# **Annual Report**

Fiscal Year 2018-2019



OUR MISSION.....Is to ensue everyone has access to quality housing opportunities and options throughout the State of Connecticut.

March 1, 2020

#### I. HOUSING DEVELOPMENT

# A. FY 2018-19 Housing/Economic Environment

The Connecticut Department of Housing's (DOH) mission is to ensure everyone has access to quality housing opportunities and options throughout the State of Connecticut. DOH has fully embraced the challenge of providing a variety of housing options for all income levels, tenancy and age groups in our diverse state. DOH has leveraged state, federal and private resources to identify and employ tools to develop and preserve all kinds of housing, from ownership to rental, from conventional rental to supportive housing, and from rapid to long term production. Connecticut's housing environment is both challenging and unique. In order for Connecticut to function at its best, there must be an adequate supply of housing in proximity to employment, public transportation, and community facilities, such as public schools. The housing stock must include affordable and accessible for sale and rental units, not only to meet social equity goals, but in order to ensure community viability. The development of a diverse and affordable housing stock must be carried out without sacrificing sound regulations that are in place to protect the environment and public health. The State of Connecticut is working toward ending chronic and family homelessness, providing opportunities for service-enhanced housing, and has already eliminated chronic veteran homelessness. DOH has worked extensively towards informed decision making that creates housing options for all people including: low-and moderate -income households, seniors, people with special needs, families and children, and the homeless in both rural and urban areas.

Overall, with people living longer, healthier lives and contributing to their communities and to society in general, there will be a call to address a wider range of abilities, needs and disabilities. These needs range from the more typical age-related changes such as those relating to vision, hearing, and mobility, to those of mental health, educational opportunities, and transportation. It will go grow increasingly important for our communities to plan for and address this spectrum of needs, rather than focus on just one.

It will grow increasingly important for our communities in Connecticut to develop a range of creative and effective programs to address the challenges in providing and encouraging a range of appropriate and affordable housing options for all of our citizens, both young and old. Health care provisions are increasingly relying on community-and home-based care rather than institutional care as detailed in the Affordable Care Act and other federal and state legislation and policies. The shift, in conjunction with the financial pressures the health care industry faces, will likely give rise to new community-based housing models that better link human services and health care with residents (PAS Report 579, Planning Aging-

Supportive Communities, Bradley H. Winick, AICP, LEED, and Martin Jaffe. Copyright 2015 by the American Planning Association).

Supportive housing strategies are already beginning to evolve such as housing types that improve linkages between residents' housing, human services, and health care needs. Many communities have developed housing assistance programs that often include one or more programs specifically targeted toward meeting the housing needs of disabled individuals. Housing authorities have increasingly become an important vehicle in the development of creative strategies to support their residents and their needs evolve. Additional strategies include the built environment where design promotes accessibility, visitability, and universal creativity that allow for flexible housing options such as accessory dwelling units and shared housing (PAS Report 579, Planning Aging-Supportive Communities, Bradley H. Winick, AICP, LEED, and Martin Jaffe. Copyright 2015 by the American Planning Association).

In addressing sales prices and unit production, the Warren Group report states that Connecticut single-family home sales totaled 33,594 in 2018, a 1.9% decrease from the previous year. Condominium sales did better with a gain of 0.1% over 2017. The same report indicates the median single –family home sales price reached \$268,000 in 2018. ("The Connecticut Economic Digest: State's 2018 Housing Market in Review," September 2019, Vol. 24, No. 9, Kolie Sun, Senior Research Analyst, DECD). Sun also sites data recently release from the US Census shows that Connecticut cities and towns authorized a total of 4,815 single and multifamily homes with a total valuation of \$1.112 billion in 2018. This level of production represents a 5.9% increase compared to 4,547 in 2017, and a 12.5 % decrease compared to 5,504 in 2016.

Housing affordability is a key factor in assessing the housing market. Affordable housing is defined as households that do not spend more than 30% of their income for housing, including utilities. In its 2018 report, the National Low Income Housing Coalition cited that for Connecticut, the Fair Market Rent (FMR) for a two-bedroom apartment was \$1,295. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$4,317 monthly or \$51,799 annually. Assuming a 40-hour workweek (52 Weeks per year), this level of income translates into an hourly housing wage of \$24.90 per hour, the 9th highest in the nation. ("The Connecticut Economic Digest: State's 2018 Housing Market in Review," September 2019, Vol. 24, No. 9, Kolie Sun, Senior Research Analyst, DECD).

Of great concern is housing that the market is unable or unwilling to produce, without some form of subsidy, includes housing that is traditionally for those with incomes between 80% and 120% of Area Median Income/Median Family Income ("AMI/MFI"). If housing that is affordable to households with incomes between 80% and 120% of AMI/FMI is not being produced, then the availability of existing

housing in that price range diminishes. In keeping with the economic laws of supply and demand, scarcity increases prices. Adding to increased prices was the rising of federal interest rates four times in 2018. As a result, mortgage rates increased to the highest level since 2010. According to Freddie Mac, the conventional 30-year mortgage rate on an annual average basis was 4.54% last year, up from 3.99% in 2017, 3.65% in 2016 and 3.85% in 2015.

New housing can be broken down into single-family and multifamily homes that range from two-unit duplexes to large apartment buildings with hundreds of units. Although the majority of households live in single-family homes, multifamily units have become increasingly important to the housing market. In 1998, Connecticut's multifamily units accounted for 23.0% of housing permits authorized, but that share has doubled to 47.0% in 2018. Sun also sites that after evaluating demolition (1,225 demolished units in 2018) and building permit information (net gain of 3,590 units), the state's total housing inventory is estimated to be 1,517,655 units.

The role of housing construction and maintenance as an economic driver is critical to the State of Connecticut. According to the National Association of Home Builders, home building and housing services account for approximately 15 – 18% of the Gross Domestic Product. Housing's combined contribution to GDP occurs in two basic ways: Residential investment averages 3-5% of GPD which includes construction of new single-family and multifamily structures, residential remodeling, production of manufactured homes, and brokers' fees. Consumption spending on housing services averages 12-13% of GPD which includes gross rents and utilities paid by renters, as well as owners' imputed rents and utility payments. The National Association of Home Builders' analysis of the broad impact of new construction shows that building 1,000 average single family homes generates: 2, 970 full-time jobs; \$162 million in wages; \$118 million in business income; and \$111 million in taxes and revenue for state, local and federal governments.

The Department of Housing ("DOH") alone contracted \$94,526,681 in FY 2018-19, into 22 projects around the state and, in doing so, created or retained and estimated 1158 total units. In total, the state has funded over 22,000 housing units across Connecticut. Additionally, job creation, gross state product (GSP), and personal income are some of the economic indicators that can impact the housing sector and housing growth. Sun states ("The Connecticut Economic Digest: State's 2018 Housing Market in Review," September 2019, Vol. 24, No. 9, Kolie Sun, Senior Research Analyst, DECD) that based on annual average data from the State Department of Labor, not seasonally adjusted, Connecticut gained 1,600 jobs in 2018 compared to 3,500 jobs in 2017. With the improved job market, Connecticut's unemployment rate continued to fall. According to the Bureau of Labor Statistics, Connecticut's annual average unemployment rate was estimated at 4.1% in 2018. This was the lowest level since 2001.

In conclusion, the ability of employers to find workers and for employees to accept jobs can be negatively impacted when affordability presents a challenge. The Department of Housing will continue to strive to ensure everyone has access to quality housing opportunities and options throughout the State of Connecticut.

## B. Housing Development Goals and Objectives/Investment Analysis

The overall goal of the housing and community development programs DOH administers is to develop viable communities by providing decent housing and a suitable living environment for low-and moderate-income persons. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of affordable housing. The state works to preserve and increase the supply of quality affordable rental housing available to low- and moderate-income households and improve the ability of low-and moderate-income residents to access homeownership opportunities and, within available resources, assist distressed households in maintaining homeownership. While increasing the supply of low-and moderate income homes available for ownership, the quality of the living environment can be improved by incorporating responsible development strategies such as mixed-use and transit-oriented developments.

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

DOH focuses its available resources to achieve the creation of new quality affordable rental units; to achieve the creation of new affordable homeownership opportunities; to achieve the preservation of existing affordable rental housing units; and to maintain homeownership opportunities.

Program success is measured through increased rental and homeowner housing opportunities that serve low-and-moderate income households in a variety of geographies.

The state utilizes its federal formula grant funding, as well as its state allocations to address Connecticut's housing and community development needs through the application of six Growth Management Principles by giving funding priority to projects that address multiple needs and leverage existing infrastructure and

resources, with a focus on addressing homelessness and expanding supportive housing opportunities. The six Growth Management Principles are:

- Collaborate with other state agencies to affirmatively further fair housing;
- Redevelop and revitalize regional centers and areas with existing or currently planned physical infrastructure;
- Expand housing opportunities and design choices to accommodate a variety of household types and needs;
- Concentrate development around transportation nodes and along major transportation corridors to support the viability of transportation options;
- Conserve and restore the natural environment, cultural and historical resources, and traditional rural lands; and
- Promote integrated planning across all levels of government to address issues on a statewide, regional and local basis.

Applications are considered against financial and qualitative categories, including but not limited to:

- Financial feasibility;
- Reasonableness to proceed to construction;
- Financial leveraging and firm financial commitments;
- Social and economic impact on the neighborhood, community, region and state as defined in the strategies and priorities outlined in the ConPlan, including but not limited to transportation, education, and job creation/retention.
- Level of consistency with DOH's responsible growth criteria including compliance with the current Conservation and Development Policies Plan for Connecticut;
- Fair Housing and Equal Opportunity Compliance;
- Number of current open contracts;
- Current projects' expenditure rates; and
- Prior audit or monitoring performance.

In FY 2018-19 the Department of Housing ("DOH") contracted \$94,526,681 into 22 projects around the state and, in doing so, created or retained and estimated 1158 total units, of which 957 units will be affordable. An analysis of DOH's housing development investment portfolio is detailed below. More detailed presentation of the DOH investments can be found at the end of this report as Attachment A.

The information provided includes:

- project name/location;
- the type of project including new construction, rehabilitation, mill conversion, historic conversion, planning and predevelopment projects;
- total project cost with a breakdown of DOH's original investment;
- the funding source and/or funding round (CHAMP "#:), including the Housing Trust Fund ("HTF"), the Affordable Housing Program ("FLEX"), and the HOME Investment Partnerships Program ("HOME");
- the type and the amount of federal or state funding;
- a breakdown of the total housing units created ("new") or preserved;
- a breakdown by ownership or rental; and
- whether the units are limited to elderly or open to families.

# 1. Housing Development Portfolio Analysis

The table below outlines DOH's housing investments. During this fiscal year the total value of DOH's housing development portfolio grew to over \$1 billion.

Table 1					
FY 2018-19 DOH Housing Development Activity					
State Federal Total					
FY 2018-19 Housing Activity	\$88,926,681	\$5,600,000	\$94,526,681		
DOH Housing Portfolio Value	\$822,448,644	\$245,664,383	\$1,068,113,027		

Source: DOH

The following table outlines DOH's average rate of participation in its housing development projects. In an era of "doing more with less" DOH has worked hard over the past several years to increase its leverage ratio for housing development projects by partnering with other development and financing organizations

Table 2							
DOH Housing Development Leveraging							
All Funding Sources Leverage Ratio Total Development Cost Non-DOH Funds DOH Investment							
FY 2018-19 Leverage Ratio	3.89	\$345,889,091	\$256,962,410	\$88,926,681			
Portfolio Leverage Ratio	3.95	\$4,198,229,246	\$3,147,487,662	\$1,063,146,027			

Source: DOH

The following table provides DOH's cost per unit for the affordable housing units committed by DOH's housing development investments.

Table 3							
DOH's Housing Dev	velopment Per Uni	t Cost					
FY 2018-2019 Funding  DOH Investment  Units  DOH Per Unit Cost							
Total Average FY 2018-19 Cost Per Unit	\$88,926,681	957	\$92,922				
Total Average Portfolio Cost Per Unit	\$1,061,120,348	19,331	\$54,892				

Source: DOH

# 2. State Funded Housing Production and Preservation Analysis

The table below outlines the number of units committed by household type. For the purposes of this section, "elderly units" are defined as units for which occupancy is restricted by age and "family units" are units for which occupancy is not restricted by age.

Table 4					
Household Type Analysis					
FY 2018-2019					
Elderly Units Family Units					
Units Committed	110	847			

Source: DOH

# 3. Governor Malloy's \$30MM Preservation Initiative

June 30<sup>th</sup> marked the end of the 2018-19 fiscal year, and the completion of Year 7 of Governor Malloy's 10-year investment in the revitalization of the State Sponsored Housing Portfolio ("SSHP"). Ultimately, seven properties received nearly \$30 million in funding to support the capital improvement of 597 units of affordable housing.

DOH and CHFA continue to identify properties that have critical healthy and safety needs. A total of sixteen (16) properties received \$3,697,766 in funding to support the critical needs of 460 units of affordable housing.

Through various forums, panels and conferences, CHFA and DOH staff continued their outreach to SSHP stakeholders to provide important information about the State's SSHP-related resources. DOH and CHFA participated in the CONN-NAHRO annual convention. This event provides staff the opportunity to connect

with affordable housing owners, residents, and technical assistance providers to discuss upcoming funding rounds and other statewide initiatives.

DOH and CHFA awarded assistance to nine (9) specific properties representing approximately 597 units which had already completed their planning activities, and were best able to use the funds. The following table is a list of those properties, the units being preserved, and the award to be provided.

Table 5						
Fifth Round Preservation Projects and Awards FY 18-19						
Property Name	Municipality	Units Preserved	\$ Awarded			
Eastwood Court	Norwich	25	\$1,822,738			
Ludlow Commons Congregate	Norwalk	44	\$3,406,784			
Snipsic Village	Ellington	42	\$2,439,973			
Stern Village	Trumbull	186	\$5,286,139			
McGuire Court	Wallingford	50	\$3,662,127			
Patchogue Place	Westbrook	12	\$1,192,200			
Common Thread Cooperative	Manchester	16	\$1,197,531			
Millbrook Village	Windsor	60	\$3,885,257			
Yale Acres	Meriden	162	\$5,700,000			
Subtotal	597	\$28,592,749				

Source: DOH

DOH and CHFA also identified 16 properties totaling \$3,697,766 with critical needs in the areas of health and safety.

#### 4. Housing Development Impact

In FY 2018-19 DOH was the lead state agency for all matters relating to housing in Connecticut. As part of the agency's overall mission, DOH worked to increase opportunities for Connecticut's citizens to live in safe, quality housing at affordable prices. To fulfill its mission, DOH monitored and analyzed the Connecticut housing environment and developed policies, strategies, programs and services that maximize success in expanding affordable housing opportunities in Connecticut.

It is difficult to capture the socio-economic benefits that flow from the provision of housing or improved housing to those who may not otherwise be able to afford it. These benefits include building a strong community tax base, encouraging safe streets, and empowering neighborhoods and communities to stabilize and flourish.

# 5. Small Cities Community Development Block Grant ("CDBG") Program Portfolio

Beginning on July 1, 2013, the newly formed Department of Housing was designated as the principal state agency for the allocation and administration of the federal CDBG program for non-entitlement areas within the state. Non-entitlement areas include those units of general local government that do not receive CDBG funds directly from HUD as part of the entitlement program.

The primary statutory objective of the CDBG program is to develop viable communities by providing housing, a suitable living environment, and by expanding economic opportunities for persons of low and moderate income. To achieve these goals, the CDBG regulations outline eligible activities and national objectives that each activity must meet.

DOH established two program priority objectives and nine secondary objectives for the SC/CDBG Program. The program priority objectives are the creation or preservation of affordable housing and the enhancement of employment opportunities for low and moderate-income persons. These program priority objectives have been in place since the state began administering the program in 1982. The nine additional objectives range from housing issues to coordinated strategies for neighborhood revitalization.

For more information on the Small Cities CDBG program please visit the Department of Housing's website at Small Cities Community Development Block Grant Program - CT Department of Housing.

The following table offers a summary of the types of activities that were funded during FY 2018-19.

Table 6 FY 2018-19 CDBG Activity Summary						
Activity	Total Funding Number of Project					
Homeowner Rehabilitation	\$	0	0			
Public Housing Rehabilitation	\$	12,624,975.00	12			
<b>Total Housing</b>	\$	12,624,975.00	12			
Public Service	\$	350,000.00	1			
Water/Sewer/Street Improvements	\$	0	0			
Public Facility	\$	0	0			
Total Other	\$	350,000.00	1			
TOTAL	\$	12,974,975.00	13			

Source: DOH

The following table outlines DOH's Small Cities CDBG program activity during SFY 2018-19.

	Table 7						
	CDBG Projects Awarded During FY 2018-19						
Municipality	Project Description	\$	\$ Investment				
Chester	Cherry Hill Apartments	\$	800,000				
Derby	CiCia Manor	\$	1,000,000				
East Windsor	Park Hill	\$	650,000				
Enfield	Laurel Park	\$	175,000				
Farmington	New Horizons Village	\$	900,000				
Groton	Mystic River Homes	\$	1,500,000				
Guilford	Shelter Diversion for GNH CAN	\$	350,000				
Hebron	Stonecroft Village	\$	700,000				
Madison	Concord Meadows	\$	1,479,021				
Plainville	Centerview Village and Woodmoor Manor	\$	1,500,000				
Trumbull	Henry Stern Center	\$	1,072,234				
Wallingford	John Savage Commons	\$	1,348,720				
Windham	Nathan Hale Terrace	\$	1,500,000				
Total		\$	12,974,975				

Source: DOH

#### 6. Supportive Housing

For more than twenty years, various agencies, both public and quasi-public, along with private organizations have joined in a collaborative effort to identify and develop long-term solutions to end chronic and long-term homelessness. The current partners in this effort are DOH, the Department of Mental Health and Addiction Services ("DMHAS"), the Department of Children and Families ("DCF"), the Department of Corrections ("DOC"), the Department of Veteran Affairs ("VA"), Court Support Services Division – Judicial ("CSSD"), the Department of Developmental Services ("DDS"), the Department of Social Services ("DSS"), the Office of Policy and Management ("OPM"), CHFA, and the Corporation for Supportive Housing ("CSH"). Connecticut is the only state in the nation consistently investing in the development of supportive housing on a statewide basis.

Connecticut has a long history of providing permanent supportive housing to the most vulnerable homeless individuals and families in our State. Resources have been leveraged at the federal, state, local and philanthropic levels to permanently house over 5000 formerly homeless individuals and families. Connecticut currently is implementing a Social Innovation Fund ("SIF") grant, funded through CSH, in which we created a data match between our Homeless Management Information System ("HMIS") and our Medicaid data, to locate and provide permanent supportive housing to the high cost users of Medicaid who are also homeless.

Connecticut also created a Connecticut Collaborative on Re-Entry ("CCR"), formerly known as the Frequent User Service Engagement ("FUSE") program in which we matched data from the HMIS and our criminal justice system to permanently house individuals that cycle between jails and homeless shelters. Both programs are successful in reducing high cost institutional care. Services are designed to address the individual needs of the residents, and included the help of a case manager, connections to community treatment and employment services, and rehabilitation services that help the client achieve and retain permanent housing. Due to the successes Connecticut has had in leveraging, Connecticut became one of only three states to end veteran homelessness by June 30, 2019.

The State of Connecticut is planning to build on these successes to bring these programs to full scale. Although our State has been generous in appropriating over 100 million dollars for capital work, support services and rental assistance for permanent supportive housing, more resources are needed to meet the goal of ending chronic homelessness, youth and family homelessness by 2020. Connecticut has been successful in creating over 50 single site supportive housing properties that have resulted in over 1200 units of permanent supportive housing. In the past five years, Connecticut has been able to develop an additional 632 units of permanent supportive housing by prioritizing efforts through the Low-Income Housing Tax Credit Program ("LIHTC") program, the Qualified Allocation Plan ("QAP"), and the Competitive Housing Assistance for Multifamily Properties ("CHAMP").

# II. Housing Support Programs

#### A. Congregate Facilities Operating Cost Subsidies

Through the Congregate Facilities Operating Cost Subsidies DOH provided grants to housing authorities and nonprofit corporations that own/operate state-financed congregate rental housing for the elderly. These funds are distributed in four categories: rental assistance, core services, expanded core services, and assisted living services. Core services include one main meal a day, housekeeping services, and a 24-hour emergency service to enable semi-independent living in a residential setting for frail elderly. The program also provides rental assistance for those tenants who pay no more than 30% of their adjusted gross income toward rent. Expanded core includes the cost of hiring a resident service coordinator, emergency transportation service, and a wellness program. An assisted living service component is also available, on a voluntary basis, and currently 10 of the 25 projects participate, where residents needing assisted living services can receive a subsidy of up to \$865 per month to offset the cost of these services.

Program participation, and the availability of the DOH grants allow the elderly residents to age comfortably in their apartment, and prevents many of them from premature placement in a nursing home or other higher level of care facility. At an average cost of assistance per month of approximately \$719.84, the State of

Connecticut has already seen a significant savings in the cost of providing the necessary care to these individuals, when compared to the cost to the State of providing nursing home care, on average of \$12,167 per month. Although the minimum age of occupancy for these facilities is 62 years of age, the current average age of a resident of these facilities is 81 years young.

In FY 2018-19 DOH assisted 25 congregate facilities with \$8.91M in assistance.

Table 8						
Congrega	ate Program Awards FY 2018	3-19				
Entity	Project Name	Subsidized Units	Amount Awarded			
Augustana Homes, Inc.	Augustana Homes	44	\$430,912			
Women's Institute Reality of CT,	Eleanor Congregate Apts.	35	\$640,366			
Bristol Housing Authority	Komanetsky Estates	44	\$189,372			
Enfield Housing Authority	Mark Twain I and II	82	\$158,328			
Glastonbury Housing Authority	Herbert T. Clark	45	\$339,532			
Hill House, Inc.	Hill House	61	\$397,006			
Mystic River Homes, Inc.	Mystic River Homes	50	\$417,006			
Hamden Housing Authority	Mount Carmel	30	\$484,928			
Sheldon Oak Central, Inc.	Bacon Congregate	23	\$431,884			
Killingly Housing Authority	Maple Court	43	\$222,786			
Manchester Housing Authority	Westhill Gardens	37	\$367,836			
Lutheran Social Services, Inc.	Luther Manor	45	\$290,470			
Naugatuck Housing Authority	Robert E. Hutt	36	\$274,325			
Hannah Gray Development Corporation	E.B. Scantlebury	20	\$388,380			
Norwalk Housing Authority	Ludlow Commons	44	\$536,540			
Under One Roof, Inc.	The Marvin	49	\$556,782			
St. Jude Housing Corporation	St. Jude Commons	51	\$281,650			
Town of Orange	Silverbrook Estates	45	\$367,219			
<b>Pomfret Community Housing Corporation</b>	Seely Brown Village	30	\$411,609			
Ridgefield Housing Authority	Prospect Ridge	34	\$347,080			
Simsbury Housing Authority	Virginia Connolly	40	\$347,407			
Stamford Housing Authority	Margot J. Wormser	41	\$404,436			
Trumbull Housing Authority	Stern Village	36	\$182,181			
Vernon Housing Authority	F.J. Pitkat	44	\$237,909			
Wilton Commons 2 LLC	Wilton Commons II	23	\$208,504			
TOTAL		1032	\$8,914,448			

Source: DOH

# B. Elderly Rental Assistance Program (ERAP)

The ERAP Program provided rental assistance to low-income elderly persons residing in DOH-assisted rental housing for the elderly. DOH contracted with nonprofit organizations as well as local housing authorities that provide rental subsidies in accordance with an approved contract.

The following table outlines the FY 2018-19 awards.

Table 9 Elderly Rental Assistance Program Awards FY 2018-19					
Entity	Units	Tenants on RAP	Disabled/ under 62	Amount Awarded	
Ashford Housing Authority	32	17	4	\$38,574	
Branford Housing Authority	90	35	21	\$39,420	
Brookfield Housing Authority	35	13	3	\$33,348	
Colchester Housing Authority	70	32	8	\$51,948	
Coventry Housing Authority	40	7	0	\$5,448	
Enfield Housing Authority	200	105	60	\$175,656	
Essex Housing Authority	36	13	1	\$15,744	
<b>Guilford Housing Authority</b>	90	28	7	\$30,036	
Hamden Housing Authority	80	28	11	\$38,220	
Hebron Housing Authority	25	12	1	\$17,412	
Housing One Corp	40	23	2	\$120,279	
Killingly Housing Authority	120	10	1	\$6,072	
Manchester Housing Authority	80	57	28	\$141,672	
Mansfield Housing Authority	40	7	3	\$11,052	
Marlborough Association for Senior Housing	24	19	2	\$80,628	
Monroe Housing Authority	30	12	2	\$20,244	
North Branford Housing Authority	60	25	9	\$42,204	
Norwich Housing Authority	183	69	32	\$128,700	
Shoreline Affordable Housing, Inc.	39	30	3	\$115,896	
Oxford Housing Authority	34	9	0	\$11,868	
Preston Housing Authority	40	16	7	\$11,868	
Putnam Housing Authority	40	15	4	\$16,896	
Ridgefield Housing Authority	60	43	4	\$92,179	
Simsbury Housing Authority	70	17	6	\$25,476	
South/Southwest Housing Corporation	36	13	0	\$25,380	
Tolland Housing Authority	30	1	0	\$5,166	
Vernon Housing Authority	54	2	0	\$1,464	
Wallingford Housing Authority	155	59	23	\$67,424	
Wethersfield Housing Authority	112	35	17	\$54,276	
Willimantic Housing Authority	50	37	12	\$60,288	
Windsor Locks Housing Authority	40	7	2	\$8,640	
TOTAL	2,035	796	273	\$1,499,244	

Source: DOH

# 1. Elderly/Congregate Rental Assistance Program - ERAP Assessment

In accordance with § 8-119 $\ell\ell$  of the Connecticut General Statutes, the Department of Housing is required to prepare a comprehensive analysis of the current and future needs for rental assistance under the Elderly/Congregate Rental Assistance Payments program (ERAP). In order to do this, DOH collected detailed information from the current owners of the participating properties through the submission of Tenant Certification and Rent Roll forms. These forms broke down actual tenant contributions toward rent, as well as the subsidy portion to be paid through ERAP. The analysis of these subsidy costs included

taking into consideration the effect of anticipated rent increases projected both during the current year and in the coming year, allowing accurate estimates of the impacts of these necessary rent increases on the cost of the program.

All of this information was used to estimate the annualized needs of the current residents at participating properties, and to estimate the program wide need should all of the eligible properties be brought into the program.

The table below summarizes this analysis, and identifies both the current subsidy levels, as well as those projected funding levels necessary to maintain the current roster of eligible residents, and an estimate of the funding necessary to include all of those eligible elderly and young disabled residents who pay more than 30% of their income for rent and utilities living in these participating facilities.

	Elderly/Congregate Rental Assistance Payments Needs Table 10							
Report Year FY 2018-19 Allocation	FY 2018-19 FY 2019-20 Current Participants		FY 2020-21 Projected Need – Current Participation	FY 2020-21 Projected Need – Full Participation				
\$1,942,424	\$1,935,626 (Hold Back \$6,798)	\$ 1,942,424	\$ 1,987,100	\$ 5,428,725				
1,069 Elderly residents	936 Elderly residents	936 Elderly residents	936 Elderly residents	1,981 Elderly residents				
174 Congregate residents	185 Congregate residents	185 Congregate Residents	185 Congregate Residents	1,032 Congregate Residents				

Source: DOH

Current policy of the department has been that no new participants may be added to the Elderly portion of the program, and that these savings will be used to address increasing needs in the Congregate portion of the program, as well as addressing necessary increases in rental cost due to either redevelopment activity or increasing costs of operation due to contractual services/cost of utilities/etc. It is anticipated that additional unmet need will arise in many of these facilities as a result of these increased costs, as well as variations in tenant income of individuals on current wait lists.

The FY 2020-21 Projected Need – Current Participation reflects the FY 2019-20 Current Participants Annualized plus approved or anticipated rent increases at these participating facilities. It does not anticipate savings as a result of tenant turnover. It is estimated that the Governor's proposed funding level for this program will be sufficient to address the needs of these properties in the coming fiscal year when this tenant turnover is considered.

The FY 2020-21 Projected Need – Full Participation reflects the projected need for rental assistance at all of the participating facilities if new unsubsidized residents were allowed to be added to the program, as well as including all of the 1,032 Congregate residents rental costs shifting to ERAP. It is anticipated that up to an additional 1,045 residents in participating Elderly facilities may be in need of rental assistance. This would extrapolate to an additional \$3,486,301 in new ERAP funding being necessary to assist these individuals. This would bring total participation to approximately 3,013 elderly/disabled residents receiving a total of \$5,428,725 in ERAP.

# C. Resident Service Coordinator ("RSC") Program

The RSC Program (also known as the Elderly Rental Registry and Counselor Program) provided grant funds to sponsors of DOH-assisted rental housing for the elderly to hire a resident services coordinator to perform an evaluation of all tenants and to provide other services related to housing when necessary. FY 18-19 DOH awarded the total grant amount of \$957,062 to provide for a total of 4,573 housing units.

Table 11 Resident Services Coordinator Program Awards FY 18-19						
Entity	Total Units	Amount Awarded	Entity	Total Units	Amount Awarded	
Ansonia Housing Authority	40	\$7,820	Monroe Housing Authority	30	\$6,360	
Ashford Housing Authority	32	\$7,460	Morris Housing Authority	20	\$6,500	
Berlin Housing Authority	70	\$15,240	Naugatuck Housing Authority	194	\$37,900	
Bethel Housing Authority – E133	40	\$7,820	Newington Housing Authority	106	\$22,800	
Bethel Housing Authority - E166	40	\$7,820	New London Housing Authority	210	\$33,500	
Branford Housing Authority	90	\$22,000	New Neighborhoods	28	\$7,400	
Canton Housing Authority	40	\$7,820	North Branford Housing Auth.	60	\$14,500	
Cheshire Housing Authority	48	\$14,800	North Haven Housing Authority	70	\$14,840	
Colchester Housing Auth.	70	\$14,928	Norwich Housing Authority	183	\$38,032	
Coventry Housing Authority	80	\$15,398	Oxford Housing Authority	34	\$7,400	
Danbury Housing Authority	100	\$21,200	Plainfield Housing Authority	0	\$0	
Deep River Housing Authority	40	\$7,000	Plainville Housing Authority	120	\$20,000	
Derby Housing Authority	106	\$21,800	Preston Housing Authority	40	\$7,820	
East Hampton Housing Authority	70	\$14,840	Putnam Housing Authority	0	\$0	
East Windsor Housing Authority	84	\$22,800	Ridgefield Housing Authority	60	\$14,800	
Ellington Housing Authority	42	\$11,580	Simsbury Housing Authority	70	\$14,840	
Enfield Housing Authority	240	\$39,600	Southington Housing Authority	180	\$38,160	

<b>Essex Housing Authority</b>	36	\$7,620	South/Southwest Housing Corp.	36	\$7,652
Farmington Housing Authority	40	\$7,820	So. Windsor Housing Authority	70	\$12,600
Glastonbury Housing Authority	140	\$29,680	Stafford Housing Authority	110	\$23,000
Greenwich Housing Authority	51	\$14,460	<b>Tolland Housing Authority</b>	30	\$7,400
Groton Housing Authority	175	\$38,000	Vernon Housing Authority	54	\$15,000
Guilford Housing Authority	122	\$30,100	Wallingford Housing Authority	185	\$38,500
Hamden Housing Authority	190	\$24,500	Watertown Housing Authority	120	\$23,000
Hebron Housing Authority	25	\$7,400	Westbrook Housing Authority	32	\$7,600
Killingly Housing Authority	120	\$22,460	Westport Housing Authority	50	\$14,440
Manchester Housing Authority	80	\$15,800	Willimantic Housing Authority	50	\$14,440
Mansfield Housing Authority	40	\$7,820	Winchester Housing Authority	14	\$7,000
Marlborough Association for Senior Housing, Inc.	24	\$7,392	Windsor Housing Authority	112	\$22,240
Middlefield Housing Authority	30	\$6,360	Woodstock Housing Authority	0	\$0
SUBTOTAL	2,305	\$479,338	SUBTOTAL	2,268	\$477,724

# D. Assisted Living Demonstration Program

The Assisted Living Demonstration Program provided subsidized assisted living to persons who reside in four specific assisted living demonstration sites. Assisted living was designated for people who want to live in a community setting and who need help with activities of daily living, but who do not need nursing home care. Demonstration participants received assisted living services through an assisted living services agency, which is licensed by the Department of Public Health and is under contract with the housing community. These funds are intended to supplement the revenue generated by the property by providing a rental subsidy which is used primarily to cover the cost of debt service on the state bond funds originally used to develop these four properties.

Table 12 Assisted Living Demonstration Program Awards FY 2018-19								
Entity Qualified Units Amount Awarded								
Herbert T. Clark, Glastonbury	25	\$236,000						
Smithfield Gardens, Seymour	56	\$553,000						
Luther Ridge	45	\$484,000						
The Retreat	100	\$1,275,000						
TOTAL	226	\$2,548,000						

Source: DOH

# E. Section 8 New Construction/ Substantial Rehabilitation

The Section 8 New Construction/Substantial Rehabilitation Program ("Section 8 NC/SR") was a federal project-based rental subsidy program administered by DOH under C.G.S. Section 8-37r, Section 8-37u and Section 8-37x, as well as the U.S. Housing Act of 1937, as amended.

DOH acted as contract administrator for 19 projects throughout Connecticut to ensure HUD-subsidized properties were serving eligible families at the correct level of assistance. DOH also provided asset management functions to ensure the physical and financial health of these HUD properties. DOH's contract administrator fee for FY 2018-19 was \$391,807. The following table provides detailed information on DOH's HUD Section 8 projects across the state.

Table 13 HUD Section 8 Portfolio										
Town	Project Name	Project Name # Elderly # Family								
Berlin	Marjorie Moore	40	0							
Bethel	Reynolds Ridge	40	0							
Bristol	Mountain Laurel Park	40	0							
Canton	Twenty-One	40	0							
Cheshire	Beachport	48	0							
Coventry	Orchard Hill Estates	40	0							
Danbury	Fairfield Ridge Mill Ridge	0	25							
Danbury	The Godfrey	0	9							
Farmington	Forest Court	0	36							
Hartford	95 Vine Street	0	30							
Hartford	Casa Nueva	0	79							
Hartford	Casa Verde Sur	0	39							
Hartford	Wolcott Place I	0	18							
Killingly	Robinwood Apartments	0	42							
Middlefield	Sugarloaf Terrace	30	0							
Norwich	Hillside Apartments	0	26							
Putnam	Bulger Apartments	27	0							
Wallingford	McKenna Court	30	0							
Westport	Canal Park	50	0							
TOTAL		385	304							

Source: DOH/HUD

# III. Summary of Efforts to Promote Fair Housing

All information on activities or requirements provided in this section were carried out by DOH during FY 18-19.

## **Civil Rights Compliance**

Recipients of HOME and SC/CDBG funds were required to undertake activities to demonstrate their compliance with applicable anti-discrimination laws and regulations. Because of the various activities eligible under these programs some or all of the following may apply:

- For housing projects with 5 or more units with one owner in common, affirmatively market housing units to persons identified as least likely to apply;
- Utilize newspapers and community resources targeted to members of minority groups to advertise the availability of housing, employment and contracting opportunities;
- Develop and implement a Tenant Selection Plan and Tenant Grievance Procedure;
- Include the Affirmative Action/Equal Opportunity Employer Statement and/or Fair Housing Statement and disability logo in all advertisements/notices;
- Provide employment and training opportunities to Section 3 residents and businesses and if required, have in place and implement a Section 3 Plan;
- Utilize the Connecticut Department of Administrative Services web site Directory of Small, Minorityand Women-Owned Businesses to solicit bids and to outreach to these firms. Points were given in the SC/CDBG application process to those Small Cites who could document utilization of these firms;
- Develop and implement a Fair Housing Action Plan;
- Provide a certification to affirmatively further Fair Housing;
- Develop and post a Fair Housing Policy Statement;
- Develop, post and implement an Affirmative Action Plan or Affirmative Action Policy Statement;
- Recipients are required to include in any sub-contracts the necessary affirmative action and equal
  employment opportunity provisions to demonstrate the subcontractor's compliance with applicable
  state and federal laws and regulations;
- Develop and post an American with Disabilities Act (ADA) Notice and Grievance Procedure;
- Post at their offices fair housing and anti-discrimination posters and equal opportunity in employment postings in English and in Spanish;
- Applicants are strongly encouraged to develop and implement or update a Section 504 Self-Evaluation and Transition Plan every 3 years. Points are given in the application process for those CDBG applicants who update and implement their plans; and

 Recipients are monitored to ensure that they implement the Fair Housing Action Steps as identified in their Fair Housing Action Plan. Points are given in the CDBG application process based on the number of documented action steps that were undertaken in the past three years.

#### **Employment Outreach**

To ensure that the DOH recipients of HOME and SC/CDBG funds provided equal opportunities in employment, contracting and the provision of services and benefits, DOH incorporated requirements and guidelines pertaining to affirmative action, racial and economic integration and economic development opportunities for small, minority- and women-owned businesses in either the application or in the contract for financial assistance.

For the HOME Program, the dollar value of contracts reported for Minority-Owned Business Enterprises (MBE), Women-Owned Business Enterprises (WBE) and Section 3 was calculated based on HOME projects completed during the program year and may have included financing from other than the HOME Program. There were two HOME contracts completed during the program year. The total dollar amount of contracts that included MBE and WBE combined was \$7,756,789 of which \$3,094,970 was awarded to MBE firms and \$4,661,819 was awarded to WBE firms.

For the SC/CDBG Program, the dollar amount of contracts reported for MBE, WBE and Section 3 was calculated based on contracts awarded during the program year and may have included financing from other than the SC/CDBG Program. The dollar amount of contracts that included SC/CDBG funding awarded to Minority-Owned Business Enterprises (MBE), was \$341,885,466 of which \$11,090 was awarded to firms owned by persons who are Black Americans, and \$37,250 was awarded to firms owned by persons who are Hispanic Americans. The dollar amount of contracts that included SC/CDBG funding awarded to Women-Owned Business Enterprises (WBE) was \$632,737. In addition, a total of \$1,838,975 was awarded to 14 contractors that were Section 3 firms.

DOH also contracted with the Fair Housing Center to provide training opportunities for State employees, and grantees/contractors to address their Affirmative Fair Housing Marketing obligations. These included:

- Separate meetings were held for each of the applicants (Housing Authorities and Non-Profits) in the 2019
   SSHP Funding Round at CHFA; 20 attendees
- Fair Housing Training at the Small Cities Application Workshop on January 22, 2019 in Hartford; 40 attendees.

#### **Nondiscrimination/Fair Housing**

DOH continued to administer the HOME and SC/CDBG programs in a nondiscriminatory manner, in accordance with equal opportunity, affirmative action and fair housing requirements. Recipients of HOME and SC/CDBG funds for housing related activities were required to comply with the following civil rights laws and regulations:

- Title VI of the Civil Rights Act of 1964;
- Title VIII of the Civil Rights Act of 1968, as amended;
- The Americans with Disabilities Act;
- Executive Orders 11063, 11246, and 12892;
- Section 3 of the Housing and Urban Development Act of 1968, as amended;
- Minority Small Business Enterprises good faith effort,24CFR 85.36(e);
- The Age Discrimination Act of 1975, as amended;
- Section 104(b) of Title I of the Housing and Community Development Act of 1974, as amended;
- Section 109 of Title I of the Housing and Community Development Act of 1974, as amended;
- Section 503 and 504 of the Rehabilitation Act of 1973, as amended;
- Sections 92,202 and 92,252, 24 CFR Part 92; and
- 24 CFR Part 85.36(e).

#### **Continuing Efforts to Affirmatively Further Fair Housing**

DOH provides the most recent statewide <u>Analysis of Impediments ("AI") to Fair Housing Choice</u> on our website. The following is a review of progress made on the previous year's goals as outlined in the State AI:

### Objective 1 - Increasing housing access for protected classes

- DOH entered into a contract from 1/1/18 to 1/1/21 with the Corporation for Independent Living for a total of \$1,500,000 from the Affordable Housing (Flex) Fund to finance the "Money Follows the Person Transition Program" for accessibility modifications to dwellings for people exiting long term care institutions and moving back into the community of their choice. The contract was approved on 4/2/19.
- DOH awarded \$32,290,515 in state bond funds to rehabilitate a total of twenty-five (25) state public housing projects, preserving 1057 units of family, elderly, congregate and limited equity cooperative housing. As a part of the contracting process, submission of an up-to-date Affirmative Fair Housing Marketing Plan (AFHMP) and Tenant Selection Plan (TSP) that are in conformance with state regulations was mandatory. DOH has spent a considerable amount of time providing technical assistance to owners and managers of this housing in order to achieve compliance. Individual and group training was offered to applicants. More group training sessions will be offered to these housing providers by DOH in the next fiscal year and beyond.

- DOH is on the Board of Directors for the "Money Follows the Person" Medicaid Rebalancing Program and is active on its Housing Committee and others as required.
- DOH is on the Board of Directors for the Long Term Care Planning Committee, Supportive Housing Preservation Committee; Interagency Council on Supportive Housing and Homelessness; and CCEH Homeless Prevention and Rapid Re-housing Task Force.

## Objective 2 - Increasing supply of affordable housing.

- DOH awarded \$83.5 million to support affordable housing development in diverse communities, including twenty-nine (29) housing projects during SFY 2018-19, which will result in more than 1590 units of affordable housing. Funding will support multifamily development in higher opportunity areas, revitalize senior housing, and promote affordable home ownership.
- 984 housing units were completed during SFY 2018-19, of which 722 were affordable.

#### Objective 3 - Begin systematic data collection on fair housing issues.

- DOH collects data on a quarterly basis from its grantees relative to Section 3 practices, affirmative fair housing action steps and activities.
- DOH is implementing a "Performance Report on Affirmative Fair Housing Marketing Results" which must be submitted to DOH on an annual basis detailing the percentage of "least likely to apply" (LLA) in residence and currently on the project's waiting list.

# Objective 4 – Increase training of state employees in the area of fair housing.

- The Connecticut State Legislature reaffirmed its commitment to civil rights and fair housing by authorizing \$670,000 for the SFY 2018-19 to the CT Fair Housing Center (FHC) to continue its work. As part of its duties the FHC provided training and technical assistance on an on-going basis to state employees from DOH, DSS, CHFA and DMHAS who work on fair housing issues and compliance.
- FHC worked with DOH staff to update the SC/CDBG application, process, and training materials for the SC/CDBG Application Workshop.

#### Objective 5 - Fair Housing outreach, education, and enforcement activities.

The CFHC, with financial assistance from DOH, carried out the following:

- Performed intakes and gave fair housing advice to 492 Connecticut households;
- Investigated 342 complaints of discrimination;

- Requested reasonable accommodations and reasonable modifications for 35 Connecticut residents with disabilities:
- Obtains reasonable accommodations and reasonable modifications for 30 Connecticut households without litigation or court action;
- Performed 65 tests designed to investigate any claims of housing discrimination;
- Provided 1983 hours of legal assistance to the victims of housing discrimination;
- Opened up more than 55 units of housing to Connecticut residents in the protected classes.
- Provided information on the fair housing laws either orally or in writing to the victims of housing discrimination to ensure that they understand their rights and responsibilities under the fair housing laws educating 733 Connecticut residents;
- Spent 101 hours accepting calls and emails and offering assistance on how to obtain mortgage modifications to members of the private bar representing homeowners pro-bono in foreclosure;
- Expanded homeowners' access to legal advice on foreclosure prevention by assisting the Judicial Branch with its foreclosure advice tables in New Haven, Bridgeport, and Stamford, and expanding this service to other courts around the state including Hartford and Waterbury by providing 260 hours of legal advice, training, and outreach support to the Judicial Branch and the volunteer attorneys participating in the program;
- Provided 355 hours of legal representation to homeowners in foreclosure and by appearing at a "lawyer for the day program" in foreclosure court at least once every month;
- Completed 90 intakes for homeowners in foreclosure and provided 284 hours of legal advice;
- Represented 36 homeowners in foreclosure in an effort to save their home and /or obtain a mortgage modification;
- Taught 8 classes to provide information on the legal foreclosure process to 27 households facing foreclosure in Norwalk, Stamford, New Haven and Hartford;
- Distributed CFHC's "Statewide Moving Forward" guide to 1685 Connecticut residents who were buying a home and 135 Connecticut residents who were renters to ensure that people who must move have access to information about the fair housing and landlord/tenant laws;
- 1631 copies of the Representing Yourself in Foreclosure Guide were reprinted and distributed to Connecticut residents.

The following education and training opportunities were provided:

- Trained 122 shelter staff in 10 shelters for the homeless on fair housing laws to ensure that they are not denying shelter for illegal discriminating reasons;
- Provided training to 40 people attending the Small Cities Application Workshop on January 22, 2019

#### Objective 6 - Monitoring and enforcement of fair housing laws and policies.

The CFHC, with financial assistance from DOH, carried out the following:

- Worked with CFHC on completing the study of elderly/disabled housing required by Special Act 17-19 and presented it at the legislature to members of the Housing Committee;
- Provided 260 families being displaced from public or subsidized housing with information about fair housing laws and information on how to move to new housing that meets their family need;
- Monitored subsidized waiting list openings to ensure that they were using their affirmative fair marketing
  plans to advertise openings. In the last quarter of the year, the Center reviewed the notices of 3 waiting
  list openings. None of the waiting list openings had issues which violated the fair housing laws;
- Performed 5 rental tests to determine if subsidized landlords were evaluating criminal records on a caseby-case basis;
- Monitored the performance of homeless shelters to determine if there is discrimination on the basis of
  disability. Performed 2 fair housing tests and the work is ongoing. If discrimination is found as the
  result of any of the CFHC's monitoring activities, a determination and implementation of next steps
  would ensure compliance with anti-discrimination laws;
- Assisted 6 families who were moving by requesting reasonable accommodations, challenging arbitrary
  rent reasonableness standards, and filing complaints against landlords who refused to accept housing
  choice vouchers. This work is continuing.

# IV. Consumer Loan Programs

# A. Energy Conservation Loan Program ("ECL")

#### 1. Program Summary

The ECL and the Multifamily Energy Conservation Loan Program ("MEL") provided financing at below market rates to single family and multi-family residential property owners for the purchase and installation of cost-saving energy conservation improvements. The program was administered by the Capital for Change with funding from DOH. Single family (1-4 units) homeowners borrowed up to \$25,000 and multi-family property owners borrowed up to \$2,000 per unit (a maximum of \$60,000 per building) for a period of 10 years for eligible improvements.

The following are some of the improvements eligible under the ECL/MEL programs:

- Automatic Set-Back Thermostats
- Siding
- Caulking and Weather-Stripping

- Insulation
- Heat Pumps
- Replacement Heating Systems
- Replacement Roofs
- Replacement Windows
- Solar Systems and Passive Solar Additions

## 2. Application Review Process

Capital for Change receives the majority of applications electronically via the online application. A manual application can also be taken over the phone, mailed to Capital for Change or completed in person. Capital for Change's address is 121 Tremont Street, Hartford 06105. The web site is: capitalforchange.org.

These steps outline how a Capital for Change Program Administrator processes ECL applications:

- Application is received and reviewed to make sure application meets requirements. Staff
  confirms the applicant meets income requirements and confirms property taxes are current.
- If the applicant income qualifies and property taxes are current a credit report is pulled and reviewed and the applicant's debt to income (DTI) ratio is calculated.
- If applicant meets the requirements of steps 1 and 2 above the applicant is pre-approved and is sent affidavits that describe all the required documentation that is needed to issue final loan approval. If the applicant does not meet the debt to income ratio requirements AND the application is a Health & Safety Issue the application is reviewed for a Program Waiver or Deferred Loan; this is done on a case by case basis.
- Upon receipt of signed affidavits and all supporting requested documentation, the file
  undergoes final underwriting to verify all supporting documentation and to verify the
  information provided on the application is correct as well as that the planned improvements
  meet the program guidelines.
- Final approval and loan closing documents are sent to the applicant.
- After the original signed loan documents have been received by Capital for Change along with the Loan Agreement recording fee, the loan will be processed for disbursement of funds directly to the borrow.
- Work Completion forms must be submitted to Capital for Change within 90 days of the loan closing, unless otherwise approved.

# 3. FY 2018-19 Activity

Table 14								
ECL Progran		2017-18						
Loan Type Number Investment								
ECL	14	\$145,554						
MEL	0	\$ 0						
Deferred	8	\$ 84,476						
TOTAL	22	\$230,030						

Table 15 Fee Type						
Admin	\$	79,060.00				
Loan Servicing	\$	136,228.00				
Recovered Late Fees	\$	14,800.92				
TOTAL	\$	230,088.92				
Average Days App to Close		24 days				
Average Days App to Fund		91 days				

Source: DOH

# V. Resiliency Programs

# A. Community Development Block Grant - Disaster Recovery Program

The Disaster Relief Appropriations Act of 2013 (Pub. L. 113-2) allocated Community Development Block Grant disaster recovery ("CDBG-DR") funds for the purpose of assisting recovery in the most impacted and distressed areas declared a major disaster due to Superstorm Sandy. DOH has been designated as the principal state agency for the allocation and administration of the CDBG-DR program and all associated funding.

DOH received 2 previous allocations of these federal block grant funds, Tranche 1 - \$71, 820,000 & Tranche 2 - \$66,000,000, Tranche 3 - \$21,459,000 totaling \$159,259,000. Tranche 3 consists of \$11,459,000 in CDBG-DR funds and \$10,000,000 in Rebuild by Design ("RBD") funds for Resilient Bridgeport Initiative.

The state's housing recovery programs are designed to meet the unmet housing needs of communities most impacted by Superstorm Sandy including the costs of repairs, reconstruction and new construction that insurance, FEMA and other sources of funding do not cover. The general objectives of the State's multifamily housing programs include assisting people directly affected by Superstorm Sandy through:

- Replacing and rehabilitating homes, including identifying opportunities for mitigation enhancement measures;
- Improving the resilience of homes while restoring buildings/residences;
- · Assisting owners in completing applications for funding; and

Directing owners to additional potential sources of funding.

DOH allocated CDBG-DR funds to eight (8) major program areas: Owner Occupied Housing, Multifamily Housing, Economic Revitalization, Infrastructure, Planning, Rebuild by Design, Homeless Prevention Demonstration Project and Public Facilities.

Thru June 30, 2019 DOH had funded \$59,360,464.98 in Owner Occupied Housing; \$194,000 in Economic Revitalization; \$29,842,330.94 in Multi-Family Housing; \$9,511,929.89 in Planning; \$18,661,140.80 in Infrastructure; \$2,229,419.15 in Rebuild by Design, \$300,000.00 in a Homeless Prevention Demonstration Project and \$6,106,907.69 in Administration.

For the list and description of all funds awarded in the Planning program and for greater details on total investments made in the active portfolio, please see the CDBG-DR Quarterly Report ending June 30, 2019. CDBG-DR June 30, 2019 Performance Report

# VI. Individual and Family Support Programs

# A. Emergency Solutions Grant ("ESG") Program

Through its Emergency Solutions Grant ("ESG") Program, DOH provided emergency shelter services, rapid rehousing programs and multi-family or single room residency programs to individuals and /or families who were homeless. DOH allocated Federal and State funds for a combined total of \$15,044,266 for the provision of housing assistance and supportive services to homeless people. ESG Program funding was provided in FFY 18 to eight (8) non-profit organizations for shelter operations, administration, rapid rehousing, and HMIS. Through Competitive procurement for shelter operations, six (6) not-for-profit organizations were allocated funding with one of those also offering rapid re-housing funds. The ESG total allocated for DOH equaled \$2,180,513.

Types of services that were provided include the following:

- Intake, needs assessment and case management services;
- Shelter and housing assistance;
- Rapid rehousing;
- Transportation/provision of bus tokens;
- Outreach; and Workshops on life skills, budgeting, parenting skills, nutrition, etc.

Table 16 FY 2018-19 ESG Allocation Chart									
State Recipient	Admin	Total							
Prudence Crandall – New Britain (DV –No HMIS entry)	\$23,563				\$1,899	\$25,462			
Community Renewal Team – East Hartford Shelter	\$355,245				\$28,642	\$383,887			
Operation Hope of Fairfield	\$160,225				\$12,918	\$173,143			
Columbus House – Middletown Family Shelter	\$226,200				\$18,237	\$244,437			
TVCCA - Norwich		\$282,750			\$22,796	\$305,546			
Pacific House	\$73,845				\$5,795	\$79,640			
AIDS CT – Statewide Rental Assistance Fiduciary			\$809,983		\$65,415	\$875,398			
CT Coalition to End Homelessness - HMIS				\$87,750	\$5,250	\$93,000			
TOTAL	\$839,078	\$282,750	\$809,983	\$87,750	\$160,952	\$2,180,513			

# B. Housing Opportunities for Persons with AIDS ("HOPWA")

As a lead agency for the provision of housing assistance and supportive services to persons with HIV/AIDS and their families, DOH administers Connecticut's HOPWA formula grant for the Balance of State, which includes Middlesex and New London counties. DOH worked collaboratively with AIDS Connecticut ("ACT") who received a DOH contract to provide technical assistance to all service providers and to perform an annual "Standards of Care" Review, a coordinated effort between DOH staff representatives and the staff of ACT. With the partnership of ACT and the local providers, DOH was able to meet its goal of providing quality supportive housing to persons with HIV/AIDS in the State of Connecticut.

DOH allocated a total of \$4,282,489 in Federal and State funds for the provision of housing assistance and supportive services to persons with HIV/AIDS and their families.

In FY 2018-19 DOH received \$246,668 in Federal Housing Opportunities for Persons with AIDS (HOPWA) funds for the program year, which covered the time period from July 1, 2018 to June 30, 2019. This "Balance of State" program served twenty-four (24) unduplicated persons with HIV/AIDS and their families through agreement between DOH and two ("2") not-for-profit organizations located in the Middlesex and Litchfield and New London Counties, Connecticut. Funds were allocated to the project

sponsors for tenant based rental assistance, Short Term Rent Mortgage and Utility assistance, case management, life management, operation costs, administration cost and daily support services.

DOH and ACT carried out the following activities during the FY 2017-18:

- DOH awarded contracts starting July 1, 2018 through a competitive procurement process for FY
  2018 through 2019. The Sub-recipients provided scattered-site apartments, STRMU and a range
  of support services to clients in Middlesex and New London counties during this period.
- DOH and its project sponsors provided tenant-based rental assistance to thirteen (13) households.
   Twenty-four (24) unduplicated individuals received supportive services which included the following: case management/client advocacy/access to benefits and services.
- During the reporting period, DOH and its project sponsors provided short term rent, mortgage and utility assistance to eleven (11) households.
- Of the households serviced during this reporting period, 10 households obtained employment.
- DOH provided training and technical assistance for Connecticut Homeless Management Information System ("CTHMIS") utilization to HOPWA funded agencies, utilizing non-HOPWA funds; and
- DOH and project sponsors participated in quarterly HOPWA grantee meetings convened by HUD-local.
- The Department staff (programmatic and fiscal) participated and completed HOPWA on-Line Financial Management Training.

# C. Rental Assistance Program and Section 8 Housing Choice Voucher Program

#### 1. Connecticut Section 8 Housing Choice Voucher Program

The Housing Choice Voucher Program ("HCV") is the federal government's largest program for assisting very low income families to afford decent, safe and sanitary housing in the private market. The U.S. Department of Housing and Urban Development ("HUD") contracted with Public Housing Authorities (PHA) to administer the program. DOH was one of 44 PHA's in Connecticut that administers the HCV program and the only PHA that is allowed to administer the program statewide. DOH funds four main categories: HCV Housing Choice Voucher Tenant Based Rental Assistance Program, Family Unification Program, Veteran's Affairs Supportive Housing and Project Based Vouchers; as well as the Disability Voucher Main Stream Program. The total amount of Section 8 vouchers awarded in FY 18-19 was 7,888, totaling \$84,286,286.

a) Housing Choice Voucher Tenant Based Rental Assistance Program HCV Tenant Based Rental Assistance Program provides a portable rental assistance subsidy, which allows a tenant to move from one unit to another provided the unit meets program requirements.

# b) Family Unification Program

The Family Unification Program ("FUP") is a partnership between DOH and the Department of Children and Families ("DCF") that provides a voucher from DOH and a comprehensive array of services from DCF to individuals and families involved in the child welfare system.

# c) Veteran's Affairs Supportive Housing

The HUD-Veterans Affairs Supportive Housing ("HUD-VASH") program combined HCV rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans.

## d) Project Based Vouchers

In contrast to a tenant based rental subsidy, in which a tenant can move from one eligible unit to another, the project based voucher program had the rental subsidy connected to a specific unit in a property.

# e) Disability Voucher Main Stream Program ("DV Main Stream")

The Disability Voucher Main Stream Program ("DV Main Stream") provides vouchers for low-income households that include a person (s) with disabilities. The program is designed to help tenants with disabilities live independently in the community. IN FY 18-19 DOH received an additional 89 Mainstream Vouchers form HUD. These vouchers are currently being used to assist homeless households, individuals with a developmental disability or individuals discharging from a nursing home to the community.

#### f) Security Deposit Guarantee Program

The Security Deposit Guarantee Program provides a guarantee to landlords of up to two month's rent instead of an actual payment. DOH will guarantee payment of the signed agreed-upon, security deposit, in part or in whole, if the tenant moves out of the apartment and there is any damage caused by the tenant which requires repair, or if the tenant owes back rent. The landlord must submit a claim for payment within 45 days after the tenant moves out of the unit. This program is currently available only to individuals and families that are chronically homeless and meet program criteria. We helped 310 people in FY 18-19.

# 2. Connecticut Rental Assistance Programs ("RAP")

The State of Connecticut Rental Assistance Program ("RAP") is the primary state-supported program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Much like the federal HCV, RAP provides a portable rental assistance subsidy, which allows tenants to move from one rental unit to another provided the unit meets program requirements. Participants that are issued a housing voucher are responsible for finding a suitable housing unit of the participant's choice where the owner agrees to rent under the program. Participants are able to select their own housing, including apartment, townhouses, and single-family homes. Rental units meet minimum standards of quality and safety as defined by the State of Connecticut, which were the Federal Housing Quality Standards ("HQS") as established by HUD. Participants pay 40% of their adjusted gross income (or 30% of adjusted gross income if the participant is elderly or disabled) toward the rent and RAP pays the remainder directly to the landlord. The total amount of RAP certificates awarded in FY 18-19 was 6,486 totaling \$61,493,555.

- a) Department of Housing and Department of Children and Families Housing Collaborative
  - 1) Family Unification Program (State)

    The Family Unification Program ("FUP") built off the success of the federally funded FUP program. FUP is a collaboration between DOH and DCF designed to reduce the number of children in foster care by providing affordable housing through a rental subsidy and the necessary support services, including intensive case management and behavioral health services, to vulnerable and homeless families.
- b) Department of Housing and Department of Developmental Disabilities Housing Collaborative
  - 1) Department of Developmental Disabilities Supportive Housing
    In FY 18-19, DDS received 15 RAP certificates for use in covering the rental costs associated with transitioning individuals from 24 hour privately operated group homes to community based living settings. DDS currently supports over 1300 individuals in apartment-type settings throughout the state. Typically DDS has funded rental costs for individuals (in excess of their contributions) through a rental subsidy program managed internally. Starting in 2013 DDS has had the opportunity to utilize the RAP as a new resources alternative to prior practices.
- c) Department of Housing and Department of Mental Health Addiction Services Housing Collaborative
  - 1) Permanent Supportive Housing Initiative

The Permanent Supportive Housing Initiative was a collaborative effort between DOH and DMHAS to foster the development of long-term solutions to the housing and service needs of families and individuals, coping with psychiatric disabilities and/or chemical dependency that are facing homelessness.

Department of Mental Health and Addiction Service Rental Assistance Program

The Department of Mental Health and Addiction Service Rental Assistance Program provided 110

rental certificates to assist clients in obtaining supportive housing. Specifically, 60 rental

assistance certificates were allocated to the DMHAS forensics unit to allow individuals in the

criminal justice system with a mental health diagnosis and who would be homeless upon release

from prison live independently in the community. An additional 50 rental assistance certificates

were allocated to the Enhancing Housing Opportunities Program, which allowed stable tenants

living in supportive housing to move into housing with less support services.

## 3) Housing First

DOH and DMHAS launched the Housing First Program in 2009 to offer permanent supportive housing through RAP certificates and supportive services. In FY 18-19 this program helped 20 individuals with serious mental illness who were being discharged from psychiatric hospitals, or who were homeless and at risk of hospitalization.

- 4) Frequent Users' Service Enhancement Program
  The Frequent Users Service Enhancement ("FUSE") Program was a 190 unit permanent
  supportive housing program that identified and assisted individuals who cycled through homeless
  service and corrections systems in the state's largest urban centers.
- d) Department of Housing and Department of Social Services Housing Collaborative
  - Money Follows the Person

    Money Follows the Person ("MFP") was a Federal Demonstration program funded by the Centers
    for Medicare and Medicaid Services designed to help states rebalance their long-term care systems
    by assisting individuals to transition from living in institutional settings to community living. The
    program provided service funding for elderly and disabled individuals, including those with mental
    health disorders or developmental disabilities to live independently in the community.

# 2) Social Innovation Fund

The Social Innovation Fund ("SIF"), a program of the Corporation for National and Community Service ("CNCS"), combined public and private resources to grow promising community-based solutions that have evidence of results in any of three priority areas: economic opportunity, healthy futures, and youth development.

# VII. Affordable Housing Land Use Appeals – Exempt Municipalities/Non-Exempt Municipalities

Under Chapter 126a of the Connecticut General Statutes ("CGS"), the department is required to annually promulgate a list of municipalities which satisfy the criteria contained in subsection 8-30g (k). Attached is the 2018-19 Affordable Housing Land Use Appeals List that identifies exempt municipalities.

Exempt municipalities are municipalities in which at least ten per cent of all dwelling units in the municipality are: (1) assisted housing; or (2) currently financed by Connecticut Housing Finance Authority mortgages; or (3) subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income, or (4) mobile manufactured homes located in mobile manufactured home parks or legally-approved accessory apartments, which homes or apartments are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income.

Changes in the number of units counted toward the ten per cent threshold are caused by several factors: (1) the relocation of households using Section 8 vouchers or RAP certificates; (2) the expiration of deed restrictions or refinancing of mortgages; (3) the demolition of buildings; or (4) the addition of units completed during the 2018-19 fiscal year.

The data for the list comes from a variety of different sources on the federal, state, and local level. Local administrative review of and input on the street addresses of units and projects and information on deed-restricted units are of particular importance to data accuracy. The response to the department for the list varies widely from community to community.

Table 21								
2019 Affordable Housing Appeals List - Exempt Municipalities								
Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable	
Ansonia	8,148	349	752	140	9	1,250	15.34%	
Bloomfield	9,019	558	99	341	0	998	11.07%	
Bridgeport	57,012	6,395	4301	916	19	11,631	20.40%	
Bristol	27,011	1,908	884	1,102	0	3,894	14.42%	
Danbury	31,154	1,590	1254	571	296	3,711	11.91%	
Derby	5,849	275	281	110	0	666	11.39%	
East Hartford	21,328	1,592	869	1030	0	3,491	16.37%	
East Windsor	5,045	559	43	105	0	707	14.01%	
Enfield	17,558	1,340	219	652	7	2,218	12.63%	
Groton	17,978	3,727	99	376	10	4,212	23.43%	
Hartford	51,822	10,394	8,474	1514	0	20,382	39.33%	
Killingly	7,592	520	147	201	0	868	11.43%	
Manchester	25,996	1,851	962	964	32	3,809	14.65%	
Meriden	25,892	1,962	1,249	1038	11	4,260	16.45%	
Middletown	21,223	3,019	1,068	520	25	4,632	21.83%	
New Britain	31,226	2,913	1,550	1151	117	5,731	18.35%	
New Haven	54,967	9,407	6,721	1009	478	17,615	32.05%	
New London	11,840	1,598	507	502	96	2,703	22.83%	
North Canaan	1,587	148	1	14	0	163	10.27%	
Norwalk	35,415	2,169	1,425	427	636	4,657	13.15%	
Norwich	18,659	2,221	789	562	0	3,572	19.14%	
Plainfield	6,229	377	173	228	0	778	12.49%	
Putnam	4,299	383	64	84	0	531	12.35%	
Stamford	50,573	4,210	1,913	434	1270	7,827	15.48%	
Torrington	16,761	908	406	538	17	1,869	11.15%	
Vernon	13,896	1,509	439	383	12	2,343	16.86%	
Waterbury	47,991	5,344	3,290	1787	21	10,442	21.76%	
West Haven	22,446	1,024	1,756	456	0	3,236	14.42%	
Winchester	5,613	349	168	90	0	607	10.81%	
Windham	9,570	1,763	594	368	0	2,725	28.47%	

	2019 Affordable Housing Appeals List - Non-Exempt Municipalities						
				Single			
	Tatal Harring		Tanant	Family CHFA	Dood	Tatally	
	Total Housing Units 2010	Governmentally	Tenant Rental	/USDA	Deed Restricted	Totally Assisted	Percent
Town	Census	Assisted	Assistance		Units	Units	Affordable
=			ASSISIATIOE 1	Mortgages	0	48	3.64%
Andover Ashford	1,317 1,903	18 32	0	29 35	0	67	3.52%
Ashiora	7,389	244	13	43	0	300	4.06%
Barkhamsted	1,589	0	6	20	0	26	1.64%
Beacon Falls	2,509	0	3	46	0	49	1.95%
Berlin	8,140	556	54	138	10	758	9.31%
Bethany	2,044	0	2	12	0	14	0.68%
Bethel	7,310	152	27	157	78	414	5.66%
Bethlehem	1,575	24	1	9	0	34	2.16%
Bolton	2,015	0	1	28	0	29	1.44%
Bozrah	1,059	0	3	30	0	33	3.12%
Branford	13,972	233	60	176	0	469	3.36%
Bridgewater	881	0	0	1	0	1	0.11%
Brookfield	6,562	155	23	111	77	366	5.58%
Brooklyn	3,235	189	9	70	0	268	8.28%
Burlington	3,389 779	27	0	44	0	71 10	2.10% 1.28%
Canaan	2.043		1	64	0	141	6.90%
Canterbury Canton	4,339	76 211	17	49	32	309	7.12%
Chaplin	988	0	0	36	0	36	3.64%
Cheshire	10,424	258	22	97	17	394	3.78%
Chester	1,923	230	3	16	0	42	2.18%
Clinton	6,065	105	8	58	0	171	2.82%
Colchester	6,182	364	35	146	4	549	8.88%
Colebrook	722	0	1	6	1	8	1.11%
Columbia	2,308	24	2	63	0	89	3.86%
Cornwall	1,007	28	2	3	0	33	3.28%
Coventry	5,099	103	5	133	20	261	5.12%
Cromwell	6,001	212	8	197	0	417	6.95%
Darien	7,074	136	11	2	104	253	3.58%
Deep River	2,096	26	5	30	0	61	2.91%
Durham	2,694	36	1	27	0	64	2.38%
East Granby	2,152	72	1	43	0	116	5.39%
East Haddam	4,508	73	5	59	0	137	3.04%
East Hampton	5,485	70	5 152	86 313	25 0	186 1,007	3.39% 8.03%
East Lymp	12,533	542 396		00	19		
East Lyme Eastford	8,458 793		20	16	0	16	
Easton	2,715		_	2	15	17	0.63%
Ellington	6,665		5		0	372	5.58%
Essex	3,261	58	4	21	16	99	3.04%
Fairfield	21,648		115	63	126	535	2.47%
Farmington	11,106			143	155	875	7.88%
Franklin	771	27	1	16	0		5.71%
Glastonbury	13,656	604	44	131	2	781	5.72%
Goshen	1,664	1	0	4	0	5	
Granby	4,360		1	47	5	138	3.17%
Greenwich	25,631	863	459	16	33	1,371	5.35%
Griswold	5,118	137	53		0	355	
Guilford	9,596			35	0	231	2.41%
Haddam	3,504		1	27	0	50	1.43%
Hamden	25,114		725	512	4		8.67%
Hampton	793			13	0		1.77%

Herwinton		2019 Afforda	ble Housing Ap	peals List -	Non-Exem	pt Municipa	lities	
Town			<u> </u>		•	-		
Town					•			
Town         Census         Assisted         Assistance         Mortgages         Units         Affordable Alloward           Hartland         856         2         0         4         0         6         0.70           Harvinton         2.282         22         4         33         0         59         2.59%           Hebron         3.567         56         3         44         0         103         2.89%           Kent         1.665         58         4         5         0         67         4.02%           Killingworth         2.598         0         0         19         5         24         0.92%           Killingworth         2.598         0         0         19         5         24         0.92%           Killingworth         2.598         0         0         0         19         5         24         0.92%           Lichdel         3.975         140         2         25         19         16         6         4.44%           Lisbon         1.722         0         0         4         8         12         0.95%           Lisbon         1.722         0         5 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th>•</th><th></th></t<>							•	
Hartland		Units 2010	Governmentally	Rental		Restricted		Percent
Harwinton	Town	Census	Assiste d	Assistance	Mortgages	Units	Units	Affordable
Hebron	Hartland			0	4		-	0.70%
Kent	Harwinton		22	4	33	0	59	2.59%
Killingworth	Hebron	,		3		-		
Lebanon					-	-	_	
Ledyard   5,987   32   7   225   0   264   4.41%		,		_				
Lisbne								
Litchfield					_			
Lyme		,					_	
Madision         8,049         90         2         11         33         136         1,68%           Mansfield         6,017         175         130         100         2         407         6,76%           Marborough         2,389         24         1         27         0         52         1.87%           Middlefield         1,863         30         3         19         1         53         2.84%           Midflord         23,074         726         227         199         74         1,226         5.31%           Mildlefield         1,863         30         3         19         1         53         2.84%           Mildrord         23,074         726         227         199         74         1,226         5.31%           Mornore         6,918         32         2         54         89         0         394         50         1.324           Morris         1,314         20         4         7         0         31         2.96%           Morris         1,314         20         4         7         0         31         2.96%           New Canaan         7,551         175		-,						
Mansfield								
Mariborough         2,389         24         1         27         0         52         2.18%           Middlebury         2,882         77         4         26         20         127         4.39%           Middlefield         1,883         30         3         19         1         53         2.84%           Milford         23,074         726         227         199         74         1,226         5.31%           Monroe         6,918         32         2         54         8         96         1,39%           Morris         1,314         20         4         7         0         31         2.36%           Morris         1,314         20         4         7         0         31         2.36%           Naugatuck         13,061         493         317         349         0         1,159         8.87%           New Cansan         7,551         175         22         4         21         222         2.94%           New Fairfield         5,593         0         4         63         17         84         1.50%           New Fairfield         5,593         0         4         63								
Middlebury         2,892         77         4         26         20         127         4.39% Middlefield           Middlefield         1,863         30         3         19         1         53         2,84% Middlefield           Millord         23,074         726         227         199         74         1,226         531% Morris           Monroe         6,918         32         2         54         8         96         1,39% Morris           Morris         1,314         20         4         7         0         31         2,36%           Naugatuck         13,061         493         317         349         0         1,159         8.87%           New Cansan         7,551         175         22         4         21         222         2.94%           New Fairfield         5,593         0         4         63         17         84         1.50%           New Halford         2,923         12         7         54         15         88         3.01%           New Harlord         2,923         12         7         54         15         88         3.01%           New Harlord         2,923         12								2.18%
Middlefield         1,863         30         3         19         1         53         2.84%           Milford         23,074         726         227         199         74         1,226         5.31%           Montrolle         6,918         32         2         54         8         96         1.33%           Montville         7,407         81         54         259         0         394         5.32%           Morris         1,314         20         4         7         0         31         2.36%           New Canan         7,551         175         22         4         21         222         2.94%           New Fairfield         5,593         0         4         63         17         84         1.50%           New Hartford         2,923         12         7         54         15         88         3.01%           New Millord         11,731         307         42         172         17         58         4.155%           New Morn         10,061         134         9         98         26         267         2.65%           New Tolkic         967         21         2         4 <th></th> <th></th> <th></th> <th>-</th> <th></th> <th>-</th> <th>_</th> <th>4.39%</th>				-		-	_	4.39%
Milford   23,074   726   227   199   74   1,226   5.31%     Monroe   6,918   32   2   54   8   96   1.39%     Montville   7,407   81   54   259   0   394   5.32%     Morris   1,314   20   4   7   0   31   2.36%     Naugatuck   13,061   493   317   349   0   1,159   8.87%     New Canaan   7,551   175   22   4   21   222   2.94%     New Fairfield   5,593   0   4   63   17   84   1.50%     New Hartford   2,923   12   7   54   15   88   3.01%     New Millord   11,731   307   42   172   17   538   4.59%     New Indition   13,011   531   116   472   36   1,155   8.88%     Newtown   10,061   134   9   98   26   267   2.65%     Norfolk   967   21   2   4   0   27   2.79%     North Branford   5,629   62   12   51   0   125   2.22%     North Branford   5,629   62   12   51   0   125   2.22%     North Stonington   2,306   0   0   29   6   35   1.52%     Old Lyme   5,021   60   1   18   3   3   2   1.33%     Oxford   4,746   36   4   32   0   72   1.52%     Oxford   4,746   36   4   32   0   72   73   75     Plymouth   5,109   178   16   195   0   389   7.17%     Pomfret   1,684   32   2   13   0   47   2.79%     Preston   2,019   40   6   40   0   86   4.26%     Salem   1,635   0   2   30   0   42   2   44   0   27   2.79%     Robury   1,167   19   0   5   0   24   2.66%     Salem   1,635   0   2   30   0   42   2   44   0   27   2.79%     Roburn   1,164   32   2   13   0   47   2.79%     Roburn   1,167   19   0   5   0   24   2.66%     Salem   1,635   0   2   30   0   32   1.96%     Solution   16,146   254   46   124   82   56   3.13%     Sherman   1,831   0   1   7   0   8   0.44%     Simsbury   9,123   289   50   93   0   432   4.74%     Simsbury   1,167   19   0   1   7   0   8   0.44%     Simsbury   2,23   289   50   93   0   432   4.74%     Simsbury   1,167   19   0   1   7   0   8   0.44%     Simsbury   1,167   19   0   1   1   1   1   1   1   1   1				3	_			2.84%
Montville         7,407         81         54         259         0         394         5.22%           Morris         1,314         20         4         7         0         31         2.36%           Naugatuck         13,061         493         317         349         0         1,159         8.87%           New Canaan         7,551         175         22         4         21         222         2,24%           New Fairfield         5,593         0         4         63         17         84         1,50%           New Hartford         2,923         12         7         54         15         88         3,01%           New Hillord         11,731         307         42         172         17         538         4,59%           New Hourington         13,011         531         116         472         36         1,155         8.88%           New Howington         10,061         134         9         98         26         267         2.65%           Nortolk         967         21         2         4         0         27         2.79%           North Branford         5,629         62         12 </th <th></th> <th></th> <th></th> <th>227</th> <th>199</th> <th>74</th> <th>1,226</th> <th>5.31%</th>				227	199	74	1,226	5.31%
Morris	Monroe	6,918	32			8		1.39%
Naugatuck					259	-		
New Canaan					7	_		
New Hartford						-	,	
New Hartford								
New Milford				4			_	
Newington				/				
Newtown   10,061   134   9   98   26   267   2.65%								
Norfolk         967         21         2         4         0         27         2.79%           North Branford         5,629         62         12         51         0         125         2.22%           North Haven         9,491         343         57         93         23         516         5.44%           North Stonington         2,306         0         0         29         6         35         1.52%           Old Lyme         5,021         60         1         18         3         82         1.63%           Old Saybrook         5,602         50         10         22         73         155         2.77%           Orange         5,345         46         8         13         6         73         1.37%           Oxford         4,746         36         4         32         0         72         1.52%           Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfert         1,684         32         2         13								
North Branford         5,629         62         12         51         0         125         2.22%           North Haven         9,491         343         57         93         23         516         5.44%           North Stonington         2,306         0         0         29         6         35         1.52%           Old Lyme         5,021         60         1         18         3         82         1.63%           Old Saybrook         5,602         50         10         22         73         155         2.77%           Orange         5,345         46         8         13         6         73         1.37%           Oxford         4,746         36         4         32         0         72         1.52%           Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73					4			2.79%
North Stonington   2,306   0   0   29   6   35   1.52%	North Branford			12	51	0	125	2.22%
Old Lyme         5,021         60         1         18         3         82         1.63%           Old Saybrook         5,602         50         10         22         73         155         2.77%           Orange         5,345         46         8         13         6         73         1.37%           Oxford         4,746         36         4         32         0         72         1.52%           Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0	North Haven	9,491	343	57		23		5.44%
Old Saybrook         5,602         50         10         22         73         155         2.77%           Orange         5,345         46         8         13         6         73         1.37%           Oxford         4,746         36         4         32         0         72         1.52%           Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69		,	_					
Orange         5,345         46         8         13         6         73         1.37%           Oxford         4,746         36         4         32         0         72         1.52%           Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfet         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69         284         3.01%           Roxbury         1,167         19         0         5         0 <th< th=""><th></th><th></th><th></th><th>·</th><th></th><th></th><th></th><th></th></th<>				·				
Oxford         4,746         36         4         32         0         72         1.52%           Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         5		,						
Plainville         8,063         205         53         298         22         578         7.17%           Plymouth         5,109         178         16         195         0         389         7.61%           Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Redding         3,811         0         175         6         34 <td< th=""><th></th><th>,</th><th></th><th></th><th></th><th></th><th></th><th></th></td<>		,						
Plymouth         5,109         178         16         195         0         389         7.61%           Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69         284         3.01%           Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14 <t< th=""><th></th><th></th><th></th><th>-</th><th></th><th></th><th></th><th></th></t<>				-				
Pomfret         1,684         32         2         13         0         47         2.79%           Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69         284         3.01%           Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Seymour         6,968         262         29         114         0								
Portland         4,077         185         88         73         0         346         8.49%           Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69         284         3.01%           Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         40						-		2.79%
Preston         2,019         40         6         40         0         86         4.26%           Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69         284         3.01%           Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35					73			8.49%
Prospect         3,474         0         7         52         0         59         1.70%           Redding         3,811         0         1         17         0         18         0.47%           Ridgefield         9,420         175         6         34         69         284         3.01%           Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         50								4.26%
Ridgefield         9,420         175         6         34         69         284         3.01%           Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0		3,474	0	7				1.70%
Rocky Hill         8,843         235         45         195         0         475         5.37%           Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%			_	1				0.47%
Roxbury         1,167         19         0         5         0         24         2.06%           Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%								3.01%
Salem         1,635         0         2         30         0         32         1.96%           Salisbury         2,593         24         2         2         14         42         1.62%           Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%								
Salisbury         2,593         24         2         2         14         42         1,62%           Scotland         680         0         1         25         0         26         3,82%           Seymour         6,968         262         29         114         0         405         5,81%           Sharon         1,775         32         1         2         0         35         1,97%           Shelton         16,146         254         46         124         82         506         3,13%           Sherman         1,831         0         1         7         0         8         0,44%           Simsbury         9,123         289         50         93         0         432         4.74%		,						
Scotland         680         0         1         25         0         26         3.82%           Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%								
Seymour         6,968         262         29         114         0         405         5.81%           Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%								
Sharon         1,775         32         1         2         0         35         1.97%           Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%							_	
Shelton         16,146         254         46         124         82         506         3.13%           Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%								
Sherman         1,831         0         1         7         0         8         0.44%           Simsbury         9,123         289         50         93         0         432         4.74%								
Simsbury         9,123         289         50         93         0         432         4.74%								0.44%
			•			0	432	4.74%
5,775	Somers	3,479			33	0	186	5.35%

	2019 Afforda	ble Housing Ap	peals List -	Non-Exem	pt Municipa	lities	
		<u> </u>		Single	_		
				Family			
	Total Housing		Tenant	CHFA	Deed	Totally	
	Units 2010	Governmentally	Rental	/USDA	Restricted	Assiste d	Percent
Town	Census	Assiste d	Assistance	Mortgages	Units	Units	Affordable
South Windsor	10,243	443	52	228	9	732	7.15%
Southbury	9,091	90	_	39	0		1.47%
Southington	17,447	499	69	329	51	948	5.43%
Sprague	1,248	20	13	29	1	63	5.05%
Stafford	5,124	257	25	125	0	407	7.94%
Sterling	1,511	0	-	29	0	36	2.38%
Stonington	9,467	441	24	96	0	561	5.93%
Stratford	21,091	524	424	366	33	1,347	6.39%
Suffield	5,469	296		50	_	364	6.66%
Thomaston	3,276	104	7	91	0	202	6.17%
Thompson	4,171	151	14	51	0	216	5.18%
Tolland	5,451	90	2	95	3	190	3.49%
Trumbull	13,157	315	20	92	189	616	4.68%
Union	388	0	0	5	0	5	1.29%
Voluntown	1,127	20	1	27	0	48	4.26%
Wallingford	18,945	354	123	309	35	821	4.33%
Warren	811	0		1	0	1	0.12%
Washington	2,124	14	3	4	23	44	2.07%
Waterford	8,634	123	35	257	0	415	4.81%
Watertown	9,096	205	29	218	0	452	4.97%
West Hartford	26,396	643	837	361	250	2,091	7.92%
Westbrook	3,937	140	5	28	29	202	5.13%
Weston	3,674	0	_	6	0	8	0.22%
Westport	10,399	265		3	50	377	3.63%
Wethersfield	11,677	705	111	287	0	1,103	9.45%
Willington	2,637	160	4	35	0	199	7.55%
Wilton	6,475	158	6	15	52	231	3.57%
Windsor	11,767	154	269	436	26	885	7.52%
Windsor Locks	5,429	137	162	234	0	533	9.82%
Wolcott	6,276	313	9	174	0	496	7.90%
Woodbridge	3,478	30	8	5	0	43	1.24%
Woodbury	4,564	60	3	29	0	92	2.02%
Woodstock	3,582	24		33	0	57	1.59%
	1,487,891	91,303	46,289	29,519	5,166	172,277	