). *The Property Value Myth: Mixed Income and Affordable Housing Doesn't Lower Property Taxes*. http://www.pschohousing.org/files/HC-PropertyValues_0.pdf

⁶⁹ Partnership for Strong Communities. (July 1, 2011). *The School Cost Myth: All Housing Doesn't Increase School Costs*. http://www.pschohousing.org/files/HC-SchoolAgeChildren_0.pdf

⁷⁰ Center for Housing Policy, a research affiliate of the National Housing Conference (NHC). (February 1, 2009). <http://www.nhc.org/media/documents/Dontputithere.pdf>

⁷¹ Partnership for Strong Communities (December 8, 2011). *The Studies are Consistent: Housing Creates Jobs, Revenue & Economic Activity*. http://pschohousing.org/files/PSC_EconomicImpactHousing.pdf

⁷² Center for Housing Policy, a research affiliate of the National Housing Conference (NHC). (January 2011). *The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature*. <http://www.nhc.org/media/files/Housing-and-Economic-Development-Report-2011.pdf>

7) **Expand predevelopment funding opportunities (within available resources).**

Predevelopment costs are those expenses that are necessary before the construction stage of a project begins, including architectural designs plans and specifications, feasibility and environmental studies, appraisals, and market studies. Currently, DOH offers predevelopment loan programs⁷³ directed to housing developers seeking assistance with predevelopment costs incurred in connection with the construction, rehabilitation, or renovation of housing for low- and moderate-income persons and families. In addition, DOH has taken steps to engage more proactively with municipalities and developers to make more predevelopment funding available. The Council recommends that DOH and CHFA continue to explore the expansion of predevelopment funding opportunities, as well as the proactive outreach to developers and municipalities.

8) **Reform the State Historic Structures Rehabilitation Tax Credit program requirements in order to bring them in line with other states in the region to maximize the efficacy of state subsidies and simplify and streamline transactions.**

The State Historic Structures Rehabilitation Tax Credit is a tax credit for the conversion of historic commercial, industrial, former government property, cultural building, institutional, or mixed residential and nonresidential property to mixed residential and nonresidential uses or nonresidential use⁷⁴. The amount of the tax credit is increased if the project includes an affordable housing component⁷⁵. Currently, the tax credit can be transferred by any owner entitled to the credit, in whole or in part, by sale or otherwise to any other party, but after such initial transfer all subsequent transfers trigger a federal tax liability, which reduces the value of the tax credit and potentially increases the need for additional subsidies. The restriction on subsequent transfers of these tax credits, which is not the norm in other state programs, has complicated, delayed, and in some cases prevented transactions from closing. The Council recommends that this reform and others should be explored to make the state's program as efficient and effective as possible.

9) **Make additional RAP certificates available to the extent feasible.** The state Rental Assistance Payment Program provides rental assistance in the form of subsidies

⁷³ Department of Housing: <http://www.ct.gov/doh/cwp/view.asp?a=4513&Q=530470>

⁷⁴ This information was provided by the [Department of Economic and Community Development](#).

⁷⁵ A project would be eligible for this increased amount if at least 20% of rental units or 10% of for-sale units are set aside for families or individuals at or below the area median income (AMI), and does not cost the family or individual more than 30% of their annual income.

(RAPs) to very low income (under 50% AMI) individuals and families, enabling them to afford the fair market cost of rental housing. As RAPs enable families and individuals in need to lower their housing cost burden by limiting it to 30% of their income, the Council recommends making additional RAPs available to the extent feasible.

10) Open intake to the Rebate for Elderly/Disabled Renters Tax Relief program to the extent feasible. The purpose of this program is to provide a direct, partial reimbursement of rent and utility bills paid by elderly and totally disabled renters whose incomes do not exceed certain limits⁷⁶. In FY 2013, a total of 48,140 applicants (3,627 married and 44,513 unmarried) received a total of \$24,803,337 in assistance from the program. During the 2013 legislative session, Public Act 12-234 closed this program to new applicants, and precluded any renter who did not receive a grant under the program for the calendar year 2011 from being able to apply for a rebate for future calendar years. The Council recommends opening intake to the rental rebate program, to the extent feasible, to continue to serve low-income elderly and disabled renters.

11) Target funding for veterans and very-low income households in future DOH funding rounds. According to the data analyzed in the Council's needs assessment, there still exists an unmet need for affordable housing for our state's low-income households, including those who are currently homeless. The 2013 Connecticut Point-In-Time (PIT) Count⁷⁷ has identified veterans as a significant subpopulation of adults experiencing homelessness, with more than a third of veterans counted qualifying as chronically homeless⁷⁸. Based on the demonstrated needs of these populations, the Council supports DOH's commitment to target funding for veterans and very-low income households in future DOH rounds and recommends they continue these efforts.

⁷⁶ The renters' rebate amount is based on a graduated income scale and the amount of rent and utility payment (excluding telephone) made in the calendar year prior to the year in which the renter applies. Maximum amounts are up to \$900 for married couples and \$700 for single persons. For more information about the program, please go to the Office of Policy and Management's Intergovernmental Policy Division webpage, www.ct.gov/opm/igp.

⁷⁷ Connecticut Coalition to End Homelessness. (Updated November 20, 2013). [2013 Homeless Point in Time Count](#).

⁷⁸ As defined by HUD, a chronically homeless person is an unaccompanied homeless individual with a disabling condition, who has either been continuously homeless for a year or more OR has had at least four episodes of homelessness in the past three years.

12) Make additional resources for rapid re-housing available to the extent feasible.

Rapid re-housing is short-term financial assistance and services such as case management, outreach, and housing search for individuals and families who are at the point of losing their housing, in emergency shelters, or on the streets and need temporary assistance in order to obtain or retain housing⁷⁹. Consistent with rapid re-housing outcomes across the nation, Connecticut has experienced high levels of success with this program with funding from the American Recovery and Reinvestment Act's Homelessness Prevention and Rapid Re-Housing (HPRP) Program. In 2010, 2011, and 2012, Connecticut providers were able to re-house 3,100 people in over 1,600 households. Using data from those assisted in 2010, three years after receiving rapid re-housing, 82% of singles and 95% of families have still not returned to a Connecticut shelter. Recognizing that rapid re-housing is a cost-effective and successful strategy to end homelessness for those whose primary barriers to housing are economic, the Council recommends that Governor Malloy's investments in rapid re-housing be supplemented to the extent possible in future fiscal years.

C. Systems/Administrative Barriers

- Increased efficiency and continued flexibility in processes
- Fragmentation of programs and resources
- Access to information

13) Increase flexibility by implementing mechanisms to make funding available on a non-competitive, first-come, first-serve basis to programs and projects that achieve the goals of the Department. In order to increase the funding flexibility of DOH, the Council recommends that DOH set aside a non-competitive pool of funding that can be used for individual projects that meet specified goals of the Department.

14) Identify and eliminate redundancies in DOH and CHFA processes for the purposes of streamlining where possible. Since its creation in 1969, CHFA has been operating as a self-supporting quasi-public agency and has expanded affordable housing opportunities for Connecticut's low- and moderate-income families and individuals through its low-interest family mortgage programs and the

⁷⁹ Connecticut Coalition to End Homelessness. (October 7, 2013). [*Where Are They Now? Three years later, did Rapid Re-Housing work in Connecticut?*](#)

creation of quality, affordable rental units throughout the state. As the new lead agency for all matters relating to housing, DOH is now providing leadership for all aspects of policy and planning relating to housing serving very low, low, and moderate income individual and families. The two agencies have already made significant progress in coordinating and streamlining processes, including the consolidation of applications and the coordination of funding rounds and reviews. The Council recommends that the DOH and CHFA continue this collaborative relationship and work to further identify and eliminate redundancies where possible.

- 15) **Ensure sufficient capacity exists at the Department of Housing to perform its required duties.** Implemented in July 2013, the new Department of Housing is charged with a broad range of new duties, as well as responsible for numerous housing-related programs. As the Department continues its work, the Council recommends ensuring they have sufficient staff and resources to effectively continue to perform their required duties.

D. Industry Capacity Barriers

- Housing Authority capacity
 - Development community capacity
 - Access to technical assistance
- 16) **Offer robust and coordinated training programs for housing authorities, non-profit developers, and others (e.g. create a tool kit for housing authorities on mixed finance and development).** With the increase in state funding to expand affordable housing and the need to maximize the impact of this state funding by leveraging non-state funds, developers, particularly local housing authorities and non-profit developers, need sufficient in-house expertise and capacity to execute projects that may combine multiple income levels, uses, and funding sources. The state's capital investment in the revitalization of the state-sponsored housing portfolio will, for example, most likely lead to at least some housing authorities using tax credit financing for the first time. Capacity building could take a variety of forms, including, for example, detailed written guidance, forms that can be easily tailored by developers, workshops, and direct one-on-one technical assistance.

- 17) **Reach out to developers and lenders for the purpose of encouraging them to increase affordable development activity in the state and investigate any barriers they perceive.** Given the need for significantly more affordable housing in the state, it is essential that we increase the level of development activity in the state. Attracting developers with records of successful projects in the region or nationally and the pool of lenders with experience in affordable housing finance will therefore benefit the state greatly. By directly engaging with such developers and lenders, the state can underscore the new greatly expanded affordable housing resources now available and the state's new strategic and proactive approach to making affordable housing a top priority. These discussions can also provide an opportunity to identify any real or perceived impediments to qualified and capable developers and lenders entering the Connecticut market.
- 18) **Reach out to tax credit syndicators to streamline the closing process for tax credit-financed projects, including, for example, conducting more of their underwriting in advance of bond commission approvals.** To reduce the length of time from the announcement of the award of state capital funding for a project that will also need low-income housing tax credit financing – and thereby get new construction or rehab projects in the ground more quickly – the state should engage tax credit syndicators directly so that more underwriting, contract drafting, and other pre-closing activities can be undertaken simultaneously with the state's project review and State Bond Commission approvals processes. The state is already undertaking various Lean efforts to simplify and streamline its processes to improve efficiency and effectiveness and reduce costs. Improved coordination with tax credit syndicators and their respective investors could lead to similar benefits.

E. Individual and Family Economic Security Barriers

- Lack of credit
- Utility and personal debt
- Prior history of evictions
- Criminal background
- Lack of financial literacy
- Domestic violence issues

- 19) **Improve coordination between housing authorities and local mental health authorities to improve the quality of life for residents.** Public housing authorities

are not staffed, trained, nor funded to deal with the often complex support service needs of the populations they provide affordable housing to. The Department of Mental Health and Addiction Services (DMHAS) operates and/or funds local mental health authorities (LMHAs) throughout Connecticut and provides funding for supportive housing program. These LMHAs manage the mental health services within specific geographic regions⁸⁰ and offer a wide range of therapeutic recovery-oriented programs, including employment and supportive housing programs, social clubs, and crisis intervention services. The Council recommends that efforts be made to increase the level of services to public housing residents through increased coordination with LMHAS and increased outreach to public housing residents by nonprofit service providers.

20) Promote opportunities for school students to receive instruction in personal finance or financial literacy before graduation. According to the 2013 Consumer Financial Literacy Survey, 43% of adults worry that they do not have enough rainy day savings for an emergency, 31% have not saved anything for retirement, 31% have no savings, and 26% do not pay their bills on time⁸¹. The Center for Financial Literacy at Champlain College asserts that education in personal finance is essential to avoiding another financial crisis in the future, as well as improving personal finance outcomes. After completing a 50-state comparison of high school personal finance requirements, the Center determined that Connecticut, along with ten other states⁸², had an “F” rating⁸³. In Connecticut, personal finance topics are included in the state’s educational guidelines, but the state does not require that local school districts teach these topics and there are no personal finance requirements for graduation. The Council recommends promoting education in financial literacy in order help individuals and families develop a baseline of personal finance knowledge that can support future economic security.

⁸⁰ Department of Mental Health and Addiction Services:
<http://www.ct.gov/DMHAS/cwp/view.asp?a=2902&q=335194>

⁸¹ *The 2013 Consumer Financial Literacy Survey*. Prepared for the National Foundation for Credit Counseling and the Network Branded Prepaid Card Association by Harris Interactive Inc. Public Relations Research.

⁸² States with a grade of “F” were those which had few requirements, or none at all, for personal finance education in high school. Including Connecticut, the states that received an “F” were Alabama, Alaska, Arkansas, California, Delaware, Hawaii, Massachusetts, Nebraska, Rhode Island, and Washington.

⁸³ The Center for Financial Literacy at Champlain College. (Summer 2013). *2013 National Report Card on State Efforts to Improve Financial Literacy in High Schools*.

21) **Educate landlords about federal and state laws and regulations regarding housing and rights and responsibilities of tenants.** According to state law, it is illegal to refuse to rent or sell property, to discriminate in the terms or conditions of a rental or sale (e.g. to charge different amounts), to steer, to discriminate in mortgage lending or other related practices, or to otherwise make housing unavailable because someone is a member of a protected class⁸⁴. In Connecticut, landlords cannot discriminate against someone based on his or her “lawful source of income” or, in other words, because he or she is proposing to pay rent or security deposit with a Section 8 housing voucher, RAP certificate, Security Deposit Guaranty, or other subsidy. Refusing to rent to prospective tenants based on this factor is unlawful to the same extent as refusing to rent to someone based on his or her race, sex, national origin, religion, sexual orientation or identity, or disability⁸⁵. The Council recommends educating landlords about fair housing, housing discrimination, and tenant rights and responsibilities in order to increase their awareness of applicable state and federal laws.

22) **Expand the Frequent Users Systems Engagement (FUSE) program to the extent feasible⁸⁶.** In Connecticut, a small group of people with complex unmet needs – histories of long-term homelessness, multiple involvements with the criminal justice system, untreated mental illness and addictions – play a significant role in driving escalating health, emergency service, and correctional system costs⁸⁷. FUSE⁸⁸ is a ground breaking initiative that uses a supportive housing model to permanently house individuals in an effort to reduce public sector costs⁸⁹ while improving individual health and social outcomes. Since the inception of this program, jail, shelter and inpatient days have decreased and tenants housed report lower rates of substance use and higher rates of living satisfaction. In addition, many tenants have either become employed or are in school or training programs. From a study of 39

⁸⁴ CGS § 46a-64c

⁸⁵ Connecticut Fair Housing Center. [Summary Grid of Fair Housing Laws](#).

⁸⁶ Information included in this section was provided by the Department of Mental Health and Addiction Services and the Corporation for Supportive Housing.

⁸⁷ The Corporation for Supportive Housing. [Connecticut FUSE](#).

⁸⁸ The FUSE program is an interagency collaborative between The Departments of Mental Health and Addiction Services (DMHAS), Corrections (DOC), The Judicial Branch’s Court Services Support Division (CSSD), and the Corporation for Supportive Housing (CSH) to provide permanent housing and support services to these individuals to reduce costs to both systems.

⁸⁹ The first thirty identified participants for this program had an average of 16 arrests and 74 months of incarceration over their lifetime, and 58% had been homeless for more than two years. Collectively, the total lifetime cost for these thirty individuals is more than \$12 million in jail and shelter services alone.

individuals who have been housed through the program for twelve months or more, there was a 99% decrease in shelter days and a 73% decrease in jail episodes as compared to the twelve months preceding the FUSE intervention⁹⁰. As the FUSE program has improved the lives of those involved in the program, while at the same time reducing costly institutional stays for this vulnerable population, the Council recommends that program is expanded to the extent feasible.

23) Continue efforts to collaborate with Connecticut's federal delegation and others to promote and encourage the restoration of federal funding to assistance programs such as Section 8 and SNAP. As a result of the expiration of the American Recovery and Reinvestment Act funding, federal gridlock on budget issues, and multiple repercussions from sequestration, families and individuals in need in Connecticut have seen the level of federal assistance they receive dwindle, and, in some cases, eliminated all together. The Supplemental Nutrition Assistance Program (SNAP)⁹¹ and Section 8 Housing Choice Vouchers⁹² are just two programs that have been affected by federal reductions. The expiration of federal stimulus funds for SNAP left nearly 225,000 Connecticut households with an average drop of \$17 in November 2013⁹³. Similarly, it is estimated that at least 144 (and as many as 979) housing vouchers could be cut by the end of 2014 if the sequestration cuts instituted in March 2013 are allowed to continue past January 2014⁹⁴. These assistance programs are crucial to helping residents maintain their economic security and satisfy their basic living needs. The Council recommends to continue collaboration with the Connecticut's federal delegation, as well as any other relevant national organizations or interest groups, to emphasize the importance and necessity of these programs, and encourage restoration of previous funding levels.

24) Increase awareness of the homeless youth population and continue to evaluate the extent of this problem in the state. The Consultation Center at Yale University

⁹⁰ The Corporation for Supportive Housing. [FUSE: Frequent Users Systems Engagement](#).

⁹¹ SNAP, formerly known as the Food Stamp program, helps low-income families and individuals afford the cost of food. In FY 2013, the average monthly participation in SNAP in Connecticut was about 425,000 individuals, or 12% of Connecticut's population. ([United States Department of Agriculture Food and Nutrition Service](#))

⁹² The Section 8 program is the federal government's major program for assisting very low-income families to afford decent, safe, and sanitary housing in the private market.

⁹³ Department of Social Services News Release. (November 1, 2013). ['SNAP' Benefit Dropping for Nearly 225,000 Households as Federal Stimulus Boost Expires](#).

⁹⁴ Center on Budget and Policy Priorities. (November 6, 2013). [Sequestration Could Cut Housing Vouchers for as Many as 185,000 Low-Income Families by the End of 2014](#).

School of Medicine recently completed a first-of-its-kind study of almost one hundred unaccompanied youth⁹⁵ in Connecticut aged fourteen to twenty-four⁹⁶. These youth were interviewed about their experiences across several domains, including education, housing, trauma, family life, criminal justice involvement, personal functioning, health, and substance abuse. Major findings demonstrated that multiple factors were associated with housing security, including general dysfunction, substance use, involvement with the judicial and/or child welfare system, mental health challenges, or a family history of housing insecurity. In addition, the study identified subpopulations that seemed particularly vulnerable to housing insecurity, including youth that are LGBT, trafficked, involved with the child welfare or juvenile justice system, and young men and boys of color. As a result of this latest study and the new data that has come to bear about the homeless youth population, the Council recommends that further study should be done about the extent of this problem within the state.

25) Support the use of the Individual Development Account (IDA) Initiative to facilitate self-sufficiency and economic stability through financial education and asset development⁹⁷. The IDA program in Connecticut helps low-income individuals build assets by creating special matched savings accounts that help establish patterns of regular saving and, ultimately, enable the purchase of qualifying assets⁹⁸. Recent legislation updated the statutes governing the program to allow money saved in IDAs to be used for a variety of specified purposes, instead of being limited to one, and eliminating the annual limit⁹⁹ for state matching funds. Recognizing that asset building, along with financial education, can help working families achieve access to economic security, the Council recommends supporting the current IDA initiative and its emphasis on establishing effective saving techniques.

⁹⁵ Unaccompanied youth include children and youth up to age 17 who are not residing with their legal guardians and are effectively homeless and young adults ages 18 through 24 who are not residing with families and who are experiencing homelessness.

⁹⁶ Gordon, Derrick M. & Hunter, Bronwyn A. The Consultation Center of the Yale University School of Medicine. (2013). [*Invisible No More: Creating Opportunities for Youth Who Are Homeless*](#).

⁹⁷ The majority of information in this section was provided by the [Department of Labor](#).

⁹⁸ Eligible assets include (1) obtaining an education or job training; (2) purchasing a home; (3) starting a business or joining an existing one; (4) buying a car for work; (5) making a lease deposit; and (6) paying for a child's education or job training.

⁹⁹ The state contributes a maximum \$2 for every \$1 a participant contributes to the IDA. The state will only match a maximum of \$3,000 per participant (i.e. a participant will save \$1,500 for a \$3,000 match for a total of \$4,500 towards a qualifying asset). Prior law limited the amount of match a participant could receive to \$1,000 per year. Public Act 13-140 eliminated this annual limit.

V. Next Steps

Moving forward, the Interagency Council on Affordable Housing will continue meeting on a regular basis to fulfill its statutory requirements and to serve as a forum to advise and assist the Commissioner of the Department of Housing in the planning and implementation of the Department of Housing.

One of the statutory requirements of the Council that requires more in-depth research is the analysis of the effectiveness of state housing programs. Throughout 2013, the Council worked on developing a framework in which to begin to evaluate effectiveness through the collection of relevant data on existing programs. This framework will continue to be developed throughout the next calendar year. The 2014 Council work plan below outlines the steps the Council plans to take in this area:

Unless otherwise noted all meetings will be held at the Lyceum from 1:00 p.m. – 3:00 p.m.

Tuesday, January 7, 2014 Meeting

9:00 a.m. – 11:00 a.m.

COUNCIL ACTION:

- Review and discuss the draft of the 2014 annual report.
- Review progress on the data matrix to be used to determine the effectiveness of state housing programs.

Tuesday, April 8, 2014 Meeting

COUNCIL ACTION:

- Review the completed data matrix to be used to determine the effectiveness of state housing programs.
- Discuss findings of the data matrix and how to use the data to analyze the effectiveness of state housing programs

Tuesday, July 15, 2014 Meeting

COUNCIL ACTION:

- Review and provide comments on the draft of the analysis of the effectiveness of state housing programs.

Tuesday, October 14, 2014 Meeting

COUNCIL ACTION:

- Review updated materials from 2013: needs assessment, identification of barriers to an effective housing delivery system, and analysis of the effectiveness of state housing programs.
- Determine what progress has been made over the last year in addressing barriers and improving the efficacy of existing state housing programs.
- Based on updated information, develop any needed strategies and recommendations to improve the efficacy of existing state housing programs or potential solutions to barriers to an effective housing delivery system.

Appendix A

STATE OF CONNECTICUT

OFFICE OF POLICY AND MANAGEMENT

FACT SHEET

2013 LEGISLATIVE SESSION

PUBLIC ACT 13-234 - (HOUSING SECTIONS)

Public Act 13-234 conforms statute to the establishment of the Department of Housing (DOH), on January 1, 2013 by transferring the appropriate responsibilities, programs, and functions.

Section 1 allows the Commissioner of Housing to appoint a Deputy Commissioner.

Section 2 transfers housing-related programs, responsibilities, and duties from the Office of Policy and Management (OPM), the Department of Economic and Community Development (DECD), and the Department of Social Services (DSS) to DOH. See the following Section 2 overview for more details.

Sections 3, 5, and 6 make conforming changes to agency successor language to reflect the re-establishment of the Department of Housing and its assumed duties.

Section 4 designates the Department of Housing as the public housing agency for the purpose of administering the Section 8 existing certificate program and the housing voucher program.

Sections 7 through 9 transfer powers and duties relating to housing from DECD to DOH.

Section 10 makes a conforming change to transfer the Predevelopment Costs Program from DOH from DECD, as enacted by Section 3.

Section 11 transfers responsibility for providing regulatory and technical assistance in the Affordable Land Use Appeals process from DECD to DOH. The Affordable Land Use Appeals process entitles any developer of set-aside developments (30% of the units built are affordable housing) to an appeal of a local decision by a local board or commission, if their development application is denied, or approved with restrictions that have a substantially adverse impact on the viability of the project.

Section 12 removes the designation of DSS as a public housing agency for the purpose of administering the Section 8 existing certificate program and the housing voucher program pursuant to the Housing Act of 1937, since DOH is assuming that role.

Section 13 transfers responsibility for the monitoring of housing needs and the publishing of annual data on housing production from DECD to DOH.

Appendix A

Section 14 requires DOH, rather than DECD, to prepare the state's consolidated plan for housing and community development.

Section 15 transfers responsibility for the Section 8 New Construction/Substantial Rehabilitation program from DECD to DOH. The proposed language also replaces an outdated reference to the "five-year plan" with the "consolidated plan for housing and community development". Under this program, HUD provides Section 8 project-based assistance to public housing authorities (PHAs) or private owners for up to 20 or 40 years after completion of the construction or substantial rehabilitation of rental housing.

Section 16 adds the Commissioners of Education, Developmental Services, and Aging and the President of the Connecticut Chapter of the National Association of Housing and Redevelopment Officials, or their designees, to the Interagency Council on Affordable Housing.

Section 17 transfers responsibility for the involuntary displacement of residents of single-family or multifamily dwellings that occurs in connection with any housing or community development project from DECD to DOH. If this displacement occurs in connection with any economic development project, DECD maintains responsibility.

Section 18 exempts DOH, rather than DECD, from the required duty of a designated housing agency to submit an annual report on the promotion of fair housing.

Section 19 requires DOH, rather than DECD, to maintain a comprehensive inventory of all assisted housing.

Section 20 requires DOH, in addition to DECD and the Connecticut Housing Finance Authority (CHFA), to give preferences to loans for energy efficient projects in all grant and loan programs.

Section 21 clarifies the authority of DOH and DECD in the provision of state financial assistance for certain projects. Under current law, no state financial assistance can be provided to housing, community development, or economic development projects unless a residential anti-displacement and relocation assistance plan has been approved. The proposed language identifies the authority of DOH over housing or community development projects and the authority of DECD over economic development projects for this purpose.

Section 22 requires DOH, rather than DECD, to maintain the State-Assisted Housing Sustainability Fund for the preservation of the housing loan portfolio. This fund is available to provide financial assistance to owners of eligible housing for maintenance, repair, rehabilitation, and modernization.

Appendix A

Section 23 authorizes DOH, rather than DECD, to grant approval to housing authorities to dispose of housing projects.

Section 24 requires owners of federally assisted multifamily rental housing for persons and families of low and moderate income to give notice of certain actions to DOH, rather than DECD. The reference to the date has been deleted since it is a current obligation.

Section 25 makes a conforming change to transfer the Moderate Rental Housing Program to DOH from DECD, as enacted by Section 3. "United States" is added to the name of the federal Department of Housing and Urban Development to conform to other existing references.

Sections 26 and 27 make conforming changes to transfer the Congregate Housing Program to DOH from DECD, as enacted by Section 3. A reference to the Commissioner of Social Services is changed to the Commissioner on Aging since the new Department on Aging will be the correct entity to consult regarding congregate housing services for the physically disabled. In addition, section 28 changes the word "establish" to "maintain" to ensure continued operation of an existing facility. Subsection (b) of section 27 is deleted because it references a one-time report that was completed.

Section 28 requires DOH, rather than DECD, to provide grants-in-aid to state-wide, nonprofit housing development corporations in order to encourage the development of independent living opportunities for low and moderate income handicapped and developmentally disabled persons. Language regarding adopting regulations is made permissive.

Section 29 transfers responsibility for the Elderly Rental Assistance Program from DECD to DOH. The last sentence of subsection (g) is eliminated since new regulations now exist. This program provides rental assistance to low-income elderly persons residing in state-assisted rental housing for the elderly.

Section 30 requires DOH, rather than DECD, to conduct a comprehensive assessment of current and future needs for elderly rental assistance. References to dates are eliminated.

Section 31 makes conforming changes to transfer the Land Bank/Land Trust program to DOH from DECD, as enacted by Section 3. Subsection (h) is deleted because its provisions terminated on October 1, 2000.

Section 32 adds the Commissioner of Housing or the Commissioner's designee as a member of Task Force on Building Accessibility as of July 1, 2013.

Appendix A

Section 33 adds the Commissioner of Housing to the Board of Directors of the Connecticut Housing Finance Authority. The Governor is made the appointing authority for the chair of the Board. In addition, the Commissioners and the OPM Secretary are permitted to appoint designees.

Section 34 makes conforming changes to transfer the authority to designate housing development zones from the DECD to DOH, as enacted in Section 3. In addition, a reference to chapter 138 is deleted, since that chapter has been repealed.

Section 35 makes conforming changes to require DOH, rather than DECD, to review applications for tax credits for the rehabilitation of certified historic structures for mixed-used or affordable housing, as enacted by Section 3.

Sections 36 through 41 transfer responsibility for the Tax Relief for Elderly Renters program, including the rental rebate appeals process, from OPM to DOH. It also implements the budget by freezing the program to new applicants and limiting eligibility to only those applicants who received a rental rebate for the 2011 calendar year.

Section 42 separates the homeowner and rental tax relief programs into separate annual reporting requirements for OPM and DOH, respectively. The DOH reporting requirement is added to the new DOH annual report, as enacted in Section 55.

Section 43 changes the portion of the definition of “growth-related project” that relates to affordable housing, reflecting that DOH, rather than DECD, will administer affordable housing programs. It also adds the Commissioner of Housing to the list of commissioners that the OPM Secretary should consult when developing recommendations for delineating the boundaries of priority funding areas in the states.

Section 44 exempts DOH from the provisions of the section in order to maintain the exempt status of affordable housing projects currently funded by DECD but are being transferred to DOH. It also clarifies that DOH, rather than DECD, will be responsible for the publication of the Affordable Housing Appeals list.

Section 45 includes language that is necessary to allow DSS to share confidential information with DOH in order to administer the Tax Relief for Elderly Renters program.

Section 46 transfers responsibility for the Subsidized Assisted Living Demonstration rental assistance grants from DECD to DOH. It also expands eligibility to those who are 65 years of age or older, and eligible for the home and community-based program for adults with severe and persistent psychiatric disabilities that is run by DMHAS.

Section 47 authorizes DOH, rather than DSS, to provide grants to develop and maintain programs for homeless individuals, including emergency shelter services, transitional

Appendix A

housing services, on-site social services for available permanent housing, and the prevention of homelessness.

Section 48 requires DOH, rather than DSS, to allocate existing funding and resources for shelters and services for homeless children and families. DSS remains the agency that is charged with seeking relief from income garnishment orders if it is in the best interest of children and families.

Section 49 transfers responsibility for the homefinders program from DSS to DOH, in consultation with DSS. This program assists families, including recipients of temporary family assistance, who are homeless or in imminent danger of eviction or foreclosure.

Section 50 requires DOH in consultation with DSS, rather than only DSS, to provide emergency rental assistance for families eligible for assistance under the temporary family assistance program in hotels and motels.

Section 51 adds the Commissioner of Housing to the board membership of the Capital Region Development Authority (CRDA). CRDA was officially established on June 15, 2012, replacing the quasi-public entity formerly known as the Capital City Economic Development Authority (CCEDA). Now made up of 14 members, the authority's mission is to stimulate economic development and new investment in and around Hartford; develop and redevelop property to attract and retain businesses; rebrand and promote the district as an exciting, multicultural destination for all ages to enjoy; and expand housing development as a way to enhance the economic and cultural vitality of the area.

Section 52 allows the Capital Region Development Authority to enter memoranda of understanding as it deems appropriate to carry out its responsibilities.

Section 53 gives DOH the authority to use bond funds for 6 Pillars Housing and demolition and redevelopment activities. These are grants for the City of Hartford for mixed income housing in downtown areas and demolition and redevelopment activities.

Section 54 and 55 splits the current DECD annual report into housing and non-housing components so that DOH and DECD, respectively, submit their own annual report. The Tax Relief for Elderly Renters reporting requirement is added to the DOH annual report.

Section 56 adds the Commissioner of Housing to the list of department heads who are consulted on various activities of the OPM Secretary. This addition is relevant because the section discusses housing plans.

Section 57 adds the Commissioner of Housing or the Commissioner's designee to the Interagency Council for Ending the Achievement Gap.

Appendix A

Section 58 transfers responsibility for the Connecticut Housing Partnership from DECD to DOH. It removes the reference to the Housing Advisory Committee since this committee is defunct.

Section 59 replaces the member from DECD on the Mobile Manufactured Home Advisory Council with a member from DOH. It removes the appointed member from the Housing Advisory Committee, since this committee is defunct and is repealed in Section 67.

Sections 60 through 66 make conforming and technical changes.

Section 67 clarifies that more than one HUD community can be designated as a demonstration program.

Sections 68 and 151 make a conforming change regarding the new annual reporting requirements for DOH.

Section 69 requires that DOH, with DSS, DCF, and DMHAS, annually submit a report that details the utilization of rental assistance vouchers.

Repealer Section – Housing Programs: repeals the following: (1) a waiver of regulations for a single case that was completed in 2003 and is no longer needed; (2) a pilot program that was statutorily created in 1988 but never implemented, and can currently be completed under other existing statutes; (3) the creation of the Housing Advisory Committee, which is defunct and has not met since the mid-1990s; (4) an obsolete Septic Tank Repair program that was eliminated in 1991, and re-established under other statutes; (5) an obsolete program that was terminated on July 15, 1985; and (6) an obsolete pilot program for affordable housing for families with children with serious, chronic medical conditions.

Section 2 Overview

Statute	Short Description	Description of Proposed Language Change
PROGRAMS TRANSFERRED FROM THE OFFICE OF POLICY AND MANAGEMENT (OPM)		
8-13m to 8-13s; 8-13u to 8-13x	Incentive Housing Zone Program	The proposed language transfers the Incentive Housing Zone program to DOH from OPM.
12-170e	Tax Relief for Elderly Renters	This is one of the implementing statutes for the Tax Relief for Elderly Renters program, which the proposed language transfers to DOH from OPM. The language defines the Commissioner's role in preparing annual inflation adjustments to qualifying income for the program.

Appendix A

PROGRAMS TRANSFERRED FROM THE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT (DECD)		
4b-21; 8-37y	State Real Property Transferred to DOH and Surplus Real Property	The proposed language transfers the powers of the DECD Commissioner regarding state real property that was transferred to the department and surplus real property made available by the federal government to the DOH Commissioner.
7-392	Auditing of Local Housing Authorities	The proposed language requires DOH, rather than DECD, to provide for the auditing of the financial statements of each local housing authority at least once biennially.
8-37v	Research Activities	The proposed language authorizes the DOH, rather than the DECD, to undertake research activities relating to housing.
8-37aa	Designation of "Housing Agency"	The proposed language defines DOH, rather than DECD, as a housing agency. Primary responsibilities of housing agencies include serving low-income households and affirmatively promoting fair housing choice and racial and economic integration in all administered or supervised programs.
8-37jj	Electric Resistance as Primary Source of Heat	The proposed language directs DOH, rather than DECD, to not approve electric resistance as a primary heat source in new, subsidized housing except in certain circumstances.
8-37pp	Flexible Housing (Affordable) Program	The proposed language provides broad authorities to the Commissioner of Housing, rather than the Commissioner of Economic and Community Development, regarding the funding of housing and related facilities. Financial assistance can include, but is not limited to, grants, loans, loan guarantees, deferred loans, or any combination thereof.
8-37qq	State-Sponsored Housing Revitalization	The proposed language transfers responsibility for the State-Sponsored Housing Revitalization program from DECD to DOH. The purpose of this program is to assist sponsors in the renovation of state financed housing developments. A loan and/or grant is provided to the sponsor to upgrade and modernize rental units to a safe and sanitary condition.
8-37rr	Housing Funds Consolidation	The proposed language changes the definition of "Commissioner" from the Commissioner of Economic and Community Development to the Commissioner of Housing because the Department of Housing will be administering these housing funds.
8-37tt	Administrative Oversight Charges	Administrative oversight charges are fees that are imposed in order to fund the monitoring of facilities that were developed using state financial assistance. The proposed language makes these fees payable to DOH, rather than DECD, and makes DOH the entity that monitors those facilities.

Appendix A

8-37vv	Rental Housing Revolving Loan Fund	The proposed language transfers responsibility for the Rental Housing Revolving Loan Fund from DECD to DOH.
8-37zz; 8-37aaa	State-Assisted Housing Sustainability	The proposed language requires the State-Assisted Housing Sustainability Committee to advise the Commissioner of Housing, rather than the Commissioner of Economic and Community Development. The language also requires DOH, rather than DECD, to administer grants for physical needs assessments of eligible housing.
8-37lll	Affordable Housing Units Within Certified Historic Structures: Certification and Tax Credits	The proposed language requires DOH, rather than DECD, to review applications for tax credits for the rehabilitation of certified historic structures for mixed-used or affordable housing.
8-37mmm	Visitable Housing	The proposed language authorizes DOH, rather than DECD, to establish a program to encourage the development of visitable housing in the state.
8-39	Definitions for Municipal Housing Projects	The proposed language authorizes DOH, rather than DECD, to determine which families are considered “low and moderate income” and which rentals are considered “moderate”. In addition, the proposed language authorizes DOH, rather than DECD, to approve the articles of incorporation for a non-profit corporation in accordance with regulations.
8-44a	Housing Authority Programs: State Assistance	The proposed language transfers the responsibility of reviewing and approving program submissions from housing authorities of social and supplementary services and project rehabilitation and improvement from DECD to DOH. In addition, the proposed language requires the DOH, rather than DECD, to establish a program of rehabilitation and repair from the Rental Rehabilitation Fund.
8-45	Rental Rates and Tenant Selection for Low Rental Projects	The proposed language gives DOH, rather than DECD, the power to approve certain aspects of housing authorities’ rental rates and tenant selection for low rental projects.
8-47	Considerations in Fixing Income Limits	The proposed language directs DOH, rather than DECD, to make certain considerations when fixing income limits.
8-49	Cooperation of Housing Authorities	The proposed language allows housing authorities to join or cooperate with one another or DOH, rather than DECD, for purposes relating to housing projects.
8-57	Agreements to Secure Federal Assistance	The proposed language authorizes the DOH, rather than DECD, to enter into certain agreements to secure federal assistance.
8-64c	Disposal of Housing Projects by Housing Authorities	The proposed language requires DOH, rather than DECD, not accept applications from authorities requesting financial assistance for major physical

Appendix A

		transformation of any real property unless a resident participation plan has been adopted and implemented.
8-68	Housing Research and Studies	The proposed language authorizes DOH, rather than the DECD, to undertake housing research and studies.
8-68a; 8-68b	State Grants for Community Centers	The proposed language authorizes DOH, rather than DECD, to enter into contracts with municipalities or housing authorities for the purpose of establishing community centers and establish bond funds for this purpose.
8-68d	Housing Authority Annual Report	The proposed language requires housing authorities to submit annual reports to DOH, rather than DECD.
8-68e	Financial Assistance to Housing Authorities for Rehabilitation of Uninhabitable Dwelling Units	The proposed language authorizes the DOH, rather than DECD, to enter into a contract with housing authorities for financial assistance for the rehabilitation of uninhabitable dwelling units and develop regulations for the process.
8-68f	Adopting Regulations for Tenant's Rights and Grievance Procedures	The proposed language requires DOH, rather than DECD, to adopt regulations regarding tenants' rights and grievance procedures.
8-68g	Developer's fees charged by eligible developers	The proposed language authorizes DOH, rather than DECD, to permit the charging of developer fees by eligible developers.
8-70; 8-71; 8-72; 8-72a; 8-73; 8-74; 8-76a; 8-77; 8-78; 8-79; 8-79a; 8-80; 8-82; 8-83; 8-84; 8-85; 8-87; 8-89; 8-92	Moderate Rental Housing Program	The proposed language transfers responsibility for the moderate rental housing program from DECD to DOH. This program provides financial assistance in the form of low interest loans and grants to eligible developers for the development of family rental housing for low and moderate-income households.
8-113a; 8-114a; 8-115a; 8-116a; 8-117b; 8-118a; 8-118b; 8-118c; 8-119a; 8-119c	Elderly Housing Programs	The proposed language transfers responsibility for Elderly Housing Programs from DECD to DOH.
8-114d; 8-119x	Elderly Rental Registry and Counselors Subsidy Program	The proposed language requires DOH, rather than DECD, to award grants to owners/managers of state-financed elderly rental housing to offset the cost of hiring resident service coordinators. In addition, the proposed language transfers responsibility for the Elderly Rental Registry program from DECD to DOH.

Appendix A

<p>8-119h; 8-119i; 8-119j; 8-119k; 8-119l; 8-119m; 29-271</p>	<p>Congregate Housing Program</p>	<p>The proposed language transfers responsibility for the Congregate Housing Program the Congregate Facilities Operating Cost Subsidy to DOH from DECD. The Congregate Housing Program provides grants or loans for the development of congregate facilities for low-income elderly persons, and the Congregate Subsidy is a grant given to housing authorities and nonprofit corporations who own or operate state-financed congregate rental housing for the elderly to offset the cost of social and supplementary services.</p>
<p>8-119dd; 8-119ee; 8-119ff; 8-119gg; 8-119hh; 8-119jj;</p>	<p>Low-Income (Affordable) Housing Program</p>	<p>The proposed language transfers responsibility for the Low-Income Housing Program from DECD to DOH. Modeled after the Moderate Rental Program, this program provides financial assistance in the form of grants and deferred loans to eligible developers for the development of family rental housing for low-income households.</p>
<p>8-119zz</p>	<p>Connecticut Housing Authority Board Membership</p>	<p>The proposed language replaces the Commissioner of Economic and Community Development with the Commissioner of Housing on the Connecticut Housing Authority Board of Directors.</p>
<p>8-126; 8-154a; 8-154c; 8-154e</p>	<p>Redevelopment Agencies</p>	<p>The proposed language transfers responsibility for the following duties relating to municipal redevelopment agencies from DECD to DOH: (1) approving municipal requests to dissolve redevelopment agencies; (2) entering into contracts for state financial assistance with municipalities for specific redevelopment or urban renewal projects, and develop regulations for providing such financial assistance; and (3) requiring those entities receiving grants for urban renewal or redevelopment to certify to the certain information about their employees or contracts.</p>
<p>8-161; 8-162</p>	<p>Municipal Capital Improvement Plans</p>	<p>The proposed language authorizes DOH, rather than DECD, to make available technical assistance for preparing capital improvement plans to municipalities.</p>
<p>8-169b</p>	<p>Community Development</p>	<p>The proposed language defines "Commissioner" within the Community Development part of Chapter 130 as the Commissioner of DOH, rather than the Commissioner of DECD.</p>
<p>8-169w</p>	<p>Urban Homesteading</p>	<p>The proposed language transfers responsibility for the Urban Homesteader program to the DOH from DECD. This program provides low interest loans and grants to "urban homesteaders" for the purchase and rehabilitation of or construction on urban homestead property.</p>
<p>8-206</p>	<p>Transfer of Duties from DECD to DOH</p>	<p>The proposed language defines the duties of the Commissioner of Housing regarding housing, redevelopment, urban renewal and community development, and human resource development,</p>

Appendix A

		replacing the Commissioner of Economic and Community Development.
8-206e	Housing Assistance and Counseling Program	The proposed language transfers responsibility for the Housing Assistance and Counseling program from DECD to DOH. This program is a demonstration project that brings assisted living services to residents of three federal facilities.
8-206f	Authority to Designate HUD Section 202/236 Elderly Housing Development as a Demonstration Program	The proposed language authorizes the Commissioner of Housing, rather than the Commissioner of Economic and Community Development, to designate HUD Section 202 or Section 236 elderly housing developments as demonstration programs.
8-208	State Grants-in-aid For Housing Code Enforcement	The proposed language authorizes DOH, rather than DECD, to provide grants-in-aid to municipalities for housing code enforcement.
8-208b	Neighborhood Housing Services Program	The proposed language transfers responsibility for the Neighborhood Housing Services Program from DECD to DOH. This program makes grants-in-aid to organized neighborhood housing services corporation in order to stimulate development of public-private partnerships in the urban community that are committed to stemming neighborhood decline.
8-208c	Urban Revitalization Pilot Program	The proposed language transfers responsibility for the Urban Revitalization Pilot Program from DECD to DOH. The goal of this program is to increase homeownership in targeted neighborhoods by facilitating the acquisition and renovating of one to four-family homes and prioritizing owner-occupancy of those homes.
8-209	Demolition of Unsafe Structures and Urban Beautification	The proposed language authorizes DOH, rather than DECD, to provide state grants-in-aid for the demolition of unsafe structures and urban beautification.
8-214a	Bond Issue for Housing Site Development	The proposed language requires the DOH, rather than DECD, to use the bond issue for housing site development to (1) apportion and abate taxes on acquisition of property by redevelopment or housing sit development agencies or (2) financial assistance for housing and community development projects.
8-214b; 8-214e	Land Bank/Land Trust Program	The proposed language transfers responsibility for the Land Bank/Land Trust program from DECD to DOH. This program provides grants for the costs of acquiring land or interest in land and the costs of holding and managing land to be developed as housing for low and moderate-income families.

Appendix A

8-214f; 8-214g; 8-214h	Limited Equity Cooperatives and Mutual Housing	The proposed language transfers responsibility for providing financial assistance to develop mutual housing or limited equity housing projects from DECD to DOH.
8-215	Tax Abatement Subsidy Program	The proposed language transfers responsibility for the Tax Abatement Program from DECD to DOH. This program was established to help insure the financial feasibility of privately owned nonprofit and limited dividend low or moderate-income housing projects by providing reimbursement for taxes abated by municipalities up to \$450 per unit per year for up to 40 years.
8-216	PILOT Payments	The proposed language authorizes the DOH, rather than the DECD, to enter into a contract with a municipality and the housing authority of the municipality to make payments in lieu of taxes to the municipality on land and improvements owned or leased by the housing authority.
8-216b; 8-216c	Housing Development Program	The proposed language transfers responsibility for the Housing Development Program from DECD to DOH. This program provides funds to housing site development agencies and nonprofit corporations for as much as 67% of the cost of site acquisition, site improvements, relocation, and demolition to develop housing for families with low and moderate incomes.
8-218; 8-218a; 8-218b; 8-218c; 8-218e	Community Housing Development Corporation	The proposed language transfers responsibility for Community Housing Development Corporation grants, nursing facility transition grants, and the revolving loan fund from DECD to DOH.
8-219a; 8-219b; 8-219c	Senior Citizens Emergency Home Repairs	The proposed language transfers responsibility for providing low interest loans for senior citizens' emergency home repairs from DECD to DOH.
8-219d	Administrative Costs Program	The proposed language transfers responsibility for providing financial assistance for non-profit administrative costs associated with the development of low income, moderate income, and elderly housing from DECD to DOH.
8-219e	Hazardous Materials Program	The proposed language transfers responsibility for the Hazardous Materials Programs from DECD to DOH. This program provides grants in aid, deferred loans, or loans to for-profit or non-profit developers, housing authorities, municipal developers, or a person or family, for technical assistance and the abatement of lead-based paint or asbestos, and asbestos containing materials from residential dwelling units.
8-220	Municipal Plans of Development	The proposed language authorizes the DOH, rather than DECD, to make advances of funds to municipalities for surveys, planning, and research for specific projects and contract jointly with housing authorities for technical assistance.

Appendix A

8-220a	Contracts for Specific Programs relating to Housing and Community Development	The proposed language authorizes the DOH, rather than the DECD, to enter into a contract with two or more specific entities and develop and enforce regulations for the following types of programs: (1) social/supplementary services and project rehabilitation and improvement programs; (2) redevelopment and urban renewal; (3) housing code enforcement programs; (4) demolition of unsafe structures and urban beautification; (5) housing for low and moderate income persons or families; (6) community housing development corporations, municipal plans of development, and rent receivership programs.
8-243	Connecticut Housing Finance Authority	The proposed language changes the definition of "Department" to mean DOH, rather than DECD, for the entire chapter regarding the Connecticut Housing Finance Authority.
8-265p	Residential Mortgage Guarantee Program	The proposed language requires DOH, rather than, DECD to establish a residential mortgage guarantee program.
8-265w	Bond Issue Authorization	The proposed language directs DOH, instead of DECD, to use bond funds to make grants to CHFA for the residential mortgage guarantee program or loans/deferred loans for the Homeownership Loan program.
8-265oo	Residential mortgage loan refinancing guarantee program	The proposed language makes DOH, instead of DECD, the agency that grants money to CHFA for the residential mortgage loan refinancing guarantee program.
8-271; 8-272; 8-273; 8-274; 8-278; 8-279; 8-280; 8-281	Relocation Grant Program	The proposed language transfers responsibility for relocating individuals and families that are displaced by state projects other than transportation from DECD to DOH. Eligible municipalities may receive a grant equal to two thirds of the costs of relocating persons displaced directly as a result of housing code enforcement activities.
8-284; 8-286	Homeownership Loans	The proposed language transfers responsibility for Homeownership Loans from DECD to DOH. This program provides eligible families or persons a loan or deferred loan to assist in the purchase of a dwelling containing up to 4 residential units, provided such family or person will reside in at least one of the units.
8-336f	Connecticut Housing Partnership Program	The proposed language transfers responsibility for the Connecticut Housing Partnership Program from DECD to DOH.
8-336m; 8-336p	Housing Trust Fund	The proposed language shifts responsibility for the Housing Trust Fund from the Department/Commissioner of Economic and Community Development to the Department/Commissioner of Housing. Along with the Flexible Housing Program, this is DECD's main vehicle for funding housing

Appendix A

		creation and preservation. This program provides broad authority to fund housing construction, rehab, redevelopment and acquisition. Financial assistance can include, but is not limited to, grants, loans, loan guarantees, deferred loans or any combination thereof.
8-355; 8-356; 8-357; 8-359	Housing Programs for Homeless Persons	The proposed language shifts responsibility for housing programs for homeless persons from the DECD to DOH. These programs include state financial assistance to community housing development corporations, municipal developers, or nonprofit corporation for emergency shelters or transitional housing/support services.
8-365; 8-367; 8-367a	Grants to Municipalities for Financing of Low and Moderate Income Rental Housing	The proposed language requires DOH, rather than DECD, to provide grants-in-aid to municipalities which have created programs that provide for the financing of new construction or substantial rehabilitation of dwelling units in low or moderate income projects.
8-376; 8-381	Housing Development Zones	The proposed language authorizes DOH, rather than DECD, to designate housing development zones and adopt program regulations.
8-384	Regional Housing Councils	The proposed language authorizes DOH, rather than DECD, to designate regional housing councils if one has not been organized within a planning region. In addition, the proposed language requires regional housing, which by current law must comment on housing needs assessments, to transfer these comments to DOH, rather than DECD.
8-386; 8-387; 8-388; 8-389	Regional Fair Housing Compact Pilot Program	The proposed language requires DOH, rather than DECD, to establish a regional fair housing compact pilot program.
8-400; 8-401; 8-402; 8-403; 8-404; 8-405;	PRIME	The proposed language transfers responsibility for the Private Rental Investment Mortgage and Equity Program (PRIME) from DECD to DOH. This program provides grants in aid, deferred loans, or second mortgage loans to rental housing projects financed by CHFA.
8-410; 8-411; 8-412	Predevelopment Costs Loan Program	The proposed language transfers responsibility for the Predevelopment Costs Loan Program from DECD to DOH. This program provides financial assistance in the form of an interest free loan 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.
8-420; 8-423	Septic System Repair	The proposed language transfers responsibility for providing low interest loans for septic tank removal, enlargement, or repair from DECD to DOH.
12-631	Designation of Families as Low or Moderate Income	The proposed language makes a conforming change by replacing DECD with DOH, as the entity that

Appendix A

		designates the criteria for families of low and moderate income.
16a-40; 16a-40j	Energy Conservation Loan Program	The proposed language transfers responsibility for the Energy Conservation Loan program from DECD to DOH. This program makes low interest loans to homeowners seeking to reduce utility bills or make energy saving improvements to a property. The property must also qualify for lead or asbestos abatement.
17a-3	Sharing Housing Needs Data with DCF	The proposed language makes a conforming change by replacing a reference to the DECD with the DOH for the purposing of providing DCF with housing needs data.
17a-485c	Permanent Supportive Housing Initiatives: Collaboration with DMHAS	The proposed language requires the Commissioner of Mental Health and Addiction Services to collaborate with the Commissioner of Housing, rather than the Commissioner of Economic and Community Development, on establishing permanent supportive housing initiatives.
17b-337	Long-Term Care Planning Committee	The role of the DECD on this board relates to elderly housing and community development functions. Because these duties are being transferred to the DOH, the proposed language replaces a member of the Long-Term Care Planning Committee from DECD with a member of DOH.
21-70; 21-70a	Mobile Manufactured Homes	The proposed language addresses potential affordable housing financing for mobile manufactured home parks. The proposed language also requires owners of mobile manufactured home parks to notify DOH, rather than DECD, when they intends to close the park prior to refusing to renew any leases.
21-84a	Mobile Manufactured Home Advisory Council	The proposed language replaces the member of the Mobile Manufactured Home Advisory Council from DECD to DOH.
22a-1d	Review of Environmental Impact Evaluations	The proposed language replaces DECD with DOH for the purposes of reviewing environmental impact evaluations that affect existing housing.
47-88b; 47-284; 47-288; 47-294; 47-295	Condominium Conversion	The proposed language shifts responsibility for monitoring compliance of condominium conversions from DECD to DOH.
47a-56i; 47a-56j; 47a-56k	Rent Receivership Revolving Fund	The proposed language shifts responsibility for the Rent Receivership Revolving Fund from DECD to DOH. This program provides loans for the rehabilitation of a property placed in receivership.
PROGRAMS TRANSFERRED FROM THE DEPARTMENT OF SOCIAL SERVICES (DSS)		

Appendix A

17b-802	Security Deposit Guarantee	The proposed language transfers responsibility for the provision of security deposits to families to obtain permanent rental housing from DSS to DOH.
17b-803	Residence for Persons with AIDS	The proposed language transfers responsibility for programs regarding housing and AIDS support services from DSS to DOH.
17b-804	Rent Bank	The proposed language transfers responsibility for assisting families in the payment of rent or mortgage arrears from DSS to DOH.
17b-805	Housing/Mediation Services	The proposed language transfers responsibility for the provision of mediation services and rent bank subsidies from DSS to DOH.
17b-811a	Transitional Rental Assistance for Private Housing	The proposed language requires DOH, rather than DSS, to implement and administer a program of transitional rental assistance for private housing for persons who are employed at the time they leave the temporary family assistance program or are employed at a minimum of twelve hours per week.
17b-812; 17b-812a	Rental Assistance Program	The proposed language transfers responsibility for the Rental Assistance Program from DSS to DOH. This program helps families and individuals in obtaining decent, safe, sanitary housing in the private rental market by providing rental subsidies directly to program owners.
17b-815	Emergency Rental Assistance for Families Eligible to Participate in the TFA Program	Under current law, any entity in the state that administers federal Section 8 housing choice vouchers is required to provide notification to the operator of a DSS-designated website, at least two weeks before opening its waiting list, of the date the waiting list for the new voucher application opens, how to apply for a voucher, and the date, if any, on which the waiting list will close. The proposed language requires the DOH, rather than DSS, to designate this website.

Appendix B

Changes to Interagency Council on Affordable Housing per Public Act No. 13-234: *AN ACT IMPLEMENTING THE GOVERNOR'S BUDGET RECOMMENDATIONS FOR HOUSING, HUMAN SERVICES AND PUBLIC HEALTH.*

The following changes to CGS Sec. 8-37nnn are effective as of July 1, 2013:

- (a) There is established an interagency council on affordable housing to advise and assist the commissioner of the Department of Housing in the planning and implementation of the department.
- (b) The council shall consist of the following members: (1) The Commissioners of Social Services, Mental Health and Addiction Services, Children and Families, Correction, ~~and~~ Economic and Community Development, Education, Aging and Developmental Services, or their designees; (2) the Secretary of the Office of Policy and Management, or his or her designee; (3) the executive director of the Partnership for Strong Communities, or his or her designee; (4) the executive director of the Connecticut Housing Coalition, or his or her designee; (5) the executive director of the Connecticut Coalition to End Homelessness, or his or her designee; (6) the executive director of the Connecticut Housing Finance Authority, or his or her designee; (7) the president of the Connecticut chapter of the National Association of Housing and Redevelopment Officials, or his or her designee; (8) two members, appointed by the members specified in subdivisions (1) to (6), inclusive, of this subsection, who shall be tenants receiving state housing assistance; and ~~[(8)]~~ (9) one member, appointed by the members specified in subdivisions (1) to (6), inclusive, of this subsection, who shall be a state resident eligible to receive state housing assistance. The Governor shall designate a member of the council to serve as chairperson.
- (c) The council shall convene on or before July 15, 2012, to develop strategies and recommendations for the implementation of the Department of Housing. The council shall: (1) Assess the housing needs of low income individuals and families; (2) review and analyze the effectiveness of existing state programs in meeting those needs; (3) identify barriers to effective housing delivery systems; and (4) develop strategies and recommendations to enhance the availability of safe and affordable housing in communities across the state through the Department of Housing.
- (d) On or before January 15, 2013, the council shall submit, in accordance with the provisions of section 11-4a, a report to the Governor and the joint standing committees of the General Assembly having cognizance of matters relating to appropriations and the budgets of state agencies, housing and human services on the implementation of the Department of Housing. The report shall address recommendations concerning: (A) Programs to be transferred to the Department of Housing and a timeline for implementation; (B) effective changes to the state's housing delivery systems; (C) prioritization of housing resources; and (D) enhanced coordination among and across housing systems. Not later than fifteen days after receipt of the report submitted pursuant to this subsection, the committees shall hold a public hearing on said report.

Appendix C

List of Members Of the Interagency Council on Affordable Housing

<p>Anne Foley, Under Secretary - CHAIR <i>Office of Policy and Management</i></p>	<p>Barbara Geller, Director - Designee <i>Department of Mental Health and Addiction Services</i></p>
<p>Edith Prague, Commissioner <i>State Department on Aging</i></p>	<p>Raymond Singleton, Deputy Commissioner - Designee <i>Department of Social Services</i></p>
<p>Kim Somaroo-Rodriguez, Manager - Designee <i>Department of Children and Families</i></p>	<p>Eric Chatman, President and Executive Director <i>Connecticut Housing Finance Authority</i></p>
<p>Rebecca Fleming, Deputy Director - Designee <i>Department of Correction</i></p>	<p>Howard Rifkin, Executive Director <i>Partnership for Strong Communities</i></p>
<p>Terrence Macy, Commissioner <i>Department of Developmental Services</i></p>	<p>Betsy Crum, Executive Director <i>Connecticut Housing Coalition</i></p>
<p>Catherine Smith, Commissioner <i>Department of Economic and Community Development</i></p>	<p>Lisa Tepper Bates, Executive Director <i>Connecticut Coalition to End Homelessness</i></p>
<p>Louis Tallarita, Education Consultant - Designee <i>State Department of Education</i></p>	<p>Kate Forcier, President <i>Connecticut Chapter of the National Association of Housing and Redevelopment Officials</i></p>
<p><i>Members appointed by the Council:</i></p> <p>Two (2) members who are tenants receiving state housing assistance Daisy Franklin Joseph Martel</p> <p>One (1) member who is a state resident eligible to receive state housing assistance Sarah Ratchford</p>	