

State of Connecticut
**2015-19 Consolidated Plan for Housing and
Community Development**

DRAFT



submitted to the
U.S. Department of Housing and Urban Development

Submitted by
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Commissioner

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**STATE OF CONNECTICUT
2015-19 CONSOLIDATED PLAN FOR
HOUSING AND COMMUNITY DEVELOPMENT**

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EXECUTIVE SUMMARY

OVERVIEW

In accordance with Section 8-37t of the Connecticut General Statutes and 24 CFR Part 91, Connecticut's Consolidated Plan for Housing and Community Development provides the framework for the allocation of federal formula grant funding and describes the methods for the intended distribution of state resources, to address the housing and community development needs of extremely low-, low- and moderate-income households in the state over the next five years. This plan is the basis for the policies, strategies, goals and objectives which will be implemented by the State of Connecticut with regard to housing and housing related activities.

This plan integrates human, physical development, environmental, and social service needs in a coordinated fashion to respond to the needs of Connecticut's communities. The creation of the plan has followed an inclusive and participatory process. The strategies developed through this planning process represent an approach to attaining the goals articulated by HUD which include the provision of housing and services to homeless individuals and families, providing decent housing of a variety of types to the state's population, and establishing and maintaining a suitable living environment for all citizens.

The state's long-term vision is to create a Connecticut where affordable housing, in strong, vibrant, and inclusive communities, is accessible to individuals and families across the state and homelessness is a thing of the past. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Chronic homelessness and in particular chronic veteran's homelessness will be a thing of the past.

Housing is a key component of attaining and sustaining local viability, community health and ensuring a thriving community. Ensuring affordable housing options, to own and rent is an important contributing factor to future community health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing with the availability of services. In order to address these needs, it is important to add new housing as well as preserve affordable housing presently serving households in need in a coordinated and efficient manner.

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

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. These principles are in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), and the current [Analysis of Impediments to Fair Housing Choice 2015](#). Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, travel time and other societal resources over the long-term they are incorporated into the state's Consolidated Plan. The state will use its federal formula grant funding and state resources to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles and by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

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

This document was developed in accordance with Section 8-37t of the Connecticut General Statutes and with Title 24: Housing and Urban Development (HUD), Part 91: Consolidated Submissions for Community Planning and Development (CPD) of the Code of Federal Regulations (CFR). Its purpose is multifaceted, and attempts to balance the federal requirements for accessing certain federal block grants with the need to distribute state resources in accordance with their statutory obligations.

States are required to prepare a Consolidated Plan for Housing and Community Development (Consolidated Plan) in order to be eligible to apply for and administer federal funding for affordable housing and community development activities under the four CPD formula grant programs listed below:

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

Consolidated Plans must be prepared every five years and are to contain information related to the state's current and future affordable housing and community development needs. This information is used to establish priorities, strategies and actions the state will take to address the needs using the federal formula grant funding. The State of Connecticut Consolidated Plan is for the five-year period of 2015-2019 and is estimated to include approximately \$105 million in federal formula

grant funds, and approximately \$500 million in state and federal non-formula grant funds.

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

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

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

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

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

For each succeeding year of the five-year Consolidated Plan, the state is required to prepare a one-year Action Plan to notify citizens and HUD of the state's intended actions during that particular program year. The Action Plan is the yearly implementation plan for the five-year Consolidated Plan that describes how the state will administer the federal funds for the four formula grant programs for a given program year. The annual Action Plan also outlines the state's proposed accomplishments for the program year based on a performance measurement system of (strategies), goals, objectives and outcomes(outputs) as outlined in the state's five year Consolidated Plan. The Action Plan serves as the application for receiving the formula grant funding on an annual basis. The first Action Plan for this five-year Consolidated Plan is the 2015-16 Action Plan, which is attached as part of this document.

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

The 2015-2019 Consolidated Plan is intended to describe the state's strategic goals and objectives relative to the use of its state and federal resources, specifically with regard to:

- Affordable housing (preservation and creation);
- Public housing (preservation);
- Homelessness (elimination of)
- Other special needs (both family and elderly); and
- Non-housing community development needs.

In addition, it is intended to address issues related to:

- Community revitalization;
- Barriers to affordable housing;
- Lead-based paint hazards;
- The state's anti-poverty strategy;
- The state's institutional structure;
- Coordination among state agencies and with other interested parties, both public and private; and
- Low-income housing tax credit use

In order to address these issues, three overarching goals have been established:

- Work to ensure decent housing is available to all
Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantage minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and

independence; and providing housing affordable to low-income persons accessible to job opportunities.

- Work to ensure that all of the state's residents live in a suitable living environment
A suitable living environment includes improving the safety and livability of neighborhood; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower-income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.
- Work to ensure that all of the state's residents have access to economic opportunities
Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

A. Lead Agency Designation

In accordance with Section 91.300(b), the Connecticut Department of Housing (DOH) has been designated as the lead agency responsible for the preparation of the five year Consolidated Plans, annual Action Plans and Consolidated Annual Performance Evaluation Reports. DOH administers all four of the federal block grants covered by this Consolidated Plan. Multiple other state agencies and partners (for profit/non profit organizations) also participate in providing affordable housing, and community development activity and services through out the state. Those entities and sources of funding are identified in the Institutional Structure section of this Plan.

B. Consolidated Program Year:

In accordance with Section 91.10(a) the state of Connecticut designates as its Consolidated Plan program year, the same time period as the state's fiscal year, the 12 month period beginning on July 1st of each year and ending on June 30th of the following year. More specifically this Consolidated Plan runs from July 1, 2015 through June 30, 2020.

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

C. Preparation of the Plan

1. Planning Process/Consultation

As part of the development of Consolidated Plan, DOH held two Community Partner's Meetings with public and private housing (and related) agencies to: 1). solicit input into the development of the Plan; and 2). solicit feedback and comments on the drafted sections of the plan.

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

2. Public Input

The DOH conducted two public meetings and four round table discussions with municipalities/state officials and other housing organizations to seek input into the development of the State's 2015-2019 Consolidated Plan for Housing and Community Development and the 2015-2016 Annual Action Plan. A legal notice for the public hearings was published in two newspapers across the state including one in Spanish. The legal notice was also posted on DOH's web site and forwarded to all 169 municipal chief elected officials as well as all public housing authorities and regional planning organizations.

The first public meeting was held on October 2, 2014 from 2-3:30 PM at CERC in Rocky Hill. The second public meeting was held on October 7, 2014 from 2-3:30 at the City Hall Building in Waterbury. The purpose of these meetings was to solicit input into the development of the Plans. Those that could not attend the meeting were encouraged to submit written comments.

Four round table discussions were held with municipal/state officials and other housing organizations at the following times and locations to seek feedback and discussion on the development of the Plans:

- Hartford: September 16, 2014 from 2-3:30 PM; The Connecticut General Assembly, The Legislative office Building
- Hartford: September 16, 2014 from 10-11:30 AM; Lyceum

- Fairfield: October 1, 2014 from 10-11:30 AM Fairfield Board of Education
- New Haven: October 1, 2014 from 2-3:30 PM; New Haven City Hall

Municipalities, housing authorities, advocacy groups and others were invited to attend and provide oral or written comments on housing and community development needs in Connecticut. People were referred to the Department of housing's website, www.ct.gov/DOH or the State Library for copies of drafts and former documents.

D. Certifications of Consistency

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

DOH issues such Certifications of Consistency.

II. Plan Overview

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

This strategic plan is intended to establish the framework for the efficient allocation of both the federal formula grant funding, as well as the state resources provided by the Legislature relative to the activities of the Department of Housing.

The Institutional Structure section of this plan identifies state, federal and private sector resources for affordable housing programs. This section also assesses the strengths and weaknesses within the delivery system and makes suggestions for overcoming deficiencies while addressing housing needs.

A. Connecticut's Affordable Housing Challenges

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

As detailed in Chapter Eight of the Analysis of Impediments to Fair Housing 2015, Connecticut finds that there are three distinct housing needs that are related to state and federal FHA protected class status:

- A need for affordable housing for Blacks, Hispanics, people with disabilities, and people with a source of income other than employment.
- A need for accessible housing to accommodate the growing number of people with mobility-related disabilities.
- A need for supportive housing for people with cognitive disabilities and those in recovery from substance abuse.

In addition, the following fair housing impediments and action steps have been identified in respect to actions that involve the State of Connecticut:

- Lack of affordable housing in a variety of locations
- Need for increased collaboration among State agencies to ensure that policies and funding affirmatively further fair housing and promote integration;
- While progress has been made in prioritizing fair housing within the allocation schemes of state housing funding, without continued emphasis on fair housing and integration, these program will not fully affirmatively further fair housing;
- Lack of pre-development funding to assist and support developers, particularly in communities where opposition to fair housing delays projects to the point of unfeasibility;
- Limited access to public transit.
- Lack of adequate data to determine if the State and municipalities are promoting integration and affirmatively furthering fair housing.
- Outdated laws and regulations that may not conform to the most recent changes in State and Federal fair housing laws.
- Lack of resources for fair housing education, enforcement, and mobility counseling.
- State programs for mobility counseling, rental assistance, and other housing assistance that do not affirmatively further fair housing because of a lack of resources including inadequate rent ceilings for the RAP program which would allow tenants to live in a variety of locations;
- Although the State has taken significant steps toward addressing the lack of funding for fair housing activities, more support is needed to ensure that the State is affirmatively furthering fair housing to the greatest extent possible.

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

- Make housing investments that support responsible growth and development in the state and the efficient use of existing infrastructure investments in transportation, water, sewer and utility systems.
- Preserve and increase the supply of quality affordable housing in order to support community growth and the development of stable and healthy communities and neighborhoods.
 - According to the Connecticut State Data Center, the total state population is projected to grow to 3,702,402 in 2020 from its current level of 3,644,546.
 - At fifteen percent of the state's economy, it is clear that housing is an important economic driver. However, equally important is the role housing plays as a facilitator of economic growth.
 - The state will need approximately 50,000 additional housing units (owner-occupied and rental) during the 2015 – 2019 time period to meet the growing needs. This translates to the production of an average of approximately 10,000 units per year, a portion of which must be affordable.
 - Many communities have shown a heightened interest in, and taken steps to enable, the development of more affordable housing
- Preserve and increase the supply of affordable housing that expands housing choice and opportunity.
 - The area median income (AMI) in Connecticut for 2015 is \$89,700. In comparison the AMIs¹ for Connecticut's largest urban centers were: \$89,000 for Bridgeport; \$127,900 for Stamford; \$87,500 for Hartford; \$83,400 for New Haven; \$67,200 for Waterbury; and \$87,100 for New London.
 - Over 36% of homeowners and 48% of renters in Connecticut are cost burdened, where 30% or more of the household income is spent on housing costs. The *Out of Reach* study estimates that more than half of Connecticut renters are unable to afford the fair market rate for a two-bedroom unit.
 - Of the 1.355 million occupied housing units, 138,781 units are considered affordable housing through federal or state financing or deed restrictions.
 - Over the next 10 years, mortgages and assistance contracts on more than 15,000 affordable assisted housing units will expire. Many of these units will require capital reinvestment in order to preserve them as quality housing affordable to low income residents over the long term.
- Prevent and end chronic homelessness.
 - Connecticut is participating in national Zero 2016, with the intention of ending veteran homelessness by the end of 2015 and chronic homelessness by the end of calendar 2016.
 - The *2015 CT Counts* survey, registered the lowest total of homeless individuals (4,038) since the study began in 2007.

¹ 2015 HUD Area Median Incomes

B. Affordable Housing and Community Development Goals

The overall goal of the housing and community development programs covered by this plan 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.

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

C. Connecticut's Affordable Housing and Community Development Strategy

The state's long-term vision and mission is to work toward a Connecticut where affordable housing, in strong, vibrant and inclusive communities, is accessible to individuals and families across the state and homelessness is a thing of the past. Housing is a key component of attaining and sustaining economic growth and in anchoring a community. Ensuring affordable housing options, to own and rent is an important contributing factor to future economic health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing. In order to address these needs, it is important to add new housing as well as preserve affordable housing presently serving households in need.

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

Additionally these principals must be in conformance with the state's Conservation and Development Policies Plan 2013-2018 (C&D Plan). Because the State C&D Plan is built around six Growth Management Principals, those principals will also impact the Department's Consolidated Plan:

- 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;
- Protect and ensure the integrity of environmental assets critical to public health and safety; and
- Promote integrated planning across all levels of government to address issues on a statewide, regional and local basis.

The state intends to use its federal formula grant funding, as well as its state allocations to address Connecticut's housing and community development needs through the application of these six Growth Management Principals by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources, with a focus on meeting the goals of Zero 2016 and the expansion of supportive housing opportunities.

HOUSING NEEDS ASSESSMENT & MARKET ANALYSIS

DEMOGRAPHICS

Population Growth and Distribution

Table 1 presents current population estimates and growth rates for Connecticut’s eight counties. We report estimates for the year 2015 from the U.S. Census and for 2020 from the Connecticut State Data Center. The data shows that Litchfield County is anticipated to grow at the slowest rate, while New Haven County is expected to grow at the fastest rate. Windham County is expected to have a relatively high growth rate as well.

Table 1: Connecticut Population Estimates by County for 2015 and 2020			
	Overall Growth Rate 2015-2020		
County	2015	2020	
Fairfield	932,378	944,692	1.32%
Hartford	910,921	925,491	1.59%
Litchfield	192,189	193,114	0.48%
Middlesex	168,834	170,517	1.00%
New Haven	881,371	898,513	5.13%
New London	279,756	283,666	1.34%
Tolland	155,924	158,604	1.71%
Windham	122,719	126,432	3.03%

Source: US Census, CT State Data Center

Table 2 displays current and projected population estimates for Connecticut’s 169 towns. One observes that several municipalities are expected to gain population over the entire period, while others both large and small are anticipated to either gain or lose population in the next five years, but with a rebound in the opposite direction of that population by 2025; essentially, a stagnant condition over the ten year period. However, there are a number of smaller communities whose population is expected to decline over the next ten years, without a recovery. Examples include Bozrah, Cheshire, and Kent. This is likely a continuing consequence aging populations in those communities, and out-migration of young people. Retired persons who remain in the state may move to retirement communities as they downsize and economize on operational costs. Other retirees leave for warmer climes. Young people between the ages of 25 and 44 leave for many reasons but anecdotal evidence points to Connecticut’s cost of living (housing, energy, and taxes) and the availability of abundant job opportunities elsewhere as important reasons.

Table 2: Connecticut Population Estimates by Town for 2015, 2020, and 2025

Town	2015	2020	2025	Town	2015	2020	2025
Andover	3354	3382	3398	Franklin	1964	1986	2001
Ansonia	18,403	18,554	18,550	Glastonbury	35278	35915	36554
Ashford	19714	20169	20571	Goshen	3095	3177	3241
Avon	4413	4483	4521	Granby	11534	11695	11826
Barkhamsted	18904	19665	20403	Greenwich	60471	59372	58274
Beacon Falls	3881	3935	3969	Griswold	12584	13155	13663
Berlin	6376	6648	6879	Groton	39179	38172	36702
Bethany	20531	21017	21390	Guilford	22481	22426	22167
Bethel	5761	5909	6040	Haddam	8784	9128	9423
Bethlehem	18630	18503	18267	Hamden	63231	65986	68779
Bloomfield	3678	3708	3722	Hampton	1889	1894	1878
Bolton	20846	21084	21215	Hartford	125999	126656	126185
Bozrah	4953	4882	4794	Hartland	2104	2065	2008
Branford	2772	2899	3019	Harwinton	5742	5776	5787
Bridgeport	27764	27346	26718	Hebron	9979	10185	10376
Bridgewater	147710	150764	152857	Kent	3008	2989	2932
Bristol	1663	1576	1460	Killingly	17738	17974	18080
Brookfield	60807	60956	60704	Killingworth	6608	6618	6582
Brooklyn	16635	16705	16741	Lebanon	7476	7592	7684
Burlington	8671	9079	9474	Ledyard	15016	14790	14437
Canaan	9618	9858	10071	Lisbon	4435	4504	4571
Canterbury	1233	1224	1205	Litchfield	8465	8411	8293
Canton	5332	5483	5607	Lyme	2556	2682	2780
Chaplin	10846	11279	11653	Madison	18133	18036	17782
Cheshire	2293	2262	2202	Manchester	60815	63457	65588
Chester	29275	29122	28930	Mansfield	26967	27479	28096
Clinton	3996	3973	3946	Marlborough	6580	6686	6761
Colchester	13125	12841	12417	Meriden	62067	63141	63925
Colebrook	16543	16925	17242	Middlebury	8049	8475	8910
Columbia	1480	1467	1443	Middlefield	4477	4483	4479
Cornwall	5665	5793	5875	Middletown	49482	51373	52922
Coventry	1384	1335	1265	Milford	53062	53039	52658
Cromwell	12780	13024	13188	Monroe	19300	18960	18599
Danbury	14470	14853	15169	Montville	21824	23902	25850
Darien	84146	87490	90591	Morris	2435	2461	2474
Deep River	20732	20730	20701	Naugatuck	32438	32877	33078
Derby	4581	4488	4346	New Britain	74554	76017	77358
Durham	13239	13580	13855	New Canaan	19695	19659	19524
East Granby	7623	7803	7968	New Fairfield	13620	13272	12912
East Haddam	5270	5341	5359	New Hartford	7294	7554	7775
East Hampton	9341	9463	9530	New Haven	135175	140446	144711
East Hartford	12740	12693	12392	New London	25729	23831	21833
East Haven	52305	53383	54296	New Milford	28231	28058	27702
East Lyme	29696	30053	30257	Newington	31487	32301	33031
East Windsor	19162	18993	18714	Newtown	28105	28427	28721
Eastford	11879	12542	13095	Norfolk	1711	1699	1674
Easton	1822	1871	1903	North Branford	14469	14378	14211
Ellington	7411	7359	7298	North Canaan	3330	3328	3320
Enfield	16878	18019	19088	North Haven	24579	24965	25307
Essex	43570	42302	40775	North Stonington	5328	5270	5143

Fairfield	6644	6562	6442	Norwalk	87329	88797	89591
Farmington	59254	59024	58915	Norwich	42810	45132	47289

Connecticut Population Estimates by town for 2015, 2020, and 2025							
Town	2015	2020	2025	Town	2015	2020	2025
Old Lyme	7576	7473	7308	Stratford	52338	53126	53841
Old Saybrook	9993	9640	9226	Suffield	15768	15766	15778
Orange	14242	14450	14680	Thomaston	8030	8108	8162
Oxford	13791	14714	15532	Thompson	9733	9924	10073
Plainfield	15759	15992	16130	Tolland	15682	16191	16672
Plainville	18145	18498	18760	Torrington	36936	37392	37683
Plymouth	12550	12790	12968	Trumbull	36207	36190	36215
Pomfret	4473	4678	4876	Union	912	956	995
Portland	9815	10017	10159	Vernon	29916	30658	31096
Preston	4739	4699	4629	Voluntown	2590	2543	2474
Prospect	9659	9866	10057	Wallingford	46033	46699	47104
Putnam	9935	10245	10478	Warren	1540	1598	1635
Redding	9196	9233	9223	Washington	3535	3439	3298
Ridgefield	24621	24580	24345	Waterbury	112736	115126	117146
Rocky Hill	20556	21341	21982	Waterford	19543	19394	19203
Roxbury	2297	2314	2302	Watertown	22863	23020	23029
Salem	4244	4295	4315	West Hartford	63261	63007	62850
Salisbury	3619	3452	3233	West Haven	56172	56739	57064
Scotland	1783	1820	1833	Westbrook	7187	7365	7498
Seymour	17014	17421	17773	Weston	10173	10186	10154
Sharon	2676	2536	2374	Westport	26271	26213	26075
Shelton	39981	40094	39985	Wethersfield	27051	27342	27636
Sherman	3431	3277	3086	Willington	6245	6543	6763
Simsbury	23343	23208	22854	Wilton	17914	17826	17615
Somers	10774	10402	10278	Winchester	11503	11693	11813
South Windsor	26089	26172	26112	Windham	25610	26046	26432
Southbury	20277	20479	20652	Windsor	12781	12997	13152
Southington	44295	45141	45806	Windsor Locks	29455	29700	29775
Sprague	3016	3031	3024	Wolcott	17287	17818	18352
Stafford	12381	12585	12692	Woodbridge	8906	8819	8670
Stamford	126810	130830	133821	Woodbury	10234	10393	10493
Sterling	4168	4472	4742	Woodstock	8324	8607	8862
Stonington	18680	18628	18484				

Source: US Census, Connecticut State Data Center

The Demographics of Connecticut

The following section includes excerpts from Chapter Six of the Analysis of Impediments to Fair Housing Choice, 2015. Data tables and statistics, including additional detail and analysis can be viewed [here](#).

Taken as a whole, Connecticut has experienced several notable population shifts that have fair housing implications.

- The State's population of color is increasing while its non-Hispanic White population is decreasing. This could mean a demand for housing on the part of people of color in areas that have traditionally been predominately non-Hispanic White.
- The state's older non-Hispanic White population is increasing just as a younger population of color is growing. As a result, there may be an increased demand for both housing for elders and housing for families with children.
- The increase in the state's older population has also meant that its population with disabilities has grown and likely will continue to do so. The significant percentage of people with ambulatory and cognitive disabilities suggests that there is also a growing need for accessible and supportive housing.
- The number of single-parent households and unmarried households is increasing, which has resulted in less income for many families to spend on housing.
- The lack of solid data on the lesbian, gay, bisexual or transgender population makes it difficult to comment on trends among this population and their need for fair housing services.
- The number of people eligible for housing benefits covered by the source of income protections under the state Fair Housing Act is increasing. The availability of housing benefits is not currently sufficient to fully address this need.

Income, Poverty and Wealth

The following section includes excerpts from Chapter Seven of the Analysis of Impediments to Fair Housing Choice, 2015. Data tables and statistics, including additional detail and analysis can be viewed [here](#).

Significant disparities in income, poverty, and, where data is available, wealth are evident for several groups in Connecticut:

- Non-Hispanic Blacks and Hispanics earn only 55% and 44%, respectively, of what non-Hispanic Whites earn in Connecticut.
- Single-parents earn significantly less than married couples with children.
- Male-headed single-parent families earn 44%, and female-headed single-parent families earn only 30%, of what married couples with children earn in Connecticut.
- Women earn 78% of what men earn.
- People with disabilities are also disproportionately low income, earning on average 67.7% of what people without disabilities earn. This is particularly true for people with a disability who are under 65, in that they experience a higher rate of poverty than people with disabilities over 65.
- 95% of people using the Section 8 Housing Choice Voucher Program earn 50% or less of median income.

As a result of these income and wealth disparities, non-Hispanic Blacks, Hispanics, women, single-parent families, people with disabilities under the age of 65, and people with a source of income other than employment have a disproportionate need for affordable housing. Increasing the supply of affordable housing and locating it in communities throughout the state will promote integration.

Homelessness and “Connecticut Counts: 2015 Report on Homelessness in Connecticut”

The annual Point-In-Time Count (CT-PIT 2015), completed each winter by a host of local and regional volunteers, is required by the U.S. Department of Housing and Urban Development to take a snapshot of homelessness in every state across the country. CT-PIT 2015 is the ninth annual statewide count coordinated by the Connecticut Coalition to End Homelessness. Under the federal guidelines, this year’s count included all people (adults and children) who were homeless and unsheltered – living in places unfit for human habitation such as abandoned buildings and under bridges – in addition to those in emergency or domestic violence shelters and transitional housing programs. The 2015 Connecticut count was delayed from its normal date in January because of severe weather, and took place February 18, 2015. In addition, Connecticut completed its first-ever statewide count of homeless youth (age 24 or under). This data was collected over a two week period around the CT-PIT 2015.

The full report may be downloaded [here](#), but the findings can be best summarized by the following:

- 4,038 total individuals were counted – the lowest ever in a statewide CT-PIT 2015.
- 3,412 people were counted in shelters and similar facilities – a drop of 4% over 2014.
- CT-PIT 2015 found 626 unsheltered individuals, a decrease of 32% since the last unsheltered count in 2013.
- Only 80 veterans were counted in emergency shelters; 161 veterans were in transitional housing programs that aim to assist veterans with plans to return to permanent housing.
- The number of people experiencing chronic homelessness dropped by 21% since 2014.
- There were 445 families in shelters and similar facilities in 2015, a 4% decrease since 2014. The number of individuals in unsheltered families dropped by 67% since the last unsheltered count in 2013.
- 19% of adults in shelters and similar facilities report that they are survivors of domestic violence.
- Connecticut’s first-ever statewide count of homeless youth (age 24 or under) estimates the number of homeless/housing unstable youth is between 2,783 and 3,075 individuals.

Incarceration

The Connecticut Department of Correction’s [2013 Annual Report](#) states that there were 16,988 people incarcerated in the 16 Connecticut facilities, with an additional 3,920 offenders being supervised in the community. This is an increase of 2% and a decrease of 9%, respectively, with regard to the number of offenders supervised. The number of

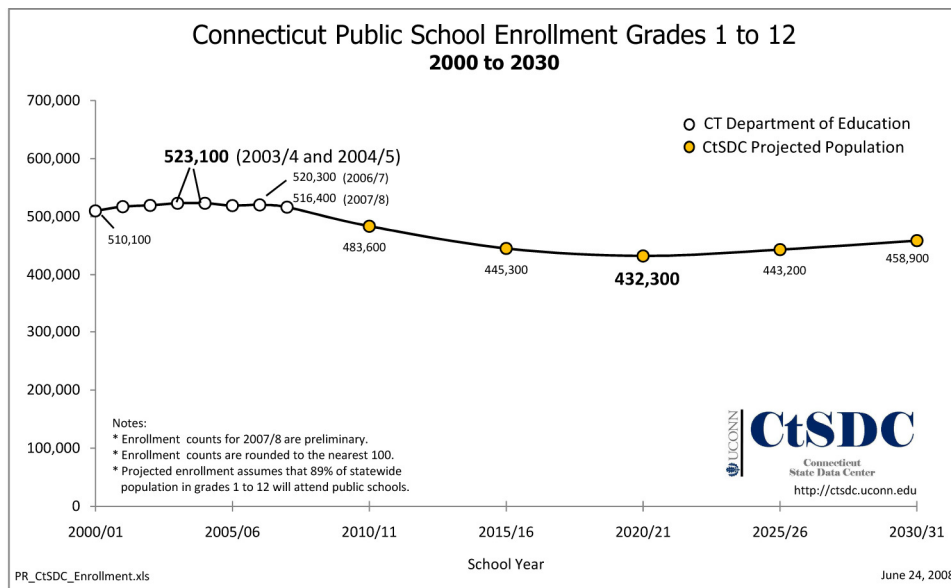
admissions for the 2010-11 fiscal year was 27,593 and the number of releases for the same period was 27,178. The average age for males is 35.1 and the average age for females is 35.6. Ten inmates are on death row, with the last execution being in 2005.

Housing options for offenders coming out of incarceration continues to be one of the more significant challenges for the Department of Corrections, and their continued participation in the Interagency Committee on Supportive Housing and Homelessness continues to provide opportunities to address this challenge.

Student Population

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

Connecticut School Enrollment Past, Present and Projected



HIV/AIDS

HIV/AIDS continues to be a concern in Connecticut. The disease first appeared in the state during the early 1980s, and the number of HIV/AIDS cases continues to rise despite a slowing rate of growth. According to the Department of Public Health, as published in their Epidemiologic Profile of HIV in Connecticut -2013-, there were 11,985 persons living with HIV/AIDS (PLWHA). A copy of the full detail of this Profile is available [here](#) however, the most significant findings are as follows:

- As of December 2011, 10,585 people were living with HIV in Connecticut (296 per 100,000). HIV is found disproportionately in certain groups including blacks and Hispanics who, although they make up only 24% of Connecticut's population, comprise 65% of all HIV cases.
- During 2007-2011, 1,915 HIV cases were newly diagnosed and reported to DPH. Of these, 44% were men who have sex with men (MSM), 22% injection drug use (IDU), 32% heterosexual contact (risk percent adjusted for unknown risks). Of concern, 30-40% of newly diagnosed cases meet the criteria of AIDS, meaning they have likely been infected for many years. The ongoing 'late tester' problem supports the need for more widespread HIV testing.
- Data from the HIV and STD surveillance systems continue to point to ongoing transmission of syphilis and HIV in MSM. During 2007-2011, 247 syphilis cases were in MSM, 82% of all cases reported. Importantly, 40% of these men were co-infected with HIV. Many of these cases stem from contacts made through the internet and anonymous sex, highlighting the need for creative new prevention techniques.
- The number of HIV cases with IDU as a risk factor has decreased in recent years, but data from the hepatitis C surveillance system suggests sharing of needles is still occurring. During 2007-2011, 177 acute hepatitis C infections were reported and 62% had IDU as a risk factor. None of these cases were previously reported with HIV and 41% were less than 30 years of age.
- Although HIV has affected most cities and towns in Connecticut, the highest numbers continue to occur in the largest cities. Of the 10,585 people living with HIV, 45% reside in Hartford, New Haven, or Bridgeport.
- In 2011, 67% of people living with HIV diagnosed through 2010, had at least one viral load test which can be used as an indicator of entry into care.
- In 2010, 93% of adolescents and adults diagnosed with HIV were linked to care within 12 months of their diagnosis.
- HIV is a chronic infection and the many advances in scientific research and medical treatment have meant longer life spans. Currently, 42% of people living with HIV are over the age of 50. The aging of this population will have growing implications for both care and prevention.
- In the United States there are 871,846 people living with HIV. Among all states, Connecticut ranks 7th in the rate of people living with AIDS.

HOUSING MARKET

Housing Supply: Trends and Current Picture

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

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

Current Household Trends

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

Household Types						
State/ County	Total Households	Family - married couple	Family - male householder, no wife present	Family - female householder, no husband present	Householder living alone	Householder not living alone
Connecticut	1,355,849	669,789	56,946	176,260	374,214	78,639
Fairfield	332,655	177,637	12,974	39,586	85,492	16,965
Hartford	347,874	159,674	15,654	51,833	107,964	20,525
Litchfield	75,755	41,286	2,803	6,894	20,681	4,015
Middlesex	66,141	35,452	2,447	6,019	18,255	4,035
New Haven	328,013	151,214	13,777	48,874	85,452	19,025
New London	107,066	52,890	5,139	12,313	29,657	7,066
Tolland	54,327	29,934	2,281	5,161	13,310	3,585
Windham	44,018	22,009	2,333	5,502	11,313	2,861

Source: ACS 2013

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

Tenure by Age of Householder					
Age Group	Total	Owner	Owner		Renter
Owner-occupied housing units	925,286	100	Renter-occupied housing units	445,801	100
15 to 24 years	5,422	0.6	15 to 24 years	35,203	7.9
25 to 34 years	72,692	7.9	25 to 34 years	105,795	23.7
35 to 44 years	164,867	17.8	35 to 44 years	86,425	19.4
45 to 54 years	238,307	25.8	45 to 54 years	81,786	18.3
55 to 64 years	203,885	22	55 to 64 years	55,842	12.5
65 years and over	240,113	26	65 years and over	80,750	18.1
65 to 74 years	124,296	13.4	65 to 74 years	34,019	7.6
75 to 84 years	81,258	8.8	75 to 84 years	27,529	6.2

Source: ACS 2013

Categories of Persons Affected

The following section includes excerpts from Chapter Six of the Analysis of Impediments to Fair Housing Choice, 2015. Data tables and statistics, including additional detail and analysis can be viewed [here](#).

Race and Ethnicity

Connecticut is a racially and ethnically diverse state and this diversity is increasing. In 2010, people of color made up 29% of Connecticut’s total population.¹⁶⁰

Since 1980, Connecticut’s population as a whole has grown slowly. However, there has been considerable growth in Connecticut’s population of color along with a decrease in the non-Hispanic White population. Between 1980 and 2010,

- the Hispanic population increased by 285%;
- the non-Hispanic Black population increased by 57%;
- the non-Hispanic Other population increased by 516%;¹⁶¹ and
- the non-Hispanic White population decreased by 6.9%.¹⁶²

Looking forward from 2010, population projections predict that non-Hispanic Whites will continue to decrease in number falling to 61% of Connecticut’s population in 2030. Meanwhile, people of color will continue to grow in both numbers and as a percentage of the state’s total population. In 2010, the U.S. was 36% people of color compared to

29% in Connecticut. The U.S. is projected to have a majority people of color by 2045, but Connecticut will likely lag the national average because people of color are currently a lower percentage of the population in Connecticut when compared to the national average.

Age, Race and Ethnicity

Racial and ethnic demographic trends are also closely linked to age in Connecticut. In general, the non-Hispanic White population is older than other racial and ethnic groups. Hispanics are the youngest minority group (median age 27.4) with 33.4% under age 18 compared to 19.6% of non-Hispanic Whites (median age 44.6). Similarly, Hispanics account for 13.4% of the state's total population but 19.6% of the total population under age 18. In contrast, 87.5% of the population age 65 and over is non-Hispanic White.

The elderly population faces many challenges; the greatest is living independently and on a fixed income after retirement. This demographic is typically income-constrained, yet is forced to absorb increases in taxes, housing prices, and medical care costs. Demographic projections predict an astronomical increase in the elderly population in decades to come. In 2010, 14% of Connecticut's population was 65 years or older. With a median age of 40.0 years, Connecticut is the 7th oldest state in the country.¹⁷⁵ From 2010 to 2025, the state's population age 65 and older is projected to grow by 54.5%¹⁷⁶ resulting in 21% of Connecticut's population age 65 or over. This older population will be disproportionately non-Hispanic White.

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

Source: CT State Data Center

Persons with Disabilities

Persons with disabilities may be afflicted with several physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. The disabled population also has varying levels of financial independence. The following tables present the most recent information available. These figures do not include persons who are homeless or institutionalized.

In 2010, people with disabilities constituted 10.3% of the state's total population. As illustrated below, the information available clearly shows a connection between age and disability.

Disability by Age		
Age Group	2010 Population	Percent Within Age Group
0 to 17 years	28,732	3.5%
18 to 64 years	179,340	8.0%
Age 65 and Over	159,485	31.4%

Source: Analysis of Impediments to Fair Housing Choice, 2015 – Figure 19

The disparity in disability relative to racial/ethnic group, with the exception of the Asian Race, is less pronounced, but still exists.

Disability by Racial/Ethnic Group	
Race/Ethnicity	Percent of Racial/Ethnic Group with Disabilities
Non-Hispanic Whites	10.5%
Hispanics	10.3%
Blacks (includes Hispanics)	11.0%
Asians (includes Hispanics)	5.5%

Source: Analysis of Impediments to Fair Housing Choice, 2015 – Figure 20

Although a wide variety of disabilities exists in Connecticut, the most common difficulty is mobility. As a result, the availability of housing that is accessible or visitable is an important factor to consider as we develop and rehabilitate Connecticut's housing stock.

Disability by Type and Age						
% of Age Group (Total Population)	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
0 to 17 years	0.4%	0.6%	3.3%	0.6%	0.8%	N/A
18 to 64 years	1.4%	1.0%	3.5%	4.0%	1.2%	2.7%
Age 65 +	14.0%	5.4%	8.1%	19.8%	7.5%	14.4%

Source: Analysis of Impediments to Fair Housing Choice, 2015 – Figure 21

The Interagency Committee on Supportive Housing and Homeless, which includes DMHAS, DSS, OPM, DOC, DOH, and CHFA, is responsible for the creation of more than 4000 units of supportive housing over the last two decades. Supportive housing is permanent, affordable housing linked to health, mental health, employment, and other

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

Persons with HIV/AIDS and Their Families

According to the Department of Public Health (DPH), as published in their Epidemiologic Profile of HIV in Connecticut -2013-, there were 11,985 persons living with HIV/AIDS (PLWHA). A copy of the full detail of this Profile is available [here](#).

The PLWHA population in Connecticut is extremely concentrated in the state's three largest urban areas: Hartford, New Haven, and Bridgeport. Over one-third of all cases (36%) are found in these cities, and of these, Blacks continue to have the highest diagnosis rate, ranging from 42% in Hartford to 59% in New Haven. With the addition of Waterbury, these four cities had more than 100 cases diagnosed and reported during the period 2007-2011 (43% of all cases reported in the time period).

PLWHA Diagnosed in Selected Cities 2007-2011			
Town of Residence	People Living with HIV/AIDS	Town of Residence	People Living with HIV/AIDS
Ansonia	13	New Haven	163
Bloomfield	15	New London	34
Bridgeport	222	Norwalk	56
Danbury	50	Norwich	29
East Hartford	42	Shelton	10
East Haven	20	Stratford	21
Enfield	10	Stamford	94
Fairfield	11	Stratford	21
Groton	12	Torrington	11
Greenwich	17	Wallingford	12
Hamden	62	Waterbury	135
Hartford	308	West Hartford	12
Manchester	37	West Haven	41
Meriden	44	Windham	12
Middletown	26	Windsor	17
Milford	19	Other Towns	265
New Britain	75	Total (Statewide)	1,915

Source: CT Dept. of Public Health 2013

As described in greater detail in the DPH Profile referenced above, there are clear trends in the different demographic groups relative to new cases being diagnosed.

- Males continue to constitute the majority of HIV cases reported
- Blacks are disproportionately diagnosed with HIV at a rate 9 times that of Whites
- Hispanics are diagnosed with HIV at a rate 5 times that of Whites
- Cases diagnosed in the 21-29 age group has seen a 31% increase, while other age groups have declined (a range of decrease among the various age groups of 14% to 33%)
- The most significant decrease has been amongst intravenous drug users (IDU)
- Men who have sex with men (MSM) continue to show an increase in the number of cases reported

Unlike the early housing problems associated with the population, when new or newly-rehabilitated housing was necessary, housing support for this population group is needed.

HOUSING CONDITIONS

Statewide

As the table below shows, Connecticut has a large inventory of older housing (built prior to 1980). This can be problematic for statewide housing conditions; the oldest housing stock may not have the improvements and amenities expected in today's market. The older units may lack complete plumbing or kitchen facilities for example. In 2013, approximately half of Connecticut's homes (49.7%) were between 36 and 75 years old. More than one fifth of Connecticut's homes (22.6%) were at least 68 years old. Another 27.6% of Connecticut's homes are relatively new, having been built between 1980 and 2013.

Age of Housing Stock		
Year	Number	Percentage
1939 and earlier	336,587	22.6%
1940-1959	338,297	22.7%
1960-1979	401,006	27.0%
1980-1999	303,480	20.4%
2000 or later	107,625	7.2%
State Total	1,486,995	

Source: 2013 ACS

HOUSING COST

Occupied Housing

The American Community Survey (ACS) data shows that in 2013, occupied housing units in Connecticut totaled 1,355,849; approximately 68% of these were owner-

occupied (919,488) and 71% of these (652,672) had a mortgage. Thirty-nine point two percent (39.2%) of these had mortgage costs in excess of 30% of household income.

Rental Cost

There were approximately 417,853 occupied rental units, and slightly more than half of these occupied rental units (230,934) were paying more than \$1,000 per month in rent. More than 53.4% of these renter households were paying more than 30% of their household income toward rent.

Additional statistical data is available through [ACS](#).

Home Values

ACS data for 2013 indicates that approximately 53.8% of all owner-occupied housing units fall primarily in the range of \$50,000 to \$299,999 in value. This represents approximately 512,918 units. There are also approximately 20,800 owner-occupied units which are valued below \$50,000; it is likely that these units are substandard, and in need of significant improvement, repair or replacement.

HOUSING NEEDS

The following section includes excerpts from Chapter Eight of the Analysis of Impediments to Fair Housing Choice, 2015. Data tables and statistics, including additional detail and analysis can be viewed [here](#).

In Connecticut, there is a cross cutting need for housing in all tenure types (ownership and rental), bedroom sizes (efficiency to 3+ bedrooms), and income ranges (extremely low-, low-, moderate- and workforce-income). These needs vary not only by county, region and municipality, but by neighborhood and borough. These needs are not limited by race, ethnicity, disability, gender, or any other characteristic among the protected classes; these needs cross all boundaries, both geographically and demographically.

However, there is a disproportionate need for affordable housing among people of color, people with disabilities, single-parent households, and people with a source of income other than employment.

Statewide, 74% of households with incomes under \$50,000 including both renters and homeowners pay at least 30% of their income for housing. 88% of the lowest income households (households with incomes less than \$20,000) pay more than 30% of their income for housing. As demonstrated in the following table, Hispanics have nearly five times the poverty rate of non-Hispanic Whites, with Blacks having nearly four times the poverty rate. Single-parent households have significantly higher poverty rates than those households not in a protected class.

Protected Class, Income and Poverty		
Group	Median Family Income	Poverty Rate
Race & Ethnicity		
Non-Hispanic White	\$94,278	5%
Hispanic	\$41,539	24%
Black (including Hispanic)	\$51,901	19%
Disabilities (income includes only earnings)		
People Without Disabilities	\$36,642	9.2%
People with Disabilities	\$24,802	17.5%
Marital Status		
Married-Couple Family	\$102,853	2.8%
Single-Parent Family (male-headed)	\$45,752	15.4%
Single-Parent Family (female-headed)	\$31,460	29.8%

Source: Analysis of Impediments to Fair Housing Choice 2015, Chapter Eight, Figure 1

Income disparities also affect the tenure type that each group can afford. The homeownership rate is highest for non-Hispanic White households at 77% followed by Asian households with the second highest homeownership rate in the state (56%). The non-Hispanic White homeownership rate is 1.8 times that of Blacks and almost two times the Latino rate. Homeownership is not only less prevalent among Black and Hispanic households, but also for single-parent families, at 38%, and families living in poverty, at 25%.

The number of renter-occupied households in Connecticut is disproportionately high among Blacks and Hispanics because most rental housing is more affordable than homeownership. Taken as a whole, lower-income groups are more likely to rent than to own a home.

Housing Needs for People with Mobility-Related Disabilities

According to the U.S. Census Bureau, 188,276 people with disabilities in Connecticut reported having mobility difficulties. This represents 28% of all people with disabilities. Older people with disabilities most frequently reported mobility difficulties. Due largely to the growth of the elderly population, the number of people who live with mobility-related disabilities is on the rise. This group has particular housing needs addressed by the fair housing laws.

This need is further demonstrated by the experience of the Money Follows the Person Program (“MFP Program”), a federal program administered by DOH which assists Medicaid beneficiaries living in long-term care facilities transition back to the community with the assistance of community-based long-term care services.³⁰⁶ This program generates cost savings to the state and positive outcomes for participants, who report being happier and healthier in home settings.³⁰⁷ In the first quarter of 2013, 75% of the

people participating in MFP transitioned to rental units. Fifteen percent report that an obstacle to their moving was the need to make modifications to their new homes.³⁰⁹ Despite a growing need, gauging the supply of housing available to people with mobility impairments is difficult. While by law multifamily housing built since 1991, with a few exceptions, should be accessible, it is unclear how many accessible units actually exist in Connecticut, where they are, and if they are available. What is clear is that 95.1% of owner-occupied multi-unit housing in Connecticut was built prior to 1980. Furthermore, 94.3% of renter-occupied multi-unit housing was built before 1980. In total, 94.5% of all multi-unit housing (either owner-occupied or renter-occupied) in Connecticut was built before 1980. Since the effective date of the amendments to the Fair Housing Act was 1991, it is likely that 94.5% of multifamily units are not accessible unless modifications were made after 1991. In many cases it is difficult for people with disabilities who are disproportionately low-income to pay for such modifications.

Housing Needs for Persons with Other Disabilities – Supportive Housing

Supportive housing is permanent, affordable housing coupled with individualized supports intended to assist the individual in maintaining his or her tenancy. Along with rapid rehousing, homelessness prevention efforts, and the creation of affordable housing, supportive housing is a crucial method to reduce homelessness. Individualized supports can include case management, peer supports, employment supports, daily living skills, social and family connections, access to medical, mental health and substance abuse services and other services as needed. Supportive housing is designed to serve those who would not be able to stay housed without such services. People living in supportive housing usually have a long history of homelessness and often face persistent obstacles to maintaining housing, such as a serious mental illness, a substance abuse problem, or a chronic medical problem. Many tenants face more than one of these serious conditions.

The need for supportive housing has grown out of a deeper understanding of the causes of homelessness. Cognitive impairment experts estimate that 80% or more of the homeless population have a cognitive disability. According to the U.S. Census Bureau, there are 136,327 people in Connecticut with cognitive difficulties. Some percentage of this group would likely benefit from supportive housing. In addition, another group of people potentially in need of supportive housing are people with a history of or current problems with substance use. People with certain addictions, those in recovery, and people with cognitive disabilities are protected under the state and federal FHA as people with disabilities.

Through a coalition effort called *Opening Doors-Connecticut*, a number of non-profits have developed strategies for preventing homelessness in Connecticut that is, in part, grounded in creating more supportive housing units. The *Opening Doors-CT* campaign estimates that, based on shelter usage between 2012 and 2016, Connecticut will need

an estimated 3,340 new units of supportive housing in addition to the more than 4,000 supportive housing units already in existence.

Lead-Based Paint Hazards

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

The 2001 *National Survey of Lead and Allergens in Housing* concludes that 43% (plus or minus 12%) of housing units in the Northeast built before 1978 are likely to have significant lead-based paint hazards. This region has the highest incidence of lead-based paint in the country. Data specific to Connecticut is unavailable, although the data on the state’s inventory of pre-1978 housing can be taken from the American Community Survey 2013, which revealed a total of 1,075,890 pre-1978 units. It can be extrapolated from the national survey that 465,898 units (43%) are likely to be affected. The Centers for Disease Control and Prevention (CDC) reports that although lead-based paint was available for use in residential housing units as late as 1978, it was used more extensively in pre-1950 housing and contained a higher concentration of lead. This is compounded by the fact that older housing is more likely to be deteriorated and therefore contain flakes of lead-based paint hazards. Connecticut’s pre-1950 residential stock is comprised of 459,188 units, or 32.3% of the total state housing stock.

However, the fact that a home has “significant” lead-based paint hazards does not necessarily mean that members of such households will develop serious health problems. By far, the largest segment of the population that is affected by lead-based paint is that of children under the age of six. Children can easily ingest chipped lead-based paint and toxic dust particles through normal hand-to-mouth contact. Excess lead in a child’s body is very harmful to both physical and mental development. In Connecticut, the most detailed statistics concerning the prevalence of lead-based paint hazards come from the Department of Public Health (DPH), [2103 Annual Disease Surveillance Report on Childhood Lead Poisoning Prevention and Control](#), which annually publishes the results from confirmed blood lead-level tests of children under age six by town.

The following provides a summary of key findings for lead poisoning disease surveillance conducted by the Lead and Healthy Homes Program during the 2013 calendar year:

Statewide Mandatory Blood Lead Screening/Compliance

- 83,739 blood lead tests for children under age of 6 received by the Lead and Healthy Homes program
- 75,749 children under age of 6 were screened
- Among the birth cohort 2010 who turned 3 years of age in 2013: 83.0% were screened by age 2 and 97.0% were screened by age 3
- Among the birth cohort 2010, 51.5% of children were screened at age 1 and again at age 2

Prevalence of Childhood Lead Poisoning

Children are considered lead poisoned when diagnosed with a confirmed blood lead level ≥ 5 $\mu\text{g}/\text{dL}$. Among children under 6 years of age who had a confirmed blood lead test:

- 2,275 (30 per 1,000, i.e. 3.0%) children ≥ 5 $\mu\text{g}/\text{dL}$
- 214 (3 per 1,000, i.e. 0.3%) children ≥ 15 $\mu\text{g}/\text{dL}$
- 111 (1 per 1,000, i.e. 0.1%) children ≥ 20 $\mu\text{g}/\text{dL}$

Incidence of Childhood Lead Poisoning

Number of new cases identified (incidence) among children under 6 years of age who had a confirmed blood lead test:

- 1677 (23 per 1,000) ≥ 5 $\mu\text{g}/\text{dL}$
- 166 (2 per 1,000) ≥ 15 $\mu\text{g}/\text{dL}$
- 86 (1 per 1,000) ≥ 20 $\mu\text{g}/\text{dL}$

Race and Ethnicity Associated with Childhood Lead Poisoning

Among children under 6 years of age who had a confirmed blood lead test:

- Blacks (5.9%) were twice as likely to be lead poisoned at levels ≥ 5 $\mu\text{g}/\text{dL}$ than Whites (2.5%), or Asians (2.1%)
- Hispanics (4.2%) were 1.5 times as likely to be lead poisoned at levels ≥ 5 $\mu\text{g}/\text{dL}$ than Non-Hispanics (2.6%)

Environmental Lead Hazard Investigations

Among the 137 dwelling units for which environmental investigations were completed and reported for poisoned children:

- 86.1% were identified with environmental lead hazards
- 73.7% were multiple-unit dwellings
- 81.0% were identified with paint hazards
- 50.4% were identified with dust hazards
- 32.8% were identified with soil hazards
- 0.0% with a drinking water hazard

Substandard Housing Conditions

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

Units Lacking Plumbing or Kitchen Facilities					
State/County	Total Units	Units Lacking Complete Plumbing Facilities		Units Lacking Complete Kitchen Facilities	
		# Units	%	# Units	%
Connecticut	1,355,849	5,423	0.4%	9,490	0.7%
Fairfield	332,655	1,330	0.4%	2,994	0.9%
Hartford	347,874	1,391	0.4%	2,435	0.7%
Litchfield	75,755	303	0.4%	455	0.6%
Middlesex	66,141	132	0.2%	264	0.4%
New Haven	328,013	1,312	0.4%	1,968	0.6%
New London	107,066	321	0.3%	535	0.5%
Tolland	54,327	109	0.2%	109	0.2%
Windham	44,018	132	0.3%	132	0.3%

Source: ACS 2013

When one considers vacant housing units as well, the statewide percentage of units lacking complete plumbing facilities and the statewide percentage of units lacking complete kitchen facilities increases by about one-half of these values. These increases indicate that a significant number of units lacking plumbing or kitchen facilities are vacant, which implies that housing condition is an important determinant of occupancy. This would suggest that a disproportionate number of units in substandard housing condition are vacant, and that improving housing conditions across the state would result in a decrease in the vacancy rate.

Homeless Needs

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

The annual Point-In-Time Count (CT-PIT 2015), completed each winter by a host of local and regional volunteers, is required by the U.S. Department of Housing and Urban Development to take a snapshot of homelessness in every state across the country. CT-PIT 2015 is the ninth annual statewide count coordinated by the Connecticut Coalition to End Homelessness. Under the federal guidelines, this year's count included all people (adults and children) who were homeless and unsheltered – living in places unfit for human habitation such as abandoned buildings and under bridges – in addition to those in emergency or domestic violence shelters and transitional housing programs. The 2015 Connecticut count was delayed from its normal date in January because of severe weather, and took place February 18, 2015. In addition, Connecticut completed its first-ever statewide count of homeless youth (age 24 or under). This data was collected over a two week period around the CT-PIT 2015.

The full report may be downloaded [here](#), but the findings can be best summarized by the following:

- 4,038 total individuals were counted – the lowest ever in a statewide CT-PIT 2015.
- 3,412 people were counted in shelters and similar facilities – a drop of 4% over 2014.
- CT-PIT 2015 found 626 unsheltered individuals, a decrease of 32% since the last unsheltered count in 2013.
- Only 80 veterans were counted in emergency shelters; 161 veterans were in transitional housing programs that aim to assist veterans with plans to return to permanent housing.
- The number of people experiencing chronic homelessness dropped by 21% since 2014.
- There were 445 families in shelters and similar facilities in 2015, a 4% decrease since 2014. The number of individuals in unsheltered families dropped by 67% since the last unsheltered count in 2013.
- 19% of adults in shelters and similar facilities report that they are survivors of domestic violence.
- Connecticut's first-ever statewide count of homeless youth (age 24 or under) estimates the number of homeless/housing unstable youth is between 2,783 and 3,075 individuals.

Other Special Needs

Populations with Other Special Needs

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

Elderly

Elderly refers to people age 62 and older. The 2013 ACS reported 520,284 elderly residents in Connecticut. This is 14.5% of Connecticut's total population. Some elderly persons require special adjustments, such as wheelchair-accessible entryways and single-level units. It is imperative that Connecticut pay special attention to elderly households that need modest, affordable living arrangements.

Frail Elderly

HUD, DOH, and ACS have varying definitions for "frail elderly." HUD defines frail elderly as people age 62 and older who have limitations in three or more life activities such as bathing, dressing, and housekeeping. DOH's Congregate Housing program has a separate definition for this population group—persons age 62 and over who have limitations in one or more life activities. The current ACS does not include data on the frail elderly in Connecticut. The 2007 ACS questionnaire asks about two limiting activities. From the 2017 data collected by ACS, there were 31,710 frail elderly residents in Connecticut. It is anticipated that this number has grown since that time.

Persons with Disabilities

Persons with disabilities may have one or more physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. If their special needs are not met, many may become homeless. Financially, some are more independent than others. In 2010, according to the 2010 ACS, people with disabilities constituted 10.3% of Connecticut's total population. The data on disability status make clear the connection between disability and age. Only 3.5% of people 17 and under and 8% of people aged 18-64 have disabilities, while 31.4% of those 65 and over are people with disabilities. Largely due to this correlation to age, the population of people with disabilities is expected to grow significantly as the state's older population grows.

Disability by Type and Age						
% of Age Group (Total Population)	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
0 to 17 years	0.4%	0.6%	3.3%	0.6%	0.8%	N/A
18 to 64 years	1.4%	1.0%	3.5%	4.0%	1.2%	2.7%
Age 65 +	14.0%	5.4%	8.1%	19.8%	7.5%	14.4%

Source: Analysis of Impediments to Fair Housing Choice, 2015 – Figure 21

The type of disability also varies by age group. Mobility difficulty is the most common disability among people aged 18 to 64, at 4%, as well as those age 65 and over, at 19.8%. The population under age 18 most commonly experiences cognitive difficulties.

Domestic Violence Victims

According to information provided by the Connecticut Coalition Against Domestic Violence, there are few national statistics available after 2009. Based on the information that is available, from the American Institute on Domestic Violence, 85-95% of nationwide domestic violence victims were female. Those persons who are victims of domestic violence are forced to turn outside of the home for shelter, safety, and support.

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

For fiscal year 2013-2014, the Connecticut Coalition Against Domestic Violence (CCDAV) were able to shelter 1,787 persons through their [Safe Home Services](#). Safe home or emergency shelter services are provided to female, male, and child victims in serious physical danger who have no other safe housing options. The CCADV is just starting to collect statistics on the living situation of domestic violence victims after they seek assistance from the CCADV.

Connecticut's lack of affordable housing seriously reduces the level of independence and mobility that abused women desperately need to uproot from their current situation. Often victims will have poor credit, rental, and employment histories as a result of their abuse. These factors further complicate the process of securing them new housing opportunities.

Facilities and Services for Populations with Other Special Needs

Assisting Non-Homeless Persons Who Require Supportive Housing

The state of Connecticut offers various types of service-enriched housing (including permanent supportive housing). The Department of Developmental Services (DDS) offers service-enriched housing to persons within the DDS system. According to the [People and Families First – Five Year Plan 2012-2017](#), approximately 20,000 individuals and their families are eligible for some types of services from the Department of Developmental Services. This includes 4,540 infants and toddlers enrolled in the Birth to Three System and 15,640 individuals older than three (June 30, 2011 DDS Management Information Report). Included in the 20,000 are 365 infants and toddlers and 2,991 persons over the age of three with autism spectrum disorder. Of the individuals over the age of three, 69% (10,848) are receiving either residential or day services or both. Each year approximately 160 persons over the age of three are found newly eligible for DDS services.

As of June 2011, 8,697 individuals (approximately 44% of consumers over the age of three) received some type of residential support provided through state or federal funding, including those receiving in-home supports. There were 549 individuals living with their families or on their own who were on the waiting list for residential services with assigned statuses of “Emergency” or “Priority 1”. From June 2006 to June 2011, the size of that list decreased from 745 to 549.

Of 7,931 individuals who receive residential supports directly from DDS or private providers, 1,064 (13%) live in DDS-operated congregate facilities or group homes, 3,383 (43%) live in privately operated group homes, and 3,101 (37%) use more non-traditional supports that offer greater flexibility and individualization. One of those non-traditional forms of support is the hiring and managing of one’s own staff, called self-directing services. From 2008 to 2011, the number of individuals self-directing their services increased from 709 to 1,014.

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

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

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

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

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

DMHAS also has a General Assistance Recovery Supports Program (GA RSP), which is committed to helping State-Administered General Assistance (SAGA) recipients meet their basic needs. GA RSP promotes recovery, independence, employment, self-sufficiency, and stability by offering recovery support services including recovery housing, independent housing, bus passes, and personal care items.

UNMET DISASTER RECOVERY NEEDS – SUPERSTORM SANDY

As a result of Superstorm Sandy, there continues to be Unmet Recovery Needs, meaning needs that some needs have not been addressed by Federal, state, or other sources, in Fairfield and New Haven Counties.

Owner Occupied Housing

As detailed in the Community Development Block Grant – Disaster Recovery Action Plan and the two subsequent Substantial Amendments to that Action Plan, DOH is administering an Owner Occupied Rehabilitation and Rebuilding program, specifically targeted to assist homeowners of 1-4 unit owner occupied properties address their rehabilitation and mitigation/elevation needs. The first phase of this program was to address unmet rehabilitation needs, either alone or in conjunction with mitigation/elevation needs. A second phase was added under the second allocation of CDBG-DR funding to address mitigation/elevation needs of those 1-4 unit owner occupied properties that had been damaged by Hurricane Sandy, but were able to address their needs through insurance proceeds, FEMA and/or SBA assistance.

We have reviewed our current application list to identify the number of households that would continue to be displaced or homes that will not be served by these programs due to insufficient funding. In order to accomplish this analysis, we made the following assumptions:

- Remaining Unmet Need exists among homeowners in both New Haven and Fairfield County consisting of those on our current application list;
- Mitigation/elevation needs exist in both New Haven and Fairfield County consisting of those on our current application list; and,
- Cost estimates for Unmet Need were determined using the average cost of assisted or to-be-assisted homeowners in the respective counties.

The Summary Table of Unmet Need – Owner Occupied on the following page, is a copy of Table 1 from the CDBG-DR Substantial Amendment – Tranche 2, which identifies the number of current applicants seeking assistance, either with remaining unmet rehabilitation or with unmet mitigation/elevation needs which cannot be addressed with the current funding available.

Table 1
Summary Table of Unmet Need - Owner Occupied

		# of	Average Cost	Total Need	Average Assistance Other Sources (Insurance, FEMA, SBA)	Remaining Unmet Need
		Households				
Fairfield County	Rehabilitation and/or Mitigation	99	\$181,579	\$17,976,315	\$114,393	\$11,324,923
New Haven County	Rehabilitation and/or Mitigation	74	\$175,325	\$12,974,098	\$52,139	\$9,115,794
				\$30,950,413	\$166,532	\$20,440,717

Referring to Table 2 below, which was copied from Table 5 on page 22 of the CDBG-DR Substantial Amendment – Tranche 2, there were estimated to be FEMA unpaid losses and open claims, after adjustments, of \$39,329,391 and \$6,186,325 in Fairfield and New Haven, respectively. According to updated data provided to us by FEMA, it would appear that approximately \$9,830,950 in claims has been paid out in Fairfield and \$4,402,584 in claims have been paid out in New Haven counties. This would indicate a remaining unmet need, without taking into consideration mitigation/resiliency activities, \$29,498,441 and \$1,783,741 in remaining unmet need in these two counties.

Table 2 Owner Occupied Properties: Unpaid Losses & Open Claims

Activity	Total Unmet	Fairfield County	New Haven	New London	Middlesex County
FEMA Unpaid Losses & Open	\$47,614,320	\$32,774,493	\$5,155,271	\$8,131,588	\$1,552,968
Adjustment for Undercount @	\$9,552,864	\$6,554,898	\$1,031,054	\$1,626,317	\$310,594
Total Estimated Need	\$57,137,184	\$39,329,391	\$6,186,325	\$9,757,906	\$1,863,561
Requiring Rehabilitation	\$40,277,564	\$32,909,227	\$4,101,499	\$1,726,154	\$1,540,684
Requiring Flood Mitigation	\$16,859,620	\$6,420,165	\$2,084,827	\$8,031,752	\$322,877

Multifamily Housing

As detailed on page 53 of our original Action Plan, DOH is administering a Multifamily Rehabilitation/Rebuilding and Mitigation program, specifically targeted to low and moderate income multifamily properties with unmet need, with an emphasis on state or federal public housing. There were more than 815 units of state or federal public housing located within the 100 Year Flood Plan in Fairfield County. The total estimated need associated with the rehabilitation and mitigation of these units was in excess of \$240,000,000, with an estimated unmet need of more than \$140,000,000.

DOH anticipated using significant state and other resources to leverage these activities, and thus only allocated \$26,000,000 of the available CDBG-DR funding to address these needs. These other resources include state taxable and tax exempt bond financing, federal Low Income Housing Tax Credits (both 4% and 9% credits), as well as conventional housing financing. To date, DOH has targeted the majority of the \$26,000,000 available on three separate public housing replacement activities as identified in Table 3. As this table shows, there is significant remaining unmet need relative to the rehabilitation or replacement of these units.

		# of Units	Total		Estimated Assistance	Remaining Unmet Need
			Development Cost	CDBG-DR Assistance	Other Sources (DOH/LIHTC/ Other)	
Fairfield County						
Stamford	Summer Place (fka: Ed Czescik Homes)	48	\$14,525,240	\$6,400,000	\$8,125,240	\$0
Stamford	Scattered Site (Phase 2 of Ed Czescik Replacement)	2	\$200,000	\$0	\$100,000	\$100,000
Bridgeport	Crescent Corner (Phase 1 of Marina Village)	93	\$32,163,563	\$6,975,000	\$25,188,563	\$0
Bridgeport	Marina Village 2	84	\$28,500,000	\$0	\$16,500,000	\$12,000,000
Bridgeport	Marina Village 3	84	\$28,500,000	\$0	\$12,500,000	\$16,000,000
Bridgeport	Marina Village 4	102	\$35,500,000	\$0	\$22,000,000	\$13,500,000
Norwalk	Washington Village - Phase 1	80	\$32,632,384	\$9,855,000	\$22,777,384	\$0
Norwalk	Washington Village - Phase 2	85	\$34,500,000	\$0	\$15,000,000	\$19,500,000
Norwalk	Washington Village - Phase 3	108	\$36,250,000	\$0	\$17,500,000	\$18,750,000
Stratford	Meadowview Manor	100	\$32,307,600	\$0	\$32,307,600	\$0
	Elm Terrace	50	\$16,153,800	\$0	\$8,000,000	\$8,153,800
	Robert F. Kennedy Apartments	75	\$24,230,700	\$0	\$12,000,000	\$12,230,700
New Haven County						
Meriden	Mills Memorial Housing	140	\$43,000,000	\$0	\$18,000,000	\$25,000,000
			\$358,463,287	\$23,230,000	\$209,998,787	\$125,234,500

Summary of Unmet Housing Need

As demonstrated above, there is significant unmet need relative to housing in the most impacted and distressed counties, Fairfield and New Haven, in excess of \$145,000,000.

Infrastructure

As detailed in the CDBG-DR Substantial Amendment – Tranche 2 and CDBG-SR Substantial Amendment – Tranche 3, DOH is administering an Infrastructure and Infrastructure-related Program, specifically targeted to provide assistance to known infrastructure and infrastructure-related activities that have not been addressed through available resources. In response to a DOH request for information regarding infrastructure and infrastructure-related needs, other state agencies and local governments identified more than forty projects with needs totaling approximately \$157.4 million. Of these projects, thirty (30) of these projects have received funding of approximately \$36 million.

The State intends to seek additional funding through other sources to address these remaining unmet infrastructure and infrastructure-related projects.

FUTURE HOUSING PRODUCTION AND PRESERVATION NEEDS

Overview

The availability and affordability of housing in Connecticut is critical for sustained health and development of our municipalities. The preceding analysis of Connecticut's housing market explored the relationship between demographic trends, and the availability and affordability of housing. The results of this analysis allow us to estimate the housing production level needed to adequately meet the estimated growing demand over the next five years.

Preservation- Affordable Units

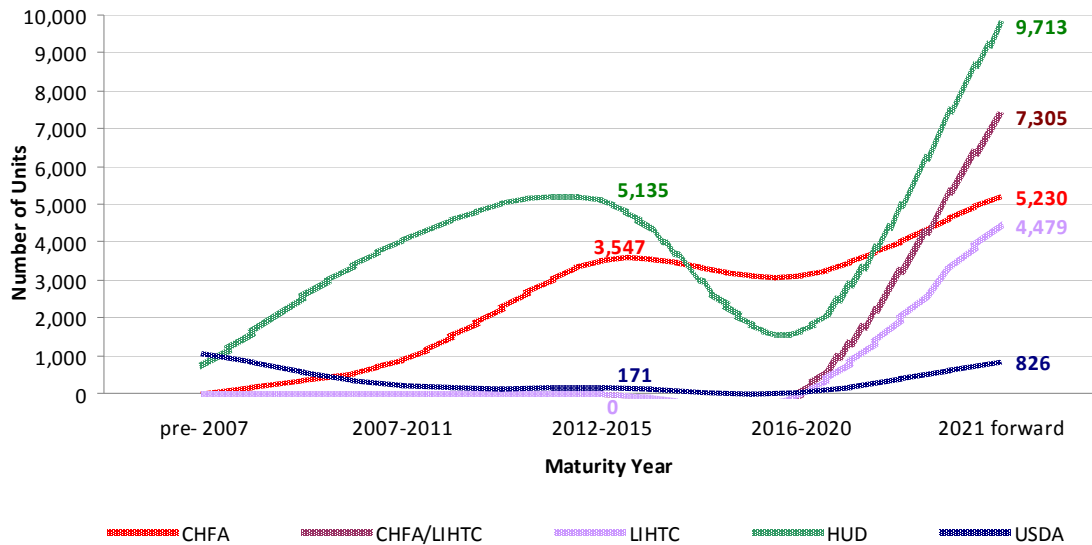
As discussed earlier in the Housing Market section of this document, there are approximately 1.3 million occupied housing units (1,487,891 total housing units). Of those housing units about 70% are owner-occupied and the remaining 30% or 425,000 units are renter-occupied. As of June 30, 2104, approximately 168,655 units in Connecticut were considered affordable housing through federal or state financing or rental assistance, or deed restrictions; approximately 132,888 of which were rental units or receive state or federal rental subsidies.

Annually, DOH collects data in accordance with the requirements of Section 8-30g of the Connecticut General Statutes, the Affordable Housing Land Use Appeal, and publishes [a list of "affordable housing"](#) that meets the criteria set forth in that statute. These 168,655 affordable housing units are monitored for affordability by a variety of state and federal agencies. These include: 1) the Connecticut Housing Finance Authority (CHFA) through mortgage financing, tax credit financing, or through portfolio management; 2) the Department of Housing (DOH); 3) the U.S. Department of Housing and Urban Development (HUD); 4) the United States Department of Agriculture's (USDA) Rural Development Agency; and 5) local municipal "Administrators.

Expiring Units

A majority of this affordable housing is required to remain affordable through restrictions that are put in place through mortgage financing, when receiving tax credits, or through deed restrictions. These restrictions are not perpetual and expire by their terms upon maturity of their mortgages or other agreements. Of the 168,655 affordable units in Connecticut, approximately 4,800 units will lose their obligation to remain affordable from 2016 to 2020 and approximately 27,500 units will lose their affordability after 2021.

Existing Assisted Housing Stock Incidence of Expiring Use Restrictions

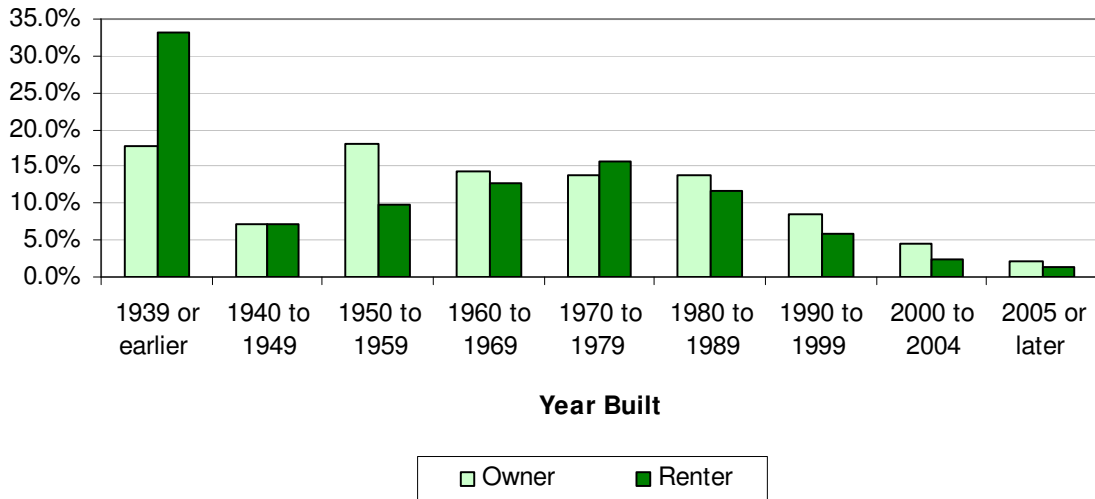


As these properties age and struggle with physical deterioration, many are provided financing that will have affordable housing restrictions placed on them again – usually an additional 30 years. Over the past several years, CHFA, DOH and HUD has been working to offer financing to many of these properties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

Connecticut's Housing Stock

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

Percent of Housing Built During Time Period

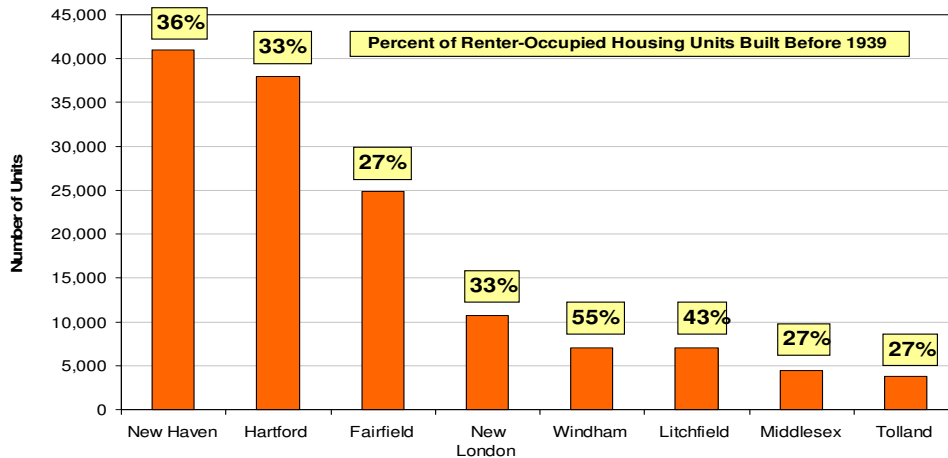


Source U.S. Census, American Community Survey 2008

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

Number of Renter-Occupied Housing Units Built Before 1939

Number and Percent of Renter-Occupied Housing Units Built Before 1939



Source U.S. Census, American Community Survey 2008

Physical Deficiencies of Housing

State Housing Portfolio

In 2013, CHFA funded a comprehensive study of the capital needs of its state sponsored portfolio called the “Capital Plan”. The Capital Plan, created by RECAP Real Estate Advisors, Boston, MA, identifies the physical, financial and operational needs of the State-Sponsored Housing Portfolio (SSHP) properties; it makes funding, policy and regulatory recommendations and provides a roadmap for the deployment of Governor Malloy’s \$300 million 10-year capital investment and \$1.5 million each year in appropriations for Rental Assistance Payment (RAP) program subsidies, which began in 2013.

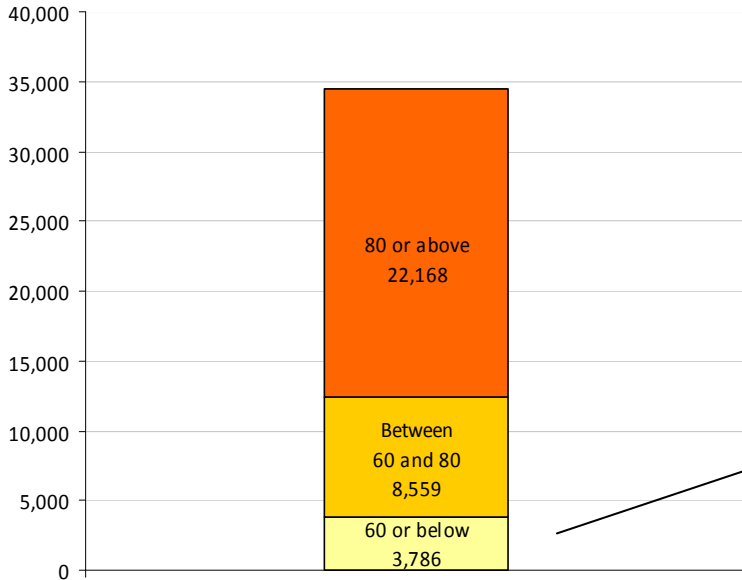
The CHFA and the DOH will implement the revitalization of the SSHP using the Capital Plan as the roadmap. The detailed report recommends and prioritizes the work needed to make the properties sustainable for long-term use as quality affordable rental housing and may be viewed [here](#).

When looking at the state housing portion of CHFA’s portfolio, there is about \$700 million worth of physical needs for approximately 13,000 units of housing. Although there is a commitment to provide \$300,000,000 in state funding to address these needs, DOH and CHFA continues to work with the owners of these properties to identify and leverage other resources, include state, federal and private, to address the needs of these properties.

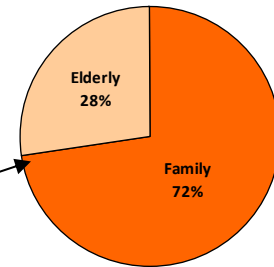
Federal Housing Portfolio

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

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



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



Housing Affordability Assessment

“About 72% of Connecticut’s ‘top new jobs’ through 2014 according to the state labor department are expected to pay less than \$40,000 annually, indicating that affordable workforce housing will be an important economic issue in years to come. The wage needed to affordably rent a typical two bedroom apartment in Connecticut is now almost \$67,276 a year.”¹ Connecticut faces a significant need for affordable housing in each county. Based on the number of residents spending more than 30% of their income on gross rent in the 2013 ACS (230,934 households) and the number of new households anticipated as a result of the increase in population, approximately 110,000 rental units need to be created throughout the state. With proper policy incentives, affordable rental units can be created to relieve some of the cost burden. The necessary affordable rental units can also be created by lowering the cost burden of the rental units that currently exist and introducing new construction. To rectify the current affordable renter household need problem by 2020, approximately 22,000 units would have to be created annually. When the current deficit of available affordable rental housing is obsolete, the future need projections will be more acute.

¹ HomeConnecticut Fact Sheet, 2015

Cost Burden Trends and Current Picture

Income Distribution and Cost Burden

Table 69 shows the statewide distribution of households by income group and ownership for Connecticut in 2013. There are a larger number of renters in the low income groups relative to homeowners.

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

2013 Income Distribution Paying More than 30% of Income for Housing			
Income Group	Homeowners	Renters	Total
Occupied Housing Units	919,488	436,361	1,355,849
Less than \$20,000	49,652	98,181	147,787
\$20,000 to \$34,999	58,847	67,636	126,094
\$35,000 to \$49,999	51,491	32,290	84,063
\$50,000 to \$74,999	73,559	15,709	89,486
\$75,000 or more	86,432	4,363	90,842

Source: ACS 2013

In general, renters tend to have lower income than homeowners. The 2013 median household income in Connecticut was \$69,461. However, people in owner-occupied housing had median household income of \$90,185 while people in renter-occupied housing had median household income of about \$35,510.

Households are considered cost burdened when 30% or more of their income is spent on housing costs. Currently, 29.2% of Connecticut's homeowner households and 50.0% of renter households are cost burdened. With nearly half a million households in Connecticut paying more than 30% of their incomes for housing, it is extremely important to preserve the affordable housing that is currently in Connecticut and add to the affordable housing stock in the state. This is especially true in certain target areas and towns such as New Haven and Fairfield counties, where the cost of living is generally higher than in other areas of the state. The income disparity between owners and renters is highest in Fairfield County and lowest in Windham County. Detailed ACS data is available [here](#).

Households are considered cost burdened when 30% or more of their income is spent on housing costs. With nearly half a million households in Connecticut paying more than 30% of their incomes for housing, it is extremely important to preserve the affordable housing that is currently in Connecticut and add to the affordable housing stock in the

state. This is especially true in certain target areas and towns such as New Haven and Fairfield counties, where the cost of living is generally higher than in other areas of the state.

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

Affordability Need

Affordable housing is a serious concern in the state of Connecticut. Despite the fact that Connecticut residents enjoy high median incomes relative to the rest of the country, the sharp increase in housing prices from 2000 to 2007 and the subsequent loss of value between 20% and 30% statewide, produced a significant affordability gap in the housing market. Although this gap continues to close, the effects of the housing bubble continue to be felt by Connecticut citizens.

The National Low Income Housing Coalition (NLIHC) publishes an annual report, *Out of Reach*, which provides a comparison of wages and rents in various jurisdictions within each state.² Using the affordability standard that households should not pay more than 30% of their income on housing expenditures, the NLIHC calculates the wage a household must earn in order to afford various sized rental units based on each area's Fair Market Rent (FMR). The hourly wage necessary to afford a two-bedroom unit is called the housing wage. In the 2014 study, the housing wage for Connecticut was \$23.02, compared to the national average of \$18.92.

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

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

² See: <http://nlihc.org/oor/2014>

2014 HOMEConnecticut study shows that despite a downturn in the national housing market, the median sales price for a single-family home in Connecticut remains unaffordable for citizens in a majority of Connecticut towns.

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

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

The statewide projection of cost burden for renters and homeowners illustrates the housing affordability needs of the population in the year 2015 and beyond.

Barriers to Affordable Housing

Overview

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

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

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

housing choices hinders business recruitment and expansion and is a key consideration in business location decisions.

Housing prices nationwide have increased dramatically over the past 5 years. A number of factors have contributed to the rising prices, including federal, state, and local regulations that affect land and housing development. While many regulations provide important public benefits, others may be outdated, excessive, unnecessary, or exclusionary. Various studies have found that obstructive regulations have contributed to rising housing costs and created roadblocks to quality affordable housing in most of our communities.

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

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

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

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

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

Quality of Life

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

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

Need for Regulatory Reform

The need for regulatory reform has been recognized at the national, state, and local levels for more than two decades. Regulatory delays at any governmental level increase costs, reduce returns on investment, and cause investors to seek other opportunities. Regulations are often written without consideration for how much they will cost the developer and the resulting lack of development will harm a community. In evaluating any regulation or modification, it is important that both the costs and benefits be considered. It is only in this way that careful decisions can be made.

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

- Residential developments with densities of more than 30 units per acre are prohibited in all but 12% percent of local jurisdictions; and
- A hypothetical 2-story, 40-unit apartment property on five acres of land would be prohibited outright in about 30% of such jurisdictions.
- Such restrictions not only reduce the range of housing options available to local residents they tend to favor lower density over higher density developments, which in turn make housing more expensive.³

³ John M. Quigley and Larry A. Rosenthal, “The Effects of Land Use Regulation on the Price of Housing: What Do We Know? What Can We Learn?” *Cityscape*, Vol. 8, Nr. 1 (2005) and Edward L. Glaeser and Joseph Gyourko, “The Impact of

Property Values

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

- Pollakowski, et al., in their 2005 study entitled the Effects of Mixed-Income, Multi-family Housing Developments on Single-family Housing Values state that “We find that large, dense, multi-family rental developments...do not negatively impact the sales price of nearby single-family homes;”⁴ and,
- Joyce Siegel states in The House Next Door that “In sum, the presence or proximity of subsidized housing made no difference in housing values as measured by relative price behavior in a dynamic market.”⁵

The available research is fairly strong that multifamily rental housing:

- Does not impose greater costs on local governments;
- Does not increase traffic and parking problems;
- Does not reduce property values if well-designed and appropriate to the neighborhood;
- Does not inherently attract residents who are less neighborly or less involved in the community; and
- Has “not contributed significantly to the rise in school enrollments” and that “it is very unlikely that new multi-family housing has produced a negative fiscal impact on cities and towns.”⁶

Barrett and Connery argue that multifamily housing does not significantly add to school enrollments because most of the units (one- and two-bedrooms) produced in these complexes were never designed to house families with children. They argue that developers do so for the express purpose ensuring local officials that their developments will not hurt local fiscal matters. Barrett and Connery note that this approach ends up pitting fiscal policy against housing policy—that is, the kind of residential developments

Building Restrictions on Housing Affordability, *Economic Policy Review*, Federal Reserve Bank of NY, New York, NY: June 2003.

⁴Henry O. Pollakowski, David Ritchay, and Zoe Weinrobe, “Effects of Mixed-Income, Multi-family Housing Developments on Single-family Housing Values,” Cambridge, MA: MIT Center For Real Estate, April 2005.

⁵ Joyce Siegel, *The House Next Door*, Innovative Housing Institute, 1999.

⁶ Judith Barrett and John Connery (2003). “Housing the Commonwealth’s School-Age Children,” Citizens’ Housing and Planning Association Research Study, August.

that are approved are not what might be required by local households, but rather to address a perception that multifamily housing will have an adverse impact on the local budget.

The fear that housing density will hurt property values seems to be primarily based on anecdotes. In contrast, as noted above, most research has come to a different conclusion. In general, neither multifamily rental housing, nor low-income housing, causes neighboring property values to decline.⁷

Zoning and Land Use Regulations as a Barrier

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

Many communities have zoning and land use policies that make it difficult or impossible to develop multifamily and other types of housing that tend to be less costly. To discourage affordable housing, communities employ exclusionary zoning tactics, including large minimum lot requirements or density limitations that restrict multifamily housing development. Alternative forms of affordable housing such as accessory dwelling units and manufactured housing are often prohibited by zoning codes.

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

Zoning and land use regulations alone do not cause, nor can they solve the problem of affordable housing. Changes in zoning and land use regulations are not, in and of themselves, a sufficient policy response to the problem of housing affordability. Many factors beyond local zoning can limit the quantity of multifamily housing stock. These include market conditions, financing costs, land availability, the quantity and quality of

⁷ Alexander von Hoffman, Eric Belsky, James DeNormandi, and Rachel Bratt, "America's Working Communities and the Impact of Multifamily Housing," Cambridge, MA: Joint Center for Housing Studies, 2004

public services, other planning goals (e.g., protecting open space, commercial/industrial land or rural areas), and existing land-use patterns.

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

Regulatory and Administrative Processes as a Barrier

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

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

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

In addition to the time required by lengthy approval processes, the involvement of multiple agencies concerning different regulations poses further barriers. Duplication, inconsistencies between the requirements of different regulatory bodies, multiple review practices, and the cumulative impact of regulations are major barriers associated with fragmented administrative process.

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

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

Environmental Regulations as a Barrier

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

Environmental laws and regulations can and do impact the supply of land and cost to develop housing at a given price, however, there are no recent empirical studies that attempt to quantify the impact.

Economic Impacts

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

Some of the impacts are relatively immediate: a loss in construction jobs and local construction-related spending; a decline in vacancy rates leading to increased rents and house prices; lengthening commutes as workers seek lower housing costs; and wear and tear on local and state roads and highways. In the longer run, high housing costs put upward pressure on wages for local businesses and government workers, forcing businesses to make decisions to locate or relocate elsewhere. Finally, as some families decide to leave the area altogether for lower housing costs, the available workforce shrinks and growth stalls.

These land use regulations result in inelastic supply, impeding the ability of the market to respond to an increase in demand. Greater demand for housing therefore leads to higher prices for all housing—new and existing—rather than greater production of housing units. Higher prices reduce the share of housing that is affordable to average-income households.

Regulations and the resulting high house prices lead to a lower quality of life for the region's residents. The search for affordable housing leads many households to outer suburbs, leading to long commutes which ultimately cause increased congestion and

infrastructure costs, and lower air quality. Long commute times leave workers less time for their families and to participate in volunteer and social activities in their communities. High housing prices increase wages local businesses must pay to retain workers.

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

SUMMARY

Housing relates to all facets of our lives; health, education, transportation, employment, entertainment, social interactions and economic development, as well as the consumption of housing-related goods and services. The existing supply of housing in Connecticut is constrained, but the cost of producing a unit is high, therefore new developments of starter, single-family homes are scarce across the state. Connecticut's population is projected to grow by 50,000 between 2015 and 2020, and at a higher rate beyond then. Fairfield, Hartford, and New Haven counties have a declining growth of stock, while rural towns (mostly in Windham County) are growing the most.

Connecticut still has a sizeable special needs population—the elderly, those with disabilities and health issues, and abuse victims—which requires affordable and adequate housing throughout the state. This reinforces the fact that affordable housing is deficient in Connecticut, based on the number of low-income families; while renting is becoming a more common option among young adults. Without the availability of affordable housing, homeowners will bear a greater burden of taxes in Connecticut, and the flight of young adults out-of-state will continue to adversely affect the labor market.

In addition, we are at a critical juncture with regard to chronic homelessness, and the potential to end chronic homelessness in the coming years. It is critical that all available resources be coordinated in an efficient and effective manner to address this issue.

STRATEGIC PLAN

INTRODUCTION

The State of Connecticut, through the Department of Housing, is committed to creating a Connecticut where affordable housing, in strong, vibrant, and inclusive communities, is accessible to individuals and families across the state and homelessness is a thing of the past. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Chronic homelessness and in particular chronic veteran's homelessness will be a thing of the past. The state recognizes that a realistic and comprehensive housing and community development strategy is vital to the future prosperity of Connecticut and that serious challenges continue to be present that must be addressed if Connecticut is to remain competitive and maintain its quality of life.

The strategic plan establishes the framework for the efficient allocation of all state and federal resources at the available to DOH, including federal formula grant funding, for the development and preservation of affordable housing and community development activity that assists extremely low-, low- and moderate-income households in the state over the next five years. The consolidated plan articulates policies, strategies, goals and objectives which are based on an analysis of the state's housing needs, housing market, and community development needs.

Housing is a key component of attaining and sustaining local viability, community health and ensuring a thriving community. Ensuring affordable housing options, to own and rent is an important contributing factor to future community health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing with the availability of services. In order to address these needs, it is important to add new housing as well as preserve affordable housing presently serving households in need in a coordinated and efficient manner.

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

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. These principles are in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), and the current [Analysis of Impediments to Fair Housing Choice 2015](#). Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, travel time and other societal resources

over the long-term they are incorporated into the state's Consolidated Plan. The state will use its federal formula grant funding and state resources to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles and by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

OVERALL GOAL

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

GOALS

The consolidated submission described in Title 24, Part 91 of the CFR requires that the state articulate in one document its plan to pursue the following goals for all the community planning and development programs, as well as for housing programs. It is these goals against which the plan and the state's performance under the plan will be evaluated by HUD.

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

this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

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

- (1) Indicate the general priorities for allocating investment geographically within the state and among different activities and needs.
- (2) Describe the rationale for establishing the allocation priorities given to each category of priority needs, particularly among low-income and moderate-income households.
- (3) Identify any obstacles to meeting underserved needs.
- (4) Summarize the priorities and specific objectives the state intends to initiate and/or complete during the time period covered by the strategic plan describing how the proposed distribution of funds will address identified needs. For each specific objective statement, identify proposed accomplishments and outcomes the state hopes to achieve in quantitative terms over a specified time period (e.g., one, two, three or more years), or in other measurable terms as identified and defined by the state.

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

OBJECTIVES

Objectives, Outputs, Outcomes and Indicators

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

Basis for Assigning Priority

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

Priority ratings were established after a thorough examination of Connecticut's housing and community development needs and the state's current and historical housing market. (See Needs Assessment and Housing Market Analysis sections). Based on the state's review of all relevant and available data, specific issues were selected at the Department of Housing. Issues chosen to be assigned high priority funding status within this plan were selected based on four primary factors: (1) the primary eligibility criteria of the respective funding; (2) the availability of "other" funds to address the issue, (3) the issue's relative demonstrated need (as identified in the needs assessment), and (4) the impact of the issue on the prevention and reduction of homelessness.

High Priority Needs and Funding

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

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

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

Note: for the purposes of this plan, "Other Funds" include all available state, federal or private funds other than those identified.

GEOGRAPHIC TARGETING

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

The existing Section 8 Housing Choice Voucher/Certificate, Section 8 Moderate Rehabilitation, Resident Service Coordinator grant, Elderly Rental Assistance Payments, State Rental Assistance Payments, and other "housing support" programs are exempt from the state's geographic targeting.

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

- Emergency Solutions Grant (ESG) - Emergency Solutions Grant funds are awarded through a formula established by the federal government. The state's allocation of ESG funds may be used anywhere in Connecticut without restriction. Four jurisdictions (Bridgeport, Hartford, New Haven and Waterbury) receive their own allocations of ESG funds directly from the federal government, thus are not eligible for the state allocation. Because of the nature of homelessness, the ESG program is exempt from Priority Funding Area requirements.
- Home Investment Partnerships Program (HOME) - The HOME Program was established under the Cranston-Gonzalez National Affordable Housing Act of 1990. The state's allocation of HOME funds may be used anywhere within the State of Connecticut.
- Federal Low-Income Housing Tax Credits (FLIHTC) - Federal Low-Income Housing Tax Credits may be used anywhere within the State of Connecticut. However, in accordance with federal law, states are required to develop allocation criteria that disperse the tax credits across the state through an IRS-approved competitive process. CHFA is Connecticut's tax credit administering agency and has an approved competitive process that allows points to be given to rental housing projects. CHFA's allocation plan must be consistent with the recommended State Plan of Conservation and Development.
- Small Cities Community Development Block Grant (SC/CDBG) – Small Cities Community Development Block Grant funds are awarded through a formula established by the federal government. The state's allocation of SC/CDBG funds may not be used in the following jurisdictions: Bridgeport, Bristol, Danbury, East Hartford, Fairfield, Greenwich, Hamden, Hartford, Manchester, Meriden, Middletown, Milford Town, New Britain, New Haven, New London, Norwalk, Norwich, Stamford, Stratford, Waterbury, West Hartford, West Haven. These jurisdictions receive their own allocations of CDBG funds directly from the federal government and are not eligible for use of the state allocation designated for small cities.
- The majority of HOPWA dollars allocated to Connecticut are apportioned through the Eligible Metropolitan Statistical Area (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DOH receives a small amount of “Balance of State Dollars” and uses a competitive procurement process for HOPWA services to ensure statewide coverage for the balance of state catchment area: Windham County, New London County, Middlesex County and Litchfield County.

AFFORDABLE HOUSING

Section 91.315 (b)

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

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

OVERVIEW

Connecticut faces an affordable housing issue. There is a current and projected affordable housing supply deficit, both for homeowners and renters. Housing is considered affordable if it consumes (costs) no more than 30% of a household's annual income. It is feasible for persons to live in dwellings where costs exceed 30% of the household income, making them cost burdened. Currently, 29.2% of Connecticut's homeowner households and 50.0% of renter households are cost burdened. Collectively, nearly half a million Connecticut households pay more than 30% of their income for housing. The highest concentrations of cost burdened households are low-and-moderate-income households.

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

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

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

help with the goal of supply of quality affordable housing. Remediation and rehabilitation of brownfields and reuse of old mills is also part of the responsible growth initiative of the state. All programs and financing tools that can encourage responsible growth and development in the state should be promoted.

GOALS

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

AFFORDABLE HOUSING STRATEGIES

Fair Housing and Housing Choice

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

Consistent with the recommendations in the Analysis of Impediments to Fair Housing Choice 2015 (AI2015), the state will implement the following strategies, within available programs and appropriations:

1. Collaborate with other State Agencies to Affirmatively Further Fair Housing
2. Convene stakeholders to review proposed legislative solutions to existing impediments to fair housing choice
3. Ensure State and local planning documents affirmatively further fair housing
4. Maximize the effectiveness of State programs that promote mobility
5. Promote fair housing enforcement and education
6. Encourage the creation and rehabilitation of affordable housing in a variety of locations

In addition, the state will do the following:

7. In cooperation with the Fair Housing Enforcement Office of HUD, the state will endeavor to redraft and update the Connecticut Fair Housing Regulations, and
8. Initiate testing and use of the Connecticut Opportunity Map

Supply of Quality Affordable Housing

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

Increasing the supply of quality affordable housing can be accomplished in multiple ways including new construction and rehabilitation of existing units. Adaptive re-use of historic structures provides multiple benefits to communities. Redevelopment lowers the ratio of poor quality or unused structures. Additionally, re-use lessens sprawl in rapidly

developing areas by preserving open space/undeveloped land. Adaptive re-use is very likely to engender community support by preserving structures that have long been part of the community.

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

- Interdepartmental Cooperation - DOH will work cooperatively with other state agencies over the next five years in its effort to not only provide quality affordable housing, but to rebuild ailing urban and suburban centers into healthy communities.
- Support Other Housing Providers - DOH and CHFA will, to the extent possible, support the applications of housing providers for affordable housing funds for which DOH is not an eligible applicant. This includes support for persons and organizations applying for Section 202, Continuum of Care grants, Federal Historic Tax Credits, USDA, and other federal and private funding.
- Financial Resources – DOH, CHFA, and the Office of Policy and Management (OPM) will continue to work at the state and federal level to increase the amount of resources available to build or renovate quality affordable housing.
- Low Income Housing Tax Credits - CHFA, through revision of the Low Income Tax Credit Qualified Allocation Plan will ensure that the Low Income Housing Tax Credit program addresses the needs and priorities of this Consolidated Plan for Housing and Community Development.
- Rental Housing – DOH and CHFA will individually and jointly finance quality affordable new rental housing and preserve existing state-assisted and/or CHFA financed housing stock by using private, federal, local, and state resources.
- Housing Rehabilitation - DOH will use its Small Cities Community Development Block Grant (SC/CDBG) program, as well as other programs, to rehabilitate eligible owner-occupied and small rental housing.
- Homeownership Counseling - CHFA will continue its counseling process for first time borrowers to reduce default rates and will also work to reduce single family delinquencies and foreclosures through proactive intervention indicators.
- Homeownership for Persons with Disabilities – DMHAS, DSS, DOH, and CHFA will promote homeownership opportunities for persons with disabilities who have been unable to access private financing.
- Mortgage Assistance - CHFA will continue to implement the Emergency Mortgage Assistance and CT FAMILIES (Connecticut Fair Alternative Mortgage Lending Initiative & Education Services) program as well as counseling initiatives and mediation efforts to assist economically distressed households maintain homeownership.
- Encourage and promote mixed use and transit-oriented development. To these ends the DOH will:

- Prioritize funding requests for affordable housing projects that include mixed-uses and/or are located close to public transportation facilities and are on established bus routes.
- Encourage and support municipal efforts to create higher density residential zoning districts through the Incentive Housing Zone Program and other programs.
- Green Building - Encourage green building by the use of sustainable construction in new buildings that meet Leadership in Energy and Environmental Design (LEED) standards or similar standards and through the use of tax credits, and in coordination with the Green Bank.
- Healthy Homes - DOH, CHFA, the Department of Energy and Environmental Protection (DEEP), the Department of Public Health (DPH), DSS, local governments and property owners will work to help abate lead paint through the Connecticut Lead Action for Medicaid Primary Prevention Project (LAMPP) or other similar programs and work with DPH on the implementation of its 'Healthy Homes Initiative' which has been designed to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.
- Initiate use and testing of the Connecticut Opportunity Map.
 - DOH has funded the development of this web-based mapping tool to illustrate the location of communities which have some or all of the characteristics that have been linked to educations, economic and social success.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

Summary of Five-Year Affordable Housing Objectives

A. Fair Housing and Housing Choice

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

- Within available appropriations, the DOH will continue to support the Connecticut Fair Housing Center with their efforts to assist the State of Connecticut to fulfill the recommendations in the state's AI2015 for state level action.
- DOH will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.
- Update and redraft the Connecticut Fair Housing Regulations consistent with guidance from the Fair Housing Enforcement Office HUD.

B. Quality Affordable Housing

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

- **With Regard to New Affordable Rental Housing**
 - DOH will work to create 5,000 new quality affordable rental housing units.
- **With Regard to New Homeownership Opportunities**
 - DOH will work to create 500 new affordable homeownership opportunities.
- **With Regard to Preserving Existing Affordable Rental Units**
 - DOH will work to preserve 5,000 existing affordable rental housing units.
- **With Regard to Maintaining Homeownership**
 - DOH will work to maintain homeownership for 300 households.

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

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

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

Objective 1:

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

Output:

- Within available resources, fund the activities of the Fair Housing Center related to outreach and education with an emphasis on preventing discrimination and increasing housing choice opportunities annually.
- Improved availability/accessibility and affordability by promoting and funding at least one inter-municipal or regional partnership for a housing and/or community development project that benefits low- and moderate-income persons/households to increase housing choice.
- Continue to fund mobility counseling/tenant education programs to encourage/assist/educate approximately 8,500 DOH Section 8 Housing Choice Voucher and State Rental Assistance Payments Program participants with moves to areas of higher opportunity.
- Support the upgrading of existing infrastructure within areas where the majority of residents are of low-and-moderate-income to increase housing choice.
- Support five infrastructure projects to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low-and-moderate-income areas annually.
- Improve availability/accessibility by supporting the construction and/or rehabilitation and/or expansion of five existing public facilities that primarily serve low-and-moderate-income persons, including but not limited to: transitional housing, battered women shelters, daycare centers, and efforts to meet the needs of the physically

handicapped population by supporting projects designed to make current facilities accessible or to provide new-handicapped accessible facilities annually.

Outcome:

- Increased opportunities for housing choice.

Indicator(s):

- Number of fair housing educational and outreach opportunities achieved
- Increased housing choice for low-and-moderate-income residents.
- Number of regional projects funded that promote fair housing and further the state's fair housing efforts.
- Support at least one inter-municipal or regional housing project.
- Number of infrastructure projects conducted per year.
- Number of DOH Section 8 Housing Choice Voucher and State Rental Assistance Payments Program participants educated through this program that move to areas of de-concentrated poverty.
- Number of DOH Section 8 Housing Choice Voucher and State Rental Assistance Payments Program participant moves from an area of very low or low opportunity to a higher opportunity area.

Priority Rationale

In Connecticut, 25% of the population is considered minority, or non-white. Fair housing initiatives promote equal housing opportunity for all of Connecticut's citizens and increase housing choice opportunities through the application of responsible development principles and strategies. In addition, there is a higher concentration of cost burdened households that have low-and-moderate incomes. Prioritization is given to this objective based on the needs analysis finding that enhancing community and neighborhood based programs enhances the livability of communities. The subsequent rise in quality of life spurs investment across the housing spectrum. Investing in already developed areas also aids the overall objective of limiting sprawl.

Obstacles to Meeting Underserved Need

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

Funding is a critical issue to attain the above objectives.

Objective 2:

Enhance suitable living environments through the creation of decent affordable housing.

Output:

- Produce up to 5,000 newly constructed or rehabilitated rental units that serve low-and moderate-income households.
- Produce up to 500 newly constructed or created homeowner units that serve low-and-moderate income households.
- Rehabilitate up to 500 homeowner units that serve low-and-moderate income households.
- Preserve up to 5,000 rental units that serve low- and moderate-income households.

- Fund the development of at least one mixed-income development projects in an area that currently under-serves low- and moderate-income income households.
- Fund up to four single-family moderate rehabilitation programs per year (a single family home is defined as a one to four unit owner occupied residential structure).
- Create and/or preserve up to 500 residential units through the adaptive re-use of historic structures
- Support energy conservation/efficiency activities that would primarily serve low-and-moderate-income persons by funding not less than one energy efficiency or weatherization program per year.

Outcome:

- Increased rental and homeowner housing opportunities that serve low-and-moderate income households in a variety of geographies.

Indicators:

- Number of newly constructed ownership units.
- Number of newly constructed rental units.
- Number of newly rehabilitated rental units.
- Number of newly rehabilitated ownership units.
- Number of single-family moderate rehabilitation programs funded each year.
- Number of single-family units rehabbed each year.
- Number of new multifamily housing units created in areas of high opportunity.
- Number of residential units created/preserved by re-use of historic structures.
- Number of energy efficiency programs funded each year.

Priority Rationale

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

In Connecticut, homeowners account for living in 70% of the housing stock and 29.2% of homeowners are cost burdened.

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

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

Obstacles to Meeting Underserved Need

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

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

Objective 3:

Enhance suitable living environments through financial intermediaries.

Output:

- Provide economic opportunities in the form of rent subsidies to enhance suitable living environments.
- Provide economic opportunities in the form of mortgage assistance to enhance suitable living environments.
- Assign priority consideration to the creation of flexible mechanisms that include gap financing and regulatory relief so that the production of affordable homeownership units can be significantly increased throughout the state. Produce affordable homeownership units through increased funding flexibility and reduce regulatory burden.
- Coordinate grants and loans from the Housing Trust Fund, Affordable Housing (AHP) and HOME Programs, treating each pool of funding as a source of flexible capital.
- Develop housing projects by allowing developers to seek subsidized capital from a pool of flexible capital.
- Promote and leverage transit oriented development, mixed-use development, brownfield redevelopment and other responsible development principles and strategies as a means to enhance suitable living environments and expand access to rental and homeowner housing that serves low-and-moderate income households.

Outcome:

Increased and improved access to rental and homeowner housing that serves low-and-moderate income households.

Indicators:

- Number of rent subsidies in use.
- Number of active mortgage assistance recipients.
- Number of homeowners assisted.
- Number of new families that attained homeownership in proximity to transit.

- Leverage of CHFA’s current program and leverage of local, state and federal resources.
- Number of rental housing units constructed, rehabbed or preserved using CHFA’s multi-family housing development mortgage programs and tax credit equity funding programs.
- Number of housing projects developed through pools of flexible capital.
- Number of affordable homeownership units produced thru flexible mechanisms and regulatory relief.

Priority Rationale

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

Obstacles to Meeting Underserved Need

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

GEOGRAPHIC DISTRIBUTION			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME, State, Section 8	Low-Mod Income	Statewide
Objective 2	HOME, State, CHFA, SC/CDBG, State/Federal Weatherization Programs	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas, SC/CDBG Eligible Communities, Statewide
Objective 3	HOME, State, CHFA	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas,

National HOUSING TRUST FUND (new)

Section 1131(b) of the Housing and Economic Recovery Act of 2008 (HERA), directs the Secretary of the Department of Housing and Urban Development to establish and manage a National Housing Trust Fund (HTF) that is funded by amounts allocated by Fannie Mae and Freddie Mac and any other amounts appropriated, transferred, or credited to the HTF under any other provision of law. The purpose of the HTF is to provide grants to States “to increase and preserve the supply of rental housing for extremely low- and very low-income families, including homeless families” and “to increase homeownership for extremely low- and very low-income families.”

States are required to designate the State agency that will administer its HTF funds and to do so early in order to facilitate receipt of guidance and training from HUD in a timely manner. States may submit notification of such designation to HUD by letter any time prior to formal notification by HUD of the availability of funds. Such formal notification is not anticipated until sometime in 2016.

As the Department of Housing is the lead agency on housing matters for the State of Connecticut, and currently administers the federal HOME Investment Partnerships Program, after which HTF is modeled, the Department of Housing has requested designation as the Administering Agency for the HTF.

Formal notification to the Secretary of HUD is anticipated to be transmitted in advance of the formal notification by HUD of the availability of funds.

It is anticipated that DOH will develop, in consultation with its affordable housing partners, other state agencies and local housing authorities, a detailed and comprehensive program of administration prior to such funds being made available.

Details of such plan will be made available through a public participatory process prior to implementation.

PUBLIC HOUSING

Section 91.315 (c) - Public housing.

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

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

OVERVIEW

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

GOAL

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

PUBLIC HOUSING STRATEGIES

Preservation

The state will identify opportunities for the potential loss of public housing units due to expiring contracts or owner choice to preserve existing public housing, and work with those owners and prospective developers/investors to leverage a variety of resources targeted at the preservation of these units.

Replacement

The state will identify opportunities for the potential replacement of public housing units due to obsolescence or other environmental concerns, and work with the owners and prospective developers/investors to leverage a variety of resources targeted at the replacement of these units.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

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

Objective 1:

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

Output:

- Preserve federally assisted housing units annually by working with current owners and prospective purchasers of these projects to retain them in service to low-income households over the long-term with a focus on projects nearing the end of their current mortgage service periods and those in need of capital reinvestment to provide quality rental housing through a new extended use period.
- Invest in the maintenance/rehabilitation/modernization of 5,000 existing publicly-assisted rental housing units annually to preserve them as a long-term resource.
- Preserve or replace state or federally assisted housing units annually by working with current owners and prospective developers of these projects to retain them in service to low-income households with a focus on projects in need of capital reinvestment to provide quality rental housing through a new extended use period.
- Encourage local public housing authorities and DOH to respond to all notices of funding availability from HUD to increase the supply of Federal Section 8 Housing Choice Vouchers by 50 new vouchers annually.

Outcome:

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

Indicators:

- Number of public housing units preserved/rehabilitated annually.
- Number of units and properties redeveloped and maintained via capital funding each year.
- Number and amount of new funding opportunities identified and developed annually.
- Number of new Section 8 vouchers each year.

Priority Rationale

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

The availability of unprecedented funding for this expressed purpose lends itself to the highest of priorities.

Obstacles to Meeting Underserved Need

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

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

HOMELESSNESS PREVENTION & SUPPORTIVE HOUSING

Section 91.315 (d)

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

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

OVERVIEW

As indicated in the Needs Assessment, Market Analysis and Institutional Structure sections of this document, it is clear that Connecticut has done much to address the needs of homeless and at-risk individuals and families as well as non-homeless persons with special needs. With the State's participation in Zero 2016, it is critical that sufficient resources be brought to the fore to address this issue.

GOAL

Enhance suitable living environment, create decent housing, and address the shelter, housing and service needs of the homeless, and those threatened with homelessness with an emphasis on ending chronic homelessness, including veteran's homelessness, as well as preventing future homelessness.

HOMELESSNESS PREVENTION STRATEGIES

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

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

Objective 1:

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

Output:

- Utilize all eligible resources administered by the DOH to reduce the reoccurrence of homelessness by assisting families who are leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.

- Participate in Zero 2016, the national campaign to end chronic homelessness by the end of 2016.
- Continue RRP to promote quick access to housing for those who are eligible.
- Utilize the Coordinated Access Network (CAN) to produce better placements and outcomes for the most vulnerable individuals in need as assistance.
- Implement the CT811 PRA program to locate project-based rental subsidies in areas where community-based services are available.

Outcome:

Eliminate chronic homelessness, and veteran's homelessness, and reduce the occurrence of homelessness.

Indicator(s):

- Number of homelessness reoccurrences among assisted families leaving shelters and transitional living programs.
- Increases in efficiency or elimination of duplications identified.
- Timely placement of the most vulnerable individuals/families.
- Number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services is increased.

Objective 2:

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

Output:

- Maintain the state-funded Eviction Foreclosure Prevention Program that assists families and individuals to remain in permanent housing.
- Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings. Create 250 new supportive housing units over the next five years.
- Fully implement CAN statewide, and improve coordination and consistency across the CAN's

Outcome:

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

Indicator(s):

- Funding level and dollars committed to the Eviction Foreclosure Prevention Program.
- Number of at risk families and individuals assisted and remain in permanent housing.
- Number of supportive housing units created.
- Number of project-based rental subsidies placed.

Objective 3:

End chronic veteran's homelessness.

Output:

- Place all known homeless veterans in permanent supportive housing or in service-enhanced housing with subsidies.

Outcome:

- All known homeless veterans are placed in permanent supportive housing or in service-enhanced housing with subsidies.

Indicator(s):

- Number of veteran’s using a VASH voucher
- Number of veteran’s placed in permanent supportive housing

Objective 4:

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

Output:

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

Indicator(s):

- Funding leveraged (ESS/ESG).
- Number of shelters DOH funds (ESS/ESG).
- Number of beds by type (men, women, children) (ESS/ESG).
- Number of clients (ESS/ESG).
- Number of services/type provided (ESS/ESG).
-

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	MFP, State, CT811 PRA, ESS/ESG	Low-Mod Income	State-Wide
Objective 2	EFPP, State, ESS/ESG, TANF	Low-Mod Income	State-Wide
Objective 3	MFP, State, CT811 PRA, VASH	Low-Mod Income	State-Wide
Objective 4	ESS/ESG, State	Low-Mod Income	State-Wide

Priority Rationale

The State has committed to participation in Zero 2016, so any/all resources that can assist must be brought to the fore to end chronic homelessness by the end of 2016.

Obstacles to Meeting Underserved Need

The major obstacle to meeting this need is interagency cooperation and coordination, but the necessary level of commitment has been promised to overcome this

OTHER SPECIAL NEEDS

Section 91.315 (e)

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

OVERVIEW

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

GOAL

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

SPECIAL NEEDS STRATEGIES

The state will emphasize programs targeted at rapid rehousing and homelessness prevention as the primary means to address the needs of this population group. The state will work to expand housing opportunities linked to services.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

Special Needs - General

Objective 1:

Improve coordinate of the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to persons with special needs.

Output:

- Participate in Interagency Councils and/or Interagency Committees that meet regularly to insure coordination of efforts for persons with special needs.

Outcome:

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

Indicator(s):

- Number of special needs persons assisted over time.

Objective 2:

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

Output:

- Utilize the various agency plans to identify opportunities for coordination between state agencies.

Outcome:

- Agency priorities are better aligned, and efficiencies are implemented resulting in more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Number of special needs persons assisted over time.

Objective 3:

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

Output:

- Link permanent housing, employment and support services, and rental subsidies programs to meet the needs of each individual.

Outcome:

- Improved delivery and effectiveness of programs and services.

Indicator(s):

- Number of clients that received appropriate services across programs.
- Change in the number of clients that received appropriate services over time.

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

Elderly and Frail Elderly

Objective 1:

Maintain the housing choice opportunities for the elderly and the frail elderly, including access to appropriate services.

Output:

- Provide funding to preserve existing housing opportunities that serve the elderly and the frail elderly.
- Promote cross-population of housing and service options through a continuum of opportunities in one location (rental – congregate – assisted living – nursing facility).

Outcome:

- Elderly and frail elderly persons are able to live within their community of choice in quality, accessible, affordable housing and obtain the services they need to do so.

Indicator(s):

- Vacancy rate at existing facilities.
- Number of clients being served by each program.
- Average age of occupant by facility.
- Year over year change in number of clients being served per facility.

Objective 2:

Promote efficiency in service delivery to the elderly and frail elderly.

Output:

- Increase client caseload per case manager.

Outcome:

- More elderly and frail elderly state residents will receive assistance and be able to live independently longer with a higher quality of life.

Indicator(s):

- Number of new client cases managed.

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

Priority Rationale

As detailed in the Needs Section of this Plan, Connecticut has an aging population. The elderly population faces many challenges; the greatest is living independently and on a fixed income after retirement. This demographic is typically income-constrained, yet is forced to absorb increases in taxes, housing prices, and medical care costs. Demographic projections predict an astronomical increase in the elderly population in the coming decade. Reducing transfers, displacement and unnecessary placement in higher than necessary care facilities will result in increased capacity.

Obstacles to Meeting Underserved Need

A major obstacle is keeping up with the demand for elderly housing as the eligible population increases. One of the greatest obstacles to elderly housing and services is the limited availability of state and federal resources. Unfortunately the need for elderly

housing and services far exceeds the state and federal financial resources available to address them.

Persons with Disabilities

Objective 1:

Increase the number of linkages among federal agencies, state agencies and consumers in providing resources to continue family cohesion with those individuals with disabilities through placement in stable living situations and providing them with appropriate supportive services.

Output:

- Increase and/or maintain linkages among federal agencies, state agencies and consumers.

Outcome:

- Family cohesion with those individuals with disabilities is increased which ultimately increases quality of life for all members.

Indicator:

- Number of families with individuals with disabilities that are placed in a stable living situations with appropriate services.

Objective 2:

Increase the accessibility of DMHAS provided client support services connected to affordable housing for individuals with disabilities.

Output:

- The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased.

Outcome:

- Accessible, affordable housing is made available to individuals with disabilities that require it. State and federal resources designed to aid disabled persons are coordinated and leveraged increasing the quality of life for the recipients.

Indicator(s):

- Number of DMHAS clients with disabilities accessing services and affordable housing.
- Measured decrease in average wait period to receive services and affordable housing.
- Year over year change in the number of individuals with disabilities accessing services and affordable housing.

Objective 3:

Continue to provide for accessibility modifications.

Output:

1. Accessibility modifications for 10 to 25 housing units per year are funded.

Outcome:

2. New/Improved Availability/Accessibility.
3. The supply of housing accessible to the disabled is increased providing more housing options for the disabled allowing them to live with in the community of their choice.

Indicator(s):

4. Number of accessibility modifications funded.

Objective 4:

Expand accessibility modification activities to: 1) specifically target persons with disabilities who are ready and willing to leave nursing facilities and return to community living; 2) provide a full range of supportive services, including but not limited to employment training, social, health, recreational, housing and transportation services to ensure successful transition and long-term independence.

Output:

- Bond funds are provided to complete accessibility modifications for persons leaving nursing facilities under MFP.
- RAP set-aside for up to 50 eligible persons in support of the MFP is established.

Outcome:

- Independent living is restored to those capable of living independently with the aid of appropriate support services. Lower costs to the state and increase in the quality of life for these individuals.

Indicator(s):

- Number of accessibility projects completed.
- Number of persons returned to independent living as a result of accessibility modifications being made.
- Number of eligible persons transitioning from nursing homes provided RAP certificates.

Objective 5:

Create a continuum of affordable housing with support services and increase the supply of appropriate housing so that the disabled can live independently within their community of choice.

Output:

- Create linkages between various housing types that serve the disabled.
- The number of accessible housing units in the state is increased.

Outcome:

- New/Improved Affordability.
- Independent living is maintained for those capable of living independently with the aid of appropriate support services. Lower costs to the state and increase the quality of life for these individuals.

Indicator(s):

- Number of linkage opportunities identified.
- Number of linkage opportunities achieved.
- Year over year change in number of clients being transitioned without displacement.
- Number of new accessible housing units created.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-wide
Objective 3	State/HOME/SC/CDBG	Low-Mod Income	State -Wide/SC/CDBG Eligible Communities
Objective 4	State	Low-Mod Income	State-Wide
Objective 5	State/HOME	Low-Mod Income	State-Wide

Priority Rationale

Persons with disabilities may be afflicted with several physical, mental, and/or developmental conditions that constrain their possibilities for obtaining suitable housing. The disabled may require a single level home, special equipment to aid them in carrying out daily functions, or even a regular home nurse or family member to care for them. The disabled population also has varying levels of financial independence.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to housing and services for persons with disabilities is the limited availability of state and federal resources. Unfortunately the need for housing and services for persons with disabilities far exceeds the state and federal financial resources available to address them.

Persons With HIV/AIDS And Their Families

Objective 1:

Continue to fund existing HIV/AIDS programs and seek additional federal funding for existing HIV/AIDS programs.

Output:

- Existing HIV/AIDS programs are maintained and expanded.

Outcome:

- New/Improved Availability/Accessibility.
- Persons living with HIV/AIDS continue to receive appropriate care and services.

- Funding leveraged (beyond HOPWA).
- Number of service providers DOH funds (HOPWA).
- Number of clients receiving assistance (HOPWA).
- Type of assistance (HOPWA).

Indicator(s):

- Dollars leveraged/amount of additional funding received.
- Number of people served by the programs.
- Year over year change in the number of clients accessing services.

Objective 2:

Increase access to supportive housing services for people living with HIV/AIDS and increase number of clients over five years.

Output:

- Number of people accessing supportive housing services is increased over five years by 50.

Outcome:

- New/Improved Availability/Accessibility.
- Supportive housing services become available to more persons living with HIV/AIDS.

Indicator(s):

- Number of people accessing supportive housing services.
- Year over year change in number of people accessing supportive housing services.

Objective 3:

Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and ongoing mechanisms to track client preferences and needs.

Output:

- AIDS/HIV supportive housing programs are evaluated annually and modified as necessary to improve services and benefits to clients.

Outcome:

- New/Improved Availability/Accessibility.
- Supportive housing programs become more efficient and effective in helping persons living with HIV/AIDS live longer and better lives.

Indicator(s):

- Number of evaluations conducted.

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

Priority Rationale

As reported in the Needs Section of this Plan, the number of HIV/AIDS cases reported continued to decline. However, stable housing continues to be an issue for this population, and stable housing appears to correlate to better outcomes.

Obstacles to Meeting Underserved Need

People living with HIV/AIDS and their families need a wide-range of housing options and an appropriate level of support services in the community to handle more complex life issues. Many of the AIDS housing programs in Connecticut serve only individuals. Many supportive housing programs do not accept people with active substance abuse problems and may require that the person be currently in treatment for chemical dependency. These factors reflect, collectively, a growing need to address the housing needs of all types of households involving individuals with dependencies, single parents, and families with children. While the existing AIDS residential programs have increased the number of supportive housing units, there remains a significant gap between demand and available resources.

Persons With Alcohol Or Other Drug Addiction

Objective 1:

Continue existing substance abuse programs at levels permitted by funding availability. Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting services which anticipate and deal with changes in age, health, income and other circumstances. These actions will influence long term stability.

Output:

- Increase the number of clients who are provided appropriate services in each of the next five years.

Outcome:

- More persons with substance abuse issues receive appropriate care leading to a better quality of life and a lower incidence of the negative consequences and costs associated with substance abuse.

Indicator(s):

- Number of clients receiving appropriate services.
- Number of substance abuse clients that received appropriate services.

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

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

Priority Rationale

According to [Connecticut Counts 2015](#), when related to housing, the largest group of sheltered and unsheltered homeless people is chronic substance abusers.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to housing for persons with alcohol or drug addiction is the limited availability of state and federal resources. Unfortunately the need for housing for persons with alcohol and drug addiction far exceeds the state and federal financial resources available to address them.

Ex-Offenders

Objective 1:

Increase the availability of permanent supportive housing as a housing option, to assist individuals leaving the correction system, to facilitate their integration back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately, or after living for a short time in a halfway house, live in supportive housing. The Connecticut Department of Correction (DOC) will work with other state agencies to maximize the use of various funding streams to assist persons to reintegrate into their communities after release from DOC facilities.

Output:

- The state will work to increase the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Outcome:

- Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Indicator(s):

- Year over year change in the number of halfway house beds and other supervised community placements, enhance re-entry efforts, and pilot approaches.

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

Priority Rationale

The Connecticut Department of Correction's [2013 Annual Report](#) states that there were 16,800 people incarcerated in the 16 Connecticut facilities, as well as 3,900 offenders in the community. As described in the Needs Section of this Plan, the number of offenders anticipated to be released into the community is expected to increase significantly, and identifying a stable housing environment for these individuals is critical relative to a reduction in the rate of recidivism.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to housing for ex-offenders is the local stigma “Not In My Backyard”. In addition the limited availability of state and federal resources dedicated to the production of housing for this population is problematic.

NON-HOUSING COMMUNITY DEVELOPMENT

Section 91.315 (f)

With regard to the state's use of the SC/CDBG program, the consolidated plan must concisely describe the state's priority non housing community development needs that affect more than one unit of general local government. These priority needs must be described by SC/CDBG eligibility category, reflecting the needs of persons or families for each type of activity. This community development component of the plan must identify the state's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the primary objective of the SC/CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-and-moderate-income persons. Further the plan must promote suitable living environments. Activities that promote suitable living environments include improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

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

OVERVIEW

The state will promote community development projects that are targeted to low-and-moderate-income persons. The state of Connecticut will focus on housing and community development programs that directly benefit these individuals.

As a general rule, the state will adopt and employ, to the greatest extent possible, responsible growth strategies, including but not limited to: consistency with the State's Conservation and Development (C&D) Plan; inter-municipal or regional collaborations; reuse, rehabilitation, and revitalization of land, property and infrastructure; urban infill development; mixed-use developments; walkable environments; transit-oriented developments; and incorporation of sustainable development standards in the implementation of all of the strategies and objectives outlined in this plan.

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development

activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

NON-HOUSING COMMUNITY DEVELOPMENT STRATEGIES

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible growth principles and strategies and livability principles and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan as well as in concert with the federal government's Sustainable Communities Initiative.

With specific regard to the Small Cities SC/CDBG program the state will provide assistance to help undertake community infrastructure, facility and service projects (public facilities) affecting public health, safety and welfare.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

Objective 1:

Enhance suitable living environments, create decent housing and provide economic opportunities by promoting and funding at least one inter-municipal or regional partnership for community development project.

Output:

- Support one inter-municipal or regional project per year under the SC/CDBG Program.

Short-Term Outcome:

- New/Improved availability/accessibility.
- State, local and regional revitalization efforts and resources will be coordinated to maximize return on investment and chances of success.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive regional cooperative and cost sharing agreements and strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of inter-municipal/regional projects funded under the SC/CDBG program annually.

- Cost savings for local municipalities and the state due to regional partnerships.
- Number of low-and-moderate-income persons served annually.

Objective 2:

Enhance suitable living environments by supporting the upgrading of existing infrastructure within areas where the majority of residents are of low- and moderate-income.

Output:

- Support up to four infrastructure projects per year under the SC/CDBG program to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low- and moderate-income areas.

Short-Term Outcome:

- New/Improved availability/accessibility.
- Infrastructure projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional infrastructure improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of infrastructure projects funded under the SC/CDBG program per year.
- Number of low-and-moderate-income persons served annually.

Objective 3:

Enhance suitable living environments by supporting the construction and/or rehabilitation and/or expansion of existing public facilities that primarily serve low- and moderate-income persons, including but not limited to: homeless shelters, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities.

Output:

- Support up to three public facilities projects per year under the SC/CDBG Program.

Short-Term Outcome:

- New/Improved availability/accessibility.

- Public Facilities projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional public facility improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of public facilities projects conducted per year.
- Number of low-and-moderate-income persons served annually.

Objective 4:

Enhance suitable living environments and create decent housing by supporting energy conservation/efficiency projects that would that primarily serve low-and-moderate-income persons.

Output:

- Fund up to two projects per year under state/federal weatherization programs that would improve energy efficiency.

Short-Term Outcome:

- New/Improved availability/accessibility and/ or affordability.
- Energy costs borne by low- and moderate-income persons and/or by the state will be reduced freeing up resources that can be used to provide other needed assistance to low-and-moderate-income persons.

Long-Term Outcome:

- The state will move closer to energy independence/self sufficiency, air quality will improve as will the quality of life of the state's citizens.

Indicator(s):

- Number of low-and-moderate-income persons served annually.
- Number of units with improved energy efficiency annually.

Objective 5:

Assist in the creation of a safe and sanitary living environment, benefit low-to moderate-income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state through the redevelopment of brownfield redevelopment projects.

Output:

- Provide federal/state/local community development resources for up to ten brownfield redevelopment projects over the next five-years.

Short-Term Outcome:

- Brownfield remediation will assist in the creation of a safe and sanitary living environment, benefit low-to moderate- income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional land use and development/redevelopment strategies which develop viable communities and primarily benefit low-and moderate-income persons.
- Strategies which facilitate the coordination of available brownfield remediation resources with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.
- Will indirectly reduce sprawl due to reuse of land and avoiding development of raw land.

Indicator(s):

- Level of funding provided for brownfield redevelopment projects during the next five years.
- Number of brownfield projects undertaken as a result of the funding provided.
- Number of brownfields/acres and/or buildings brought back to productive use.

Objective 6:

Implement one Section 108 Program activity in the next five years.

Identify potential projects eligible for Section 108 Program funding.

Output:

- Identify potential projects eligible for Section 108 Program funding.
- Support one Section 108 program activity on behalf of one non-entitlement community.

Short-Term Outcome:

- New/Improved availability/accessibility to funds.
- Support and funding of project that will create and/or retain permanent, private sector job opportunities principally for low- and moderate-income persons, through the expansion and retention of business and industry in the state.
- Economic opportunities through employment for low-and-moderate-income persons will be increased.

Long-Term Outcome:

- The economy of the state’s communities will be improved as will the quality of life of all of the state’s residents.
- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state.
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of projects funded under the Section 108 Program annually.
- Number of jobs created by Section 108 projects funded annually.
- Percent of jobs created benefiting low-and-moderate-income persons.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 2	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 3	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 4	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 5	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 6	Section 108	Low-Mod Income	State -Wide

Priority Rationale

The non-housing community development projects meet the needs of many subpopulations in Connecticut. Additionally, partnerships are created and developed with agencies and organizations to more efficiently execute projects and use funds.

Redevelopment and reuse of brownfields is important because it avoids development of raw lands and is consistent with the responsible growth and sustainability principles.

Section 108 loans enable implementation of large scale economic development projects that would help improve the current economic conditions in the state.

Regional partnerships are important for Connecticut since it can reduce the fiscal burdens on any particular municipality, increase cost efficiencies, and help with a more systematic and planned economic development for the state.

Obstacles to Meeting Underserved Need

There is a lot of resistance to regional partnerships in Connecticut due to the local home rule system of administration.

Development of brownfields has always had a negative connotation among developers both for its complexity for development and the costs involved.

COMMUNITY REVITALIZATION

Section 91.315 (g) Community Revitalization

States are encouraged to identify areas where geographically targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. In addition, a state may elect to allow units of general local government to carry out a community revitalization strategy that includes the economic empowerment of low-income residents, in order to obtain the additional flexibility available as provided in 24 CFR part 570, subpart I. A state must approve a local government's revitalization strategy before it may be implemented. If a state elects to allow revitalization strategies in its program, the method of distribution contained in a state's action plan pursuant to Sec. 91.320(k)(1) must reflect the state's process and criteria for approving local government's revitalization strategies. The strategy must identify the long-term and short-term objectives (e.g., physical improvements, social initiatives, and economic empowerment), expressing them in terms of measures of outputs and outcomes that are expected through the use of HUD programs. The state's process and criteria are subject to HUD approval.

OVERVIEW

Community Revitalization - Pursuant to Section 91.315 (g), the state will utilize, to the fullest extent possible, SC/CDBG Community Revitalization Strategies (CRS) and Neighborhood Revitalization Zones (NRZ) in executing its community revitalization strategies.

In 1996, HUD established criteria, which allowed states to approve a locally determined strategy for revitalizing an area that is among the community's most distressed. In order to provide some incentive for communities to undertake such revitalization, the SC/CDBG Program regulations provide certain benefits for the use of SC/CDBG funds in such an area. DOH will apply the same criteria to communities eligible for the SC/CDBG Program.

A community that is interested in undertaking a Community Revitalization Strategy (CRS) must submit a request to DOH prior to applying for SC/CDBG funds. A community's revitalization strategy must be designed to provide for the economic empowerment of low- and moderate-income residents of a particular area that is among the community's most distressed. It must also provide for other long-term improvements within a reasonable period of time.

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

COMMUNITY REVITALIZATION STRATEGIES

The state will promote projects that are targeted to low-and-moderate-income persons. The State of Connecticut focus will be on housing and economic development programs that directly benefit these individuals.

The state will encourage the maximization of existing infrastructure and resources and the re-use of blighted and brownfield properties through the application of responsible

growth principles and strategies and livability principles and provide incentives for community revitalization efforts as per the state's responsible growth strategies and the growth management policies specified in the current C&D Plan as well as in concert with the federal government's Sustainable Communities Initiative.

As a general rule, the state will adopt and employ, to the greatest extent possible, responsible growth strategies, including but not limited to: consistency with the State's Conservation and Development (C&D) Plan; inter-municipal or regional collaborations; reuse, rehabilitation, and revitalization of land, property and infrastructure; urban infill development; mixed-use developments; walkable environments; transit-oriented developments; and incorporation of sustainable development standards in the implementation of all of the strategies and objectives outlined in this plan.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

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

Objective 1:

Enhance sustainable living environments, create decent housing and provide economic opportunities for low- and moderate- income persons through community revitalization activities that promote responsible growth principals to develop viable urban communities and suitable living environments.

Output:

- Consolidate state bond allocations for shovel ready projects.
- Coordinated state agency activities to encourage and promote support of one Community Revitalization Strategies or Neighborhood Revitalization Zones under the SC/CDBG program over a five-year period.

Outcomes:

New and improved sustainable communities.

Indicator(s):

- Number of responsible development projects developed and/or implemented as a result of the implementation of the federal Recovery Zone Economic Development Bond Program.
- Bond allocations consolidated for shovel ready projects.
- Number of state agency activities coordinated to encourage and promote support of Community Revitalization Strategies and Neighborhood Revitalization Zones.
- Number of Community Revitalization Strategies and Neighborhood Revitalization Zones supported using the SC/CDBG Program involving two or more state agencies over a five-year period.

Objective 2:

Enhance suitable living environments and create decent housing in areas of need.

Output:

- Support at least two municipalities in rezoning efforts to enable for higher-density housing, mixed-use developments, and/or transit-oriented developments.
- Support local efforts to develop appropriate urban infill housing to make better use of limited urban land. Support 20 to 60 units of infill housing in urban areas each year using the HOME/State Housing Programs.
- Promote and support mixed-income housing developments in areas that currently under-serve low-and-moderate-income households.
- Give preference to one mixed-income infill project creating at least 10-25 units of housing each year in areas that currently under-serve low-and-moderate-income households using the HOME/State Housing Programs.
Promote mixed-use and/or transit-oriented developments with residential ownership opportunities for low-and-moderate- income households in areas of need. Fund at least two mixed-use and/or transit-oriented development projects with availability of 20 low-and-moderate-income residential units in an urban or suburban area over a five-year period.

Outcomes:

- New and improved sustainability.
- New and improved affordability.
- New and improved availability/accessibility.

Indicator(s):

- Number of municipalities funded for zoning changes that enable higher density housing, mixed-use developments, and transit-oriented developments.
- Number of municipalities funded through the Incentive Housing Zone Program.
- Number of municipalities that pursued building higher density housing after adopting the incentive housing overlay zones.
- Number of municipalities supported in rezoning efforts to enable higher-density residential uses, mixed-use developments, and/or transit-oriented developments.
- Number of units of infill housing in urban areas created.
- Number of mixed-income housing units created.
- Number of mixed-use and /or transit-oriented development projects in an urban or suburban area supported for low-and-moderate-income households.

Priority Rationale

The state's responsible development strategy includes creating quality living environments by promoting mixed-use and transit-oriented developments. Walkable or transit access to employment centers from residential areas could further increase affordability and quality of housing for the low- and moderate-income households. One of the obstacles faced by municipalities to implement higher density land uses are the local zoning regulations. Therefore, enabling municipalities with their rezoning efforts will help with the goal of supply of quality affordable housing. Remediation and rehabilitation of brownfields and reuse of old mills is also part of the responsible development initiative of the state. All programs and financing tools that can encourage responsible development in the state should be promoted.

Obstacles to Meeting Underserved Need

One of the greatest obstacles to community revitalization is the limited availability of state and federal resources. Unfortunately the need for community revitalization far exceeds the state and federal financial resources available to address them.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
<i>Objective 1</i>	State, SC/CDBG	Low-Mod Income	State-Wide
Objective 2	State, HOME, SC/CDBG	Low-Mod Income	State-Wide

BARRIERS TO AFFORDABLE HOUSING

Section 91.315 (h) Barriers to Affordable Housing

“The consolidated plan must describe the State’s strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Section 91.310.”

The policies, strategies, goals, objectives, activities and initiatives presented are all designed to remove or ameliorate the barriers to affordable housing identified and discussed in the Analysis of Impediments to Fair Housing Choice 2015.

OVERVIEW

The recently completed update of the Analysis of Impediments to Fair Housing Choice 2015 (AI 2015) provides a very clear and attainable road map for the addressing the various barriers to affordable housing in Connecticut. The barriers and action steps to ameliorate those barriers can be found in Chapter Seventeen of the AI 2015. The following information contains excerpts from Chapter Seventeen of the AI 2105.

GOALS

The state will reduce or eliminate the impact of barriers at the state, local and regional level in order to promote fair housing choice in Connecticut.

BARRIERS TO AFFORDABLE HOUSING STRATEGIES

The state will implement a variety of action steps to address a majority of the barriers identified in the AI 2015. These include:

- Creation and rehabilitation of affordable housing in a variety of locations
- Collaborate with other agencies to affirmatively further fair housing
- Convene stakeholders to review potential legislative solutions to existing impediments
- Maximize the effectiveness of programs that promote mobility
- Promote fair housing enforcement and education

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

Objective 1:

Encourage the creation and rehabilitation of affordable housing in a variety of locations through competitive funding rounds

Output:

- Continue to assign a high point value for developments that achieve fair housing goals in historically under-served communities
- Increase funding flexibility to seize immediate development opportunities to increase affordable housing units in high opportunity communities.

- Evaluate the effectiveness of funding rounds in facilitating the creation of new family affordable housing units to ensure the availability of affordable family housing in diverse areas.

Outcomes:

New affordable housing opportunities in historically under-served communities.

Indicator(s):

- Number of applications received that target communities of high or moderate opportunity.
- Number of applications received that promote fair housing choice, racial and economic integration.

Objective 2:

Collaborate with other agencies to affirmatively further fair housing

Output:

- Participate in new and existing opportunities to align policies and funding with other agencies

Outcomes:

Provide improved housing choice and opportunities in alignment with investments by other agencies

Indicator(s):

- Number of housing opportunities generated in alignment with other state investments.
- Number of collaborative opportunities

Objective 3:

Convene stakeholders to review potential legislative solutions to existing impediments

Output:

- Convene partner agencies, organizations and stakeholders in the redrafting of the Connecticut Fair Housing Regulations and Waiting List Regulations

Outcomes:

Provide clear concise regulatory direction on meeting and addressing fair housing requirements in state-supported housing

Indicator(s):

- Number of collaborative opportunities with partner agencies, organizations and stakeholders
- Passage of revised regulations

Objective 4:

Maximize effectiveness of mobility programs

Output:

- Work with mobility counselors under contract to improve processes

Outcomes:

Provide increased opportunities for mobility.

Indicator(s):

- Number of clients successfully moved to an improved opportunity area

Objective 5:

Improve fair housing education and enforcement

Output:

- Work with mobility counselors under contract to improve processes

Outcomes:

Provide increased opportunities for mobility.

Indicator(s):

- Number of clients successfully moved to an improved opportunity area

Priority Rationale

Consistent with the findings and recommendations in AI 2015, the state recognizes that fair housing continues to be a priority for low- and moderate income families across the state.

Obstacles to Meeting Underserved Need

The greatest obstacle in meeting this goal is the lack of commitment at the municipal level, and the predominance of “home rule” in the state.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
<i>Objective 1</i>	State, HOME	Low-Mod Income	State-Wide
Objective 2	State, HOME	Low-Mod Income	State-Wide
Objective 3	State	Low-Mod Income	State-Wide
Objective 4	State, Sec 8 HCV	Low-Mod Income	State-Wide
Objective 5	State, SC- CDBG, HOME, Sec 8 HCV	Low-Mod Income	State-Wide

LEAD-BASED PAINT HAZARDS

Section 91.315 (g) Lead-based Paint Hazards

“The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs.”

OVERVIEW

In coordination with the Healthy Homes Initiative, which is spearheaded by the Department of Public Health (DPH), DOH continues to administer the federal Lead Hazard Reduction Demonstration Program, which in Connecticut is referred to as Connecticut Children’s Healthy Homes Program in conjunction with the Connecticut Lead Action for Medicaid Primary Prevention Project (LAMPP).

Connecticut Children’s Healthy Homes Program improves children’s health by making their homes healthier, safer places to be. They are committed to protecting children from lead poisoning and making homes in Connecticut green, safe and healthy. The Healthy Homes Program receives funding through US Department of Housing and Urban Development and the State of Connecticut Department of Housing.

Their goal is to protect children before they are poisoned by lead hazards or injured by safety hazards in their homes. The Healthy Homes Program integrates health and safety interventions, lead hazard control, energy efficiency interventions, and housing rehabilitation for property owners by coordinating resources in an efficient manner to produce healthy homes.

The Healthy Homes Program’s services are available in 15 towns and cities across Connecticut. The Healthy Homes Program provides qualified homeowners and tenants with:

- Inspections and plans for lead and home safety hazard removal
- Financial assistance to remediate hazards
- Relocation assistance during construction
- Referrals to low- or no-cost home weatherization programs designed to increase energy efficiency Lead hazard and healthy homes education.

GOAL

Enhance suitable living environment and create decent housing for low- and moderate-income persons through the evaluation and reduction of lead-based paint hazards and the implementation of Healthy Homes principles, assessment practices, and evidence-based interventions.

LEAD HAZARD STRATEGIES

Connecticut has Statutes, Regulations, Technical Standards, Guidance Documents and Policies that relate to health and housing. The DOH would continue to comprehensively address lead-based paint issues as required under HUD’s Lead-Safe Housing Regulation. The Healthy Homes Initiative encompasses several known home-based health hazards and programs, and seeks to coordinate the delivery of services through collaboration with the DOH and other state and community stakeholders. Initial strategies for statewide implementation include training and technical capacity building of housing and health partners, development and implementation of healthy homes

materials, assessments (inspectional forms) and evidence-based interventions in DOH-eligible communities.

Lead-Safe Work Practices under new EPA Rule: In addition to HUD's Lead Safe Housing Regulations at 24 CFR Part 35, the EPA Renovation, Repair and Painting Program (RRP) became effective April 22, 2010. The Environmental Protection Agency (EPA) is requiring that lead-safe work practices be followed when work is performed on pre-1978 housing and child-occupied facilities. Firms will be required to be certified, their employees trained and certified in use of lead-safe work practices and that lead-safe work practices that minimize occupants' exposure to lead hazards be followed. Pre-renovation requirements include the distribution of EPA pamphlets to the owner and occupants before renovation starts.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

Objective 1:

Enhance suitable living environments and ensure the availability of a decent housing supply that is free of lead-based paint, dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

Output:

- Actively participate in the Statewide Healthy Homes Initiative meetings, as scheduled.
- Collaborate with the DPH Healthy Homes Initiative on the development and implementation of a uniform healthy homes assessment and intervention approach.
- Support the abatement or remediation of lead-based paint and lead-based paint hazards, damaged asbestos containing materials, elevated indoor radon levels, and other identified or known environmental hazards in housing units in collaboration with other state agencies and in accordance with applicable federal and state laws. Lead-based paint testing, and remediation or abatement activities will be conducted in accordance with Regulations of CT State Agencies section 19a-111 et.al., the final lead safe housing rule – [Title X of the Lead-based Paint Hazard Reduction Act of 1992 (24 CFR Pt 35)] the EPA Lead Paint: Renovation, Repair and Painting Program (RRP) effective April 22, 2010, and through healthy homes assessments and intervention strategies established in concert with the Department of Public Health
- Fund up to three housing rehabilitation projects per year with the goal of making 20 units per year healthy homes (as defined in concert with the Statewide Healthy Homes Initiative).
- Build the technical capacity local housing agencies by sponsoring five (5) National Center for Healthy Homes (NCHH) training courses (1 courses held annually, or as needed).
- Support the training and certification of DOH and/or local housing staff who are interested in seeking national certification as "healthy homes specialists".

Outcomes:

- Improved accessibility to housing free of lead-based paint and other environmental health and safety hazards.

Indicator(s):

- Number of housing lead-safe rehab projects per year.
- Number of housing units made lead-safe per year.
- Number of housing units that have had a healthy homes assessment conducted.
- Number of housing units where a healthy homes intervention activity is performed.
- Number of low-and-moderate income persons served per year.
- Number of National Center for Healthy Homes training courses coordinated with DPH per year.
- Number of DOH and local housing agency staff trained in the National Center for Healthy Homes Course.
- Number of DOH and local housing agency staff certified as “Healthy Homes Specialists” by the National Environmental Health Association.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME SC/CDBG Other/ State	Low-Mod Income	State-Wide SC/CDBG Small Cities

Priority Rationale

The Healthy Homes Initiative and DPH Healthy Homes Strategic Plan addresses not only lead-based paint environmental hazards, but in many cases the source of such hazards (e.g., moisture intrusion) while simultaneously reducing the likelihood and/or burden of disease associated with other home-based health hazards. The Healthy Homes Initiative seeks to promote and mainstream healthy housing principles, assessments and interventions to ensure that Connecticut’s housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible. The majority of childhood lead poisoning cases are located within the five largest cities in Connecticut (i.e., urban centers).

Obstacles to Meeting Underserved Need

Obstacles for implementing a comprehensive healthy homes program, assessment and intervention approach (which addresses lead hazard remediation) include the following: insufficient funds, lack of education of parents, coordination of health and housing resources at the delivery point (local level), absence of a statewide property maintenance code, and uncooperative landlords.

ANTI-POVERTY STRATEGY

Section 91.315 (h) Anti-poverty Strategy

“ The consolidated plan must describe the State’s goals, programs and policies for reducing the number of poverty level families and how the State’s goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control.”

Overview

The four programs covered by the state’s Consolidated Plan – SC/CDBG, HOME, ESG and HOPWA – directly support the overall State Anti-Poverty Strategy by addressing the housing and/or non-housing community development needs of persons at or below the poverty level.

Anti-Poverty Strategy

In addition to the four programs covered by the Consolidated Plan, the State of Connecticut, through several agencies and organizations employs numerous policies and programs to reduce the number of poverty level families within the state. These programs and the organizations that administer them are described within the Institutional Structure section of this plan.

Additionally, the State of Connecticut has several statutory and federally mandated interconnected/interrelated plans that further articulate and constitute the State’s Anti-Poverty Strategy. These plans include but are not limited to those enumerated below. The plans that follow are available online via the links provided.

- **Connecticut’s Economic Development Strategy**
http://www.ct.gov/ecd/lib/ecd/2014_strategic_plan_final.pdf
- **Child Poverty and Prevention Council – 2014 Progress Report**
http://www.ct.gov/opm/lib/opm/Final_2014_Draft_Child_Poverty_Report_1_%282%29.pdf
- **Conservation & Development Policies Plan: The Plan for Connecticut 2013-2018**
http://www.ct.gov/opm/lib/opm/igp/org/cdupdate/2013-2018_cd_plan.pdf
- **State Of Connecticut Temporary Assistance For Needy Families (TANF) State Plan**
<http://www.ct.gov/dss/lib/dss/pdfs/plans/TANFPlan2015.pdf>
- **Department Of Housing Section 8 Housing Choice Voucher Program Plan**
<http://www.ct.gov/doh/lib/doh/ct901v01a01.pdf>
- **Department Of Housing Rental Assistance Payment Program Plan**
http://www.ct.gov/doh/lib/doh/rap_admin_plan_2011.pdf

INSTITUTIONAL STRUCTURE

Section 91.315 (k) Institutional Structure

“The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its Housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the state will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs.”

OVERVIEW

The Consolidated Plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the state will carry out its housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the state will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs.

INSTITUTIONAL STRUCTURE

A. Elements of the Institutional Structure and Overcoming Gaps

The Department of Housing (DOH) is identified as the “first point of contact” for the institutional structure presented in this plan. This role is supported at three levels through: (1) designation by the legislature to serve as the State's lead agency; (2) the role as "grantee" of various HUD program funds; and (3) the mission to serve all the citizens of Connecticut. DOH will: (1) conduct and foster open participation, including supportive assistance, with the goal of facilitating meaningful involvement; (2) work to increase participation at all levels, especially among extremely low- and very low-income groups, as well as those traditionally under-represented; and (3) involve organizations that represent need populations across Connecticut.

The State recognizes the importance of partnering with other agencies to help serve its housing and community development needs. Nonprofit agencies play an important role in the provision of affordable housing, supportive housing and social services, and economic development activities. Local organizations with direct public contact have a clear view and understanding of the state's housing and human service needs. Such organizations are an essential part of the state's institutional structure and typically serve in one or more of the following capacities: (1) are eligible to receive public and private funds or resources targeted at serving need populations; (2) are legally restricted or structured by organizational charter to serve lower income or specific need populations; (3) are identified by regulation, program or otherwise allowed to undertake certain governmental programs serving need populations; or (4) have daily contact with, represent or advocate on behalf of, certain populations in need.

Private sector participants, in the preservation or development of the state's housing and community development delivery system, include financial institutions, builders/developers, foundations and realtors. Local financial institutions provide construction financing, low interest rehabilitation loans, mortgage financing and loan servicing, while builders/developers are active in participating in affordable housing projects. Many private businesses and organizations are involved or support the efforts of public agencies to provide human services and opportunities throughout Connecticut. Based on the needs and objectives developed in the *ConPlan*, the State is prepared to

support applications for assistance by other entities that serve to accomplish the goals set forth in the plan.

Connecticut will pursue and support efforts to develop urban/suburban and regional partnerships, in addition to collaboration with private and non-profit development corporations. The collective efforts of all parties will ensure that available resources are allocated to priority activities.

B. State Agencies

DEPARTMENT OF HOUSING

www.ct.gov/DOH

The Connecticut General Assembly has designated DOH as the lead agency responsible for all housing matters, including the preparation of the *Consolidated Plan for Housing and Community Development*. The mission of DOH is to create a Connecticut where affordable housing, in strong, vibrant, and inclusive communities, is accessible to individuals and families across the state and homelessness is a thing of the past. DOH offers programs to develop and revitalize housing, neighborhoods and communities in Connecticut and to assist individuals and families obtain and retain housing. Institutions previously defined as primary service partners support the lead agency (DOH) and provide resources targeted for housing, supportive services or facilities. Each individual agency or department will oversee its own activities and resources, relative to its mission. The following are DOH activities:

Housing Development: Programs and Services

- **Affordable Housing Appeals List** is published annually by DOH and lists all Connecticut municipalities and the percentage of affordable housing stock in each. The list identifies communities where at least 10% of the housing is affordable. Housing is deemed affordable if it: is governmentally assisted housing; is currently financed through a mortgage by the CHFA/USDA; or is legally required to be sold or rented at, or below, prices that will preserve the housing as affordable in accordance with Section 8-30g of the Connecticut General Statutes.
- **Affordable Housing Program (AHP)** provides financial assistance for a variety of housing development activities, expands the state's ability to serve the needs of housing applicants (municipalities, nonprofit organizations, local housing authorities, and for-profit developers), and allows the state to provide partial, or "gap", financing.
- **Congregate Facilities Operating Cost Program** provides grants to housing authorities and nonprofit corporations who own and/or operate state-financed congregate rental housing for the elderly to offset the cost of social and supplementary services.
- **Elderly Rental Assistance Payments (ERAP) Program** provides rental assistance to low-income elderly persons residing in state-financed rental housing for the elderly. DOH contracts with nonprofit organizations as well as

housing authorities that provide rental subsidies in accordance with an approved contract.

- **Energy Conservation Loan Program** provides low-interest loans to homeowners of one to four unit residential buildings for energy conservation. Loans are limited to borrowers with incomes at or below 150% of the area median. Low-interest loans can also be provided for more than four units through the Multifamily Energy Conservation Loan Program. The partner agency for this program is Connecticut Housing Investment Fund (CHIF).
- **Governor Malloy's \$30MM Preservation Initiative** provides for an ambitious 10-year \$300 million initiative to revitalize the State Housing Portfolio. The Department of Housing (DOH), in partnership with the Connecticut Housing Finance Authority (CHFA), designed a number of programs and activities to distribute the first \$30 million of that initiative.
- **HOME Investment Partnerships (HOME) Program** provides federally funded grants and loans annually to eligible developers, housing authorities, and individuals for a variety of activities to develop and support affordable housing.
- **Housing Assistance and Counseling Program also known as Assisted Living in Federal Facilities (ALFF)**, is a joint effort with the Department of Social Services (DSS) and the Office of Policy and Management (OPM) to develop and implement a demonstration program that brings assisted living services to residents of four federal facilities. These facilities, originally funded by HUD under either the Section 202 elderly housing developments or Section 236 elderly housing program, agreed to participate with DOH and the DSS in providing assisted living services to their residents.
- **Housing Opportunities for Persons with AIDS (HOPWA)** is a joint effort with AIDS Connecticut and local providers that provides funding for quality supportive housing and services to persons with HIV/AIDS in the State of Connecticut.
- **Housing Trust Fund** provides financing annually on a competitive basis to eligible developers for the development and/or preservation of safe, quality housing for low- and moderate-income families and persons at affordable prices. This program is funded from the proceeds of the sale of the state's general obligation bonds. The funds are awarded as loans and/or grants to eligible sponsors of affordable housing.
- **Incentive Housing Zone (IHZ) Program** provides funds to nonprofit housing development organizations for technical assistance planning and other housing development related activities within approved incentive housing zones, once zones are approved by OPM.
- **Moderate Rental Payment In Lieu Of Taxes (MR PILOT) Program** provides grants to municipalities in which state-financed moderate rental housing developments are operated by local housing authorities. This program is currently not open to new applicants.

- **Pre-Development Loan Program** provides funds to eligible applicants for pre-development costs associated with constructing, rehabilitating, or renovating affordable housing for low- and moderate-income households.
- **Resident Service Coordinator (RSC) Program, also known as the Elderly Rental Registry and Counselor Program**, provides grant funds to sponsors of state-financed rental housing for the elderly to hire a Resident Services Coordinator to perform an evaluation of all tenants.
- **Section 8 New Construction/Substantial Rehabilitation (Section 8 NC/SR) Federal Project-Based Rental Subsidy Program** provides project-based federal rental assistance to 23 projects throughout Connecticut. HUD provides Section 8 project-based assistance to local housing authorities (HAs) or private owners for up to 20 or 40 years after completion of the construction or substantial rehabilitation of rental housing.
- **Shore Up Connecticut** provides low-interest loans to property owners in coastal municipalities to finance or refinance property elevations and retrofitting for flood protection.
- **Subsidized Assisted Living Demonstration (ALDemo) – Subsidy Program** provides owners/managers of newly developed affordable housing units constructed under the PRIME-Assisted Living Demonstration Program on behalf of low and very low-income elderly residents. That program provides subsidized assisted living services, as defined in section 19-13-D105 of the regulations of Connecticut state agencies. DOH provides rental subsidy certificates for this program.
- **Surplus Property Program** examines excess state land holdings, or interests therein, for use as transitional facilities for the homeless, or for the construction or rehabilitation of housing for families with low and moderate incomes.
- **Tax Abatement Program** is designed to assist privately owned nonprofit and limited dividend low- and moderate-income housing projects by providing reimbursement for taxes abated up to \$450 per unit per year for up to 40 years. The abatement of taxes enables owners to maintain rents at an affordable level for tenants. This program is not currently open to new applicants.

Housing Assistance:

- **State Rental Assistance Program (RAP)** assists low-income families to afford decent, safe and sanitary housing in the private market. To be eligible, family income may not exceed 50% of the median income for the Connecticut county or metropolitan area in which the family chooses to live. DSS calculates the maximum amount of housing assistance that a family may receive based on family income. A family pays 40% of its monthly income on rent and utilities, while elderly and disabled families pay 30% of their monthly income.
- **Transitional Rental Assistance Program (T-RAP) is a rent subsidy program** that helps families who have earnings over the Temporary Family Assistance (TFA) Payment Standard, and who are leaving TFA, to afford

privately owned rental housing. Families pay 40% of their adjusted monthly income towards their rent and utilities. Eligible families may receive T-RAP assistance for a maximum of twelve months.

- **Emergency Solutions Grant/Emergency Shelter Services (ESG/ESS)** programs includes state and federal grants supporting emergency shelters statewide and transitional living programs; emergency shelter/housing placement of families made homeless by natural disaster, fire or eviction; eviction intervention; and social work services to homeless families.
- **Eviction & Foreclosure Prevention Program (EFPP)** assists low- and moderate-income residents who are at risk of becoming homeless or losing their homes due to inability to pay their rent or mortgage, and attempts to prevent litigation, eviction, or foreclosure, through assessment, community-based mediation, conflict resolution, and the use of a rent bank.
- **Security Deposit Guarantee Assistance** helps homeless individuals and families afford to move into rental housing. Qualifying emergency situations include: homelessness or living in a domestic violence shelter, motel or hotel, or temporary residence with friends or relatives during the homeless crisis; eviction; and release from hospital, prison or other institution. Applicants who meet the income limits and other criteria may be eligible for the equivalent of two months' rent. Families that have been selected off of a housing authority's waiting list, to receive a Section 8 Housing Choice Voucher, State Rental Assistance or a Transitional Rental Assistance Program Certificate are also eligible to apply.
- **Section 8 Housing Choice Voucher Program** is federally funded and assists very low-income families in obtaining decent, safe, and sanitary housing. This program provides direct rental subsidies to property owners. The family pays up to 40% of its monthly income on rent and utilities and the rent subsidy covers the remainder of the rent charge by the landlord. Housing subsidized under this program must meet HUD minimum housing quality standards of safety and sanitation. Rental assistance may be used in existing housing, newly constructed units, and in moderately or substantially rehabilitated units. This includes targeted vouchers for particularly vulnerable populations, including veterans (Veterans Assistance for Subsidized Housing; VASH), as an example.
- **Temporary Rent Subsidy Program (TRSP)** assists a limited number of very low-income families participating in the Jobs First Employment Services (JFES) Program and families that have exhausted their TFA benefits. Families pay 30% of their monthly income on rent and utilities. The rent subsidy is provided for up to 18 months.

Community Development: Programs and Services

- **Connecticut Main Street Program** provides services and training for the revitalization of downtown districts to spur economic development within the context of historic preservation.
- **Small Cities Community Development Block Grant (CDBG) Program** provides federally funded grants from HUD to eligible municipalities to use in

revitalizing neighborhoods, expanding economic development and affordable housing opportunities, and/or improving community facilities and services.

- **Small Cities Community Development Block Grant – Disaster Recovery Program** provides funds for disaster relief associated with the Superstorm Sandy Recovery effort.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (860) 270-8262

DEPARTMENT ON AGING www.ct.gov/agingservices

The mission of the State Department on Aging is to empower older adults to live full independent lives, and to provide leadership on aging issues on behalf of older adults, families, caregivers, and advocates.

They envision older adults, families, and caregivers who are well-informed about available resources. We envision older adults, families and caregivers who are educated self-advocates. We envision a community of compassionate aging professionals who advocate on behalf of those who cannot. They envision older adults who are valued in our communities and treated with deference and compassion. They envision a collaborative network of service providers who work together to use resources for the maximum benefit of older adults.

Contact Information: 55 Farmington Avenue – 12th Floor, Hartford, CT, 06105-3730
Ph: (860) 424-5301

COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES www.ct.gov/chro

The mission of the Commission on Human Rights and Opportunities (CHRO) is to eliminate discrimination through civil and human rights law enforcement and to establish equal opportunity and justice for all persons within the State through advocacy and education. CHRO is the State's chief civil rights law enforcement agency. It receives and investigates complaints alleging discrimination in employment, housing, public accommodations and credit transactions. Where a violation is found, CHRO will attempt to negotiate appropriate relief or bring the issues to a hearing. Complaints must be filed in writing and under oath within 180 days of the alleged act of discrimination.

Contact Information: 21 Grand Street, Hartford, CT, 06106 Ph: (860) 541-3400

STATE LIBRARY FOR THE BLIND AND PHYSICALLY HANDICAPPED www.cslib.org/lbph.htm

The Library for the Blind and Physically Handicapped is a network library of the National Library Service for the Blind and Physically Handicapped, Library of Congress. This library provides the loan of recorded and Braille books and magazines and necessary playback equipment to eligible state residents (adults or children) unable to read

conventional print because of a visual or physical disability. All materials are available by postage-free mail.

Contact Information: 198 West Street, Rocky Hill, CT 06067 Ph: (860) 721-2020

BOARD OF EDUCATION AND SERVICES FOR THE BLIND

www.ct.gov/besb

The Connecticut Board of Education and Services for the Blind (BESB) is responsible for the confidential registry of adults who are legally blind in Connecticut and children who are visually impaired. Their mission is to provide quality educational and rehabilitative services to all people who are legally blind or deaf-blind and children who are visually impaired at no cost to our clients or their families. Within available resources, BESB provides comprehensive low vision services (evaluation by an MD, use of optical, electronic and other devices), specialized education services, life skills training, case management by social workers, a business enterprise program (training legally blind persons for opportunities to manage a small business) and vocational services to individuals of all ages. Additional services are provided for older adults, deaf-blind clients, adolescents and other adults. The agency assists them in acquiring the skills and support services necessary to be independent.

Services in life skills include:

- **Orientation and Mobility:** instruction in safe use of white cane in community environments and use of public transportation and assistance with necessary applications
- **Rehabilitation Teaching:** “hands on” instruction in home management skills, safe food preparation, marking appliances, communication skills in Braille, using writing guides, talking watches and other adaptive aids
- **Vocational Rehabilitation Services:** assist legally blind residents to prepare for employment or to retain a current job
- **Counseling and Referral Services:** assistance with finding counseling resources in the community, discuss available housing options and assist with the application process, and referral to community, State and Federal Programs.

Contact Information: 184 Windsor Avenue, Windsor, CT 06095 Ph: 860-602-4000

COMMISSION ON THE DEAF AND HEARING IMPAIRED

<http://www.ct.gov/cdhi>

The Commission on the Deaf and Hearing Impaired (CDHI) provides interpreting and counseling services for deaf and hard of hearing persons interacting with the public in a variety of legal, medical, mental health, employment, educational, community participation and personal situations 24 hours a day seven (7) days a week. Services are available to other federal, state, local and private agencies and organizations as well as emergency services. In addition to interpreting services, CDHI provides job counseling and placement, personal and family counseling, information and referral services, as well as research and advocacy.

Contact: Information: 67 Prospect Avenue, 3rd Floor, Hartford, CT 06106 Ph: (860) 231-8756

DEPARTMENT OF DEVELOPMENTAL SERVICES

www.ct.gov/dds

The mission of Department of Developmental Services (DDS) is to join with others to create the conditions under which all people we serve experience:

- Presence and participation in Connecticut town life
- Opportunities to develop and exercise competence
- Opportunities to make choices in the pursuit of a personal future
- Good relationships with family members and friends
- Respect and dignity

DDS is a state agency funded to purchase or provide a wide range of supports and services for citizens of all ages in Connecticut with intellectual disabilities who are eligible for the services of the department. The supports and services DDS administers or purchases include: comprehensive case management; early intervention for infants and toddlers; community-based residential programs; individual home supports for people in their own or their family residences; job training, supported employment, and habilitative day programs; respite and other family support for people who live at home; and individual supports (self-directed services) for people who want to have a significant role in the management of their supports and services. DDS also helps individuals with finding roommates through an online matching service for individuals with disabilities. All services are subject to the availability of resources and may require a waiting period.

DDS supports and serves over 20,000 individuals including approximately 5000 in the Birth to Three program for infants and toddlers within a legislatively appropriated budget. Unlike other agencies, its supports and services (with the exception of the Birth to Three Program) are not an entitlement for people with intellectual disabilities and the majority of its services are provided by private non-profit organizations in local communities.

Many families who have a family member with intellectual disabilities find all the resources and supports they need in their personal networks and local communities. They may not request any assistance from DDS. Others may ask their DDS case manager to help them plan for the future or to apply for Medicaid or Social Security benefits through other agencies. Still others may be looking for more help to identify options or support for their family member who has mental retardation.

Services include:

- **Case Managers** are the primary point of contact for eligible persons for DDS supports and services. The case manager will help identify individual needs through a needs assessment and planning process, monitoring progress and evaluating the quality of supports and services.
- **Birth to Three:** DDS's Birth to Three Program is a statewide early intervention program for infants and toddlers with developmental delays. The system includes a range of services for children from birth to 36 months such as home

visits, therapies, developmental evaluation, parent support and health services, depending on the needs of the child and his or her family. INFOLINE serves as the access point for the program.

- **Family Support:** DDS provides in-home supports, respite, and short-term crisis supports to families who care for family members who have intellectual disabilities. The Department has a small cash grant program for the purposes of providing individual and family supports or defraying extraordinary disability-related expenses. Supports that may be purchased with these subsidies include, but are not limited to, respite, in home supports, behavioral supports, nursing, medical or clinical supports, temporary assistance, crisis support, skill training, family training, recreation, transportation, support coordination, and assistance to access community supports. Families can purchase any items or services that support the family to care for their family member who lives with them. These grants may also be available to individuals who live on their own with no other DDS in-home supports.
- **Respite Services** provide temporary care of a person with a disability for the purpose of offering relief to the family or caregiver. Respite allows for time to reenergize, to deal with emergency situations, or to engage in personal, social, or routine activities and tasks that otherwise may be neglected, postponed, or curtailed due to the demands of caring for a person who has intellectual disabilities. DSS provides respite in a variety of ways including subsidies to families who make their own arrangements to purchase respite, the direct services of DDS staff for respite care, and contracts with respite providers and agencies. Respite services are also provided in DDS respite centers. Overnight respite is also available. DDS respite centers are staffed with DDS employees who have been trained to provide services to people with severe disabilities.
- **DDS Transition Planning – School to Adult Life:** DDS Transition coordinators work with students between the ages of 16 and 21, and their families to present clear expectations about the transition process and provide an introduction to future possibilities through person-centered planning and self-determination. They offer specialized training for staff and develop collaborations with schools and adult vocational service agencies.
- **Competitive Employment:** Many people who have intellectual disabilities find jobs through typical means. They answer ads and ask friends and family to help them put an application into the local employer. They work in their communities at jobs suited to their personal preferences, capabilities and needs.
- **Supported Employment** is a job option for people with disabilities who require assistance in order to be gainfully employed. A job coach works side by side with the person who has a disability and trains the worker. As the worker's skills increase, the job coach does less of the actual job. People who work in supported employment situations may hold individual jobs or may work as part of a group. In each instance, a person in a supported employment job works in a regular place of employment such as a factory, store, hotel, restaurant, or hospital where other employees do not have disabilities. This service provides

support and supervision but is not designed to provide ongoing, long-term one-on-one support to assist individuals with completing their work activities.

- **Group Day Services:** Group day services include both day support options and sheltered workshops. People with disabilities who attend sheltered workshops work in production-line fashion on projects that the workshop contracts to perform. These workshops focus on developing meaningful skills in the area of work, socialization and community participation.
- **Day Support Options:** Many Day Support Option programs are located at a provider agency and assist individuals to access natural settings in the community – places like stores, libraries, community centers, restaurants, theaters, and recreational facilities – where other people typically go to enjoy community events and activities. These settings increase participants' opportunities to interact and develop relationships with other people in their communities. The kinds of activities include a variety of community experiences and opportunities such as volunteer work, sports and exercise, recreational events, membership in clubs and organizations, and other activities that allow participants to experience and enjoy adult recreation and leisure activities in the community. For people who require therapeutic services and support, specialized services and therapies are provided.
- **Regional Centers:** DDS operates five centers that are certified as ICFs-MR and provide residential support to 243 individuals. Each of the regional centers is also able to offer respite to over 100 families annually. The addresses of these regional centers can be found on the DDS website.
- **Southbury Training School:** The school was built in the late 1930's for individuals with intellectual disabilities. Approximately 470 individuals still reside there.
- **Independent Living:** Some people with intellectual disabilities do not need staff support to manage a household on their own. They live in apartments, houses and condominiums and manage their residential lives just like persons without disabilities.
- **Individual Supports:** Individual Supports are designed for a specific consumer and are unique to each individual. Funding is portable and the person and his or her family decides how those funds will be spent. Support brokers and case managers are available to assist people to develop their plans and budgets and to secure the supports they need. Individual Supports is DDS's fastest growing service option.
- **Community Living Arrangements:** People who need 24 hour support are provided with staff in group home settings. Three to six people will share an apartment or house and will have staff available to them 24 hours a day.
- **Community Training Homes:** Persons with intellectual disabilities live in a home setting with a family, who is not related to that person. Consumers in

these settings live with a family that has received training from and are licensed by DDS.

- **Self-Advocacy:** Self-advocacy involves teaching individuals with a disability how to advocate for themselves, so that they feel comfortable speaking out for what they believe in and they can make better decisions and choices about their life, home, friends, job, supports, and future. Self-determination happens when people recognize and exercise their rights and take responsibility for their actions. In Connecticut, there are many ways one can get involved in self-advocacy efforts such as joining a formal self-advocacy group, becoming a board or advisory council member of a community organization, or participating in less formal social networks. Case managers assist people to become involved in self-advocacy.
- **Ombudsperson:** The Office of the DDS Ombudsperson works on behalf of consumers and their families. The office addresses complaints or problems regarding access to services or equity in treatment. The results and nature of complaints and concerns are communicated to the DDS Commissioner, the State Legislature and the Council on Developmental Services.
- **Rent Subsidy Program** provides rent subsidies for people with intellectual disabilities. The Rent Subsidy program is a direct housing program. There is no partner agency for this program.
- **Private Community Living Arrangements (CLA)** are funded by DDS and operated through contracts with private providers. They provide the habilitation and housing supports for people with intellectual disabilities. This is an indirect housing program. The partner agency for this program is the Department of Social Services (DSS), which funds these providers for their direct costs (room and board) under the authority of C.G.S. Section 17b-244.
- **Public Community Living Arrangements (CLA)** are operated directly by DDS for the habilitation and housing supports for people with developmental disabilities. This is both a direct and an indirect housing program.

Contact Information: 460 Capitol Avenue, Hartford, CT 06106 Ph: 860-418-6000

DEPARTMENT OF REHABILITATION SERVICES

www.brs.state.ct.us

The Department of Rehabilitation (DRS) offers career counseling, vocational training, home and vehicle modifications, assistive technology, community work assessments, job coaching, job placement and a variety of other services that may be custom fit to assist consumers in obtaining successful employment. The mission of BRS is to create opportunities that allow individuals with disabilities to live and work independently.

DRS programs include:

- **Vocational Rehabilitation** helps individuals with significant physical and mental disabilities to prepare for, obtain, and maintain employment. Through the

provision of individualized services, persons with disabilities who are eligible for vocational rehabilitation are supported in planning for and achieving their job goals. In FFY 2006, 1,257 persons with disabilities entered or maintained employment as a result of receiving vocational rehab services.

- Independent Living Program provides comprehensive independent living services through contracts with Connecticut's five community-based independent living centers (ILCs). These centers offer four core independent living services: (1) peer support, (2) information and referral, (3) individual and systems advocacy, and (4) independent living skills training. The guiding principle of independent living is the integration of the person with the disability to the fullest degree possible into the community of choice.
- **Disability Determination Services** is responsible for deciding eligibility for the Social Security Disability Insurance (SSDI) and Supplemental Security Insurance (SSI) programs. These programs provide cash benefits to individuals who are unable to maintain employment due to the severity of their disabilities. The Medicaid for Employed Disabled program allows persons with disabilities to be employed without risking eligibility for needed medical services through the Medicaid program.
- **Connecticut Tech Act Project** makes assistive technology (AT) more accessible to persons with disabilities. The mission of CTTAP is to increase independence and improve the lives of individuals with disabilities through increased access to Assistive Technology for work, school and community living. Assistive technology is any device that helps an individual with a disability to maintain or improve their independent functioning. Activities under this project include: (1) a low interest loan program in collaboration with The Connecticut Bank and Trust Company (CBT) to provide financial support for individuals to purchase devices to enable them to live more independently; (2) seed money to establish the New England Assistive Technology (NEAT) Marketplace, which refurbishes and recycles used AT equipment and (3) promoting systemic change to enhance the availability of AT to persons with disabilities.
- **Connect to Work Project** is a part of two federal grants awarded to BRS to support the employment of persons with disabilities in the competitive labor force. As a result, BRS has established a CONNECT TO WORK CENTER that coordinates information on the programs and services an individual might encounter in their efforts to enter and retain competitive employment. The primary goals of the CONNECT TO WORK Project are to: (1) establish a statewide network of benefits counselors, available to individuals with disabilities, families, employers, services providers and advocacy groups; (2) provide a single access point for information and assistance around benefits and services, connecting the key components of employment, health care and benefits counseling; (3) provide training, public education and outreach around benefits and services offered within the State of Connecticut (with a particular emphasis on the Medicaid for the Employed Disabled Program) and (4) conduct policy review and policy development to enhance opportunities for individuals with disabilities to enter the labor force.

Contact Information: 55 Farmington Avenue, Hartford, CT 06106-3730
Ph: 1-800-537-2549

DEPARTMENT OF CHILDREN AND FAMILIES

www.ct.gov/dcf

The mission of the Department of Children and Families (DCF) is to protect children, improve child and family well-being and support and preserve families. These efforts are accomplished by respecting and working within individual cultures and communities in Connecticut, and in partnership with others. DCF is a comprehensive, consolidated agency charged with serving children (under age 18) and families. DCF mandates include child protective and family services, juvenile justice services, mental health services, substance abuse related services and prevention and educational services (acting in the capacity of a school district for the children in DCF care).

DCF is also a direct provider of services, operating a children's psychiatric hospital (Riverview Hospital), a residential treatment program (High Meadows), an emergency shelter and diagnostic center (The Connecticut Children's Place) and a facility for male adjudicated juvenile offenders (the Connecticut Juvenile Training School). Girls who are adjudicated as delinquent and committed to DCF by juvenile court receive services at DCF operated facilities, at private residential programs in the community and in their own communities while they live at home.

DCF operates a voluntary 20-day Wilderness Challenge course at the Wilderness School and also funds private community-based services and licenses and monitors private services.

The agency's primary source of revenue (for operating and funding for community services) is State general fund appropriations. DCF also receives and/or administers a variety of federal resource initiatives including two federal child abuse and neglect formula grants under the Child Abuse Prevention and Treatment Act and the Independent Living Program. DCF also prepares the children's portion of the federally required state mental health plan and manages the State's cost reimbursement function under federal Title IV-E.

DCF delivers and funds services including family assessment, treatment planning, counseling, family preservation, temporary emergency shelters, residential treatment centers, group homes, homemakers, parent aides, parenting classes, aid to unwed mothers, supportive housing, foster care and adoption. The Supportive Housing Program provides subsidized housing and case management services to DCF families for whom inadequate housing jeopardizes the safety, permanency and well being of their children. DCF currently contracts with The Connection, Inc. to provide case management services to families. Until recently, the Department of Social Services provided access to Section 8 Family Unification Vouchers and State Funded Rental Assistance Program (RAP) vouchers. Given recent budget issues and limited availability of housing vouchers, DCF was directed to utilize a portion of the Foster Care - Board and Care Account to fund housing vouchers for participants in the agency's Supportive Housing Program.

Some of the programs and services provided by DCF include:

- DCF oversees two distinct programs of flexible funding (one for families involved with child welfare and one for families with a child with serious emotional disturbance) that include short-term funding for housing and housing related expenses.
- **Supportive Housing for Families Program (SHF)** provides intensive case management services and housing supports to DCF involved families where reunification or preservation is the plan and homelessness or inadequate housing is one of the main obstacles.
- **Short Term Assessment and Respite Homes (STAR)** provide short term community based living for children removed from their homes due to issues of abuse and neglect. There are 14 of these homes located throughout the state.
- **SAFE Homes** provide short term community based living for young children and sibling groups that have been removed from their homes due to issues of abuse and neglect.
- DCF funds 53 **Therapeutic Group Homes** that provide community based living opportunities for various cohorts of children and youth who require high levels of support, structure, and service. Some of the group homes are described below.
- **Allison Gill Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Beacon House** is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Bristol Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties also with mental retardation.
- **Connecticut Junior Republic Group Home** program is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Family Living Home (Wheeler)** program is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **Farm Hill (Wheeler)** is a community based living setting for youth with mild to moderate behavioral health difficulties. Farm Hill is an indirect Housing Program.
- **Forbes House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties.
- **High Street House (Noank)** The High Street House provides a community based living setting for youth with mild to moderate behavioral health difficulties. The High Street House is an indirect housing program. There is no partner agency for this program.
- **Main Street House (Noank)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Main Street House is an indirect housing program. There is no partner agency for this program.

- **Mills House (CHR)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Mills House is an indirect Housing Program. There is no partner agency for this program.
- **New England Adolescent Treatment (NEAT)** offers a community based living setting for youth with mild to moderate behavioral health difficulties. The New England Adolescent Treatment (NEAT) program is an indirect housing program. There is no partner agency for this program.
- **Plainville Group Home** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Plainville Group Home is an indirect housing program. There is no partner agency for this program.
- **Project Return** program is a community based living setting for youth with mild to moderate behavioral health difficulties. The Project Return program is an indirect housing program. There is no partner agency for this program.
- **St. Vincent's Special Needs (Stratford and Trumbull) Home** is a community based living setting for youth with medically complex presentations. The St. Vincent's Special Needs home is an indirect housing program. There is no partner agency for this program.
- **Tress Road Group Home (NAFI)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Tress Road Group Home is an indirect housing program. There is no partner agency for this program.
- **Uno House (Youth Continuum)** is a community based living setting for youth with mild to moderate behavioral health difficulties. The Uno House is an indirect housing program. There is no partner agency for this program.

Contact Information: 505 Hudson Street, Hartford, CT 06106 Ph: (866) 637-4737

DEPARTMENT OF MENTAL HEALTH AND ADDICTION SERVICES

www.ct.gov/dmhas

The Department of Mental Health and Addiction Services (DMHAS) provides services for people with a psychiatric disability or an addiction disorder, or both, through a coordinated array of services. DMHAS serves individuals 18 years or older with a chronic psychiatric disability or an addiction disorder, who live at or below the poverty level. The mission of the Department of Mental Health and Addiction Services is to improve the quality of life of the people of Connecticut by providing an integrated network of comprehensive, effective and efficient mental health and addiction service that foster self-sufficiency, dignity and respect. Services provided include:

Mental Health Services:

- **Inpatient Services** include a comprehensive range of care for people whose illness precludes treatment in a less structured setting. Inpatient facilities

provide high intensity care, focusing on clinical interventions for addiction and mental health disorders.

- **Special Programs** have been developed to meet the need of specific groups. These include people who are homeless and mentally ill, abusing substances and HIV positive, deaf and hearing impaired, individuals dually diagnosed with a mental illness and mental retardation or mental illness and substance abuse, and clients who are involved with the courts.
- **Community Psychiatric Services** are designed to provide clinical services that ameliorate psychiatric conditions and/or symptoms. These services include crisis services, respite care, acute inpatient, medication monitoring and outpatient therapy and partial hospitalization.
- **Community Support Services** are designed to enable adults with psychiatric disabilities to live in communities and to improve their quality of life. Support is offered through residential, employment, social rehabilitation, and case management services designed to reduce stress that can precipitate the symptoms of mental illnesses.
- **State Housing Assistance Fund (HAF) / Security Deposit Program:** The HAF program is a state funded rental assistance program which provides a monthly subsidy payment to persons with a psychiatric disorder on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis. The partner agencies for this program are LMHAs and private nonprofit Organizations (PNPs).
- **Group Homes:** Contractors provide supervision, counseling, skill training in activities of daily living, community integration, social skill development, medication monitoring, and assure residents receive other needed community support and psychiatric services. Services are provided in congregate settings with staff in the residence 24 hours per day, 7 days per week. In addition, care and case management type services are provided. The Group Homes program is an indirect housing program. The partner agencies for this program are: DMHAS, local mental health authorities (LMHAs), and contracted private, nonprofit agencies.
- **Federal Supportive Housing Program** is a McKinney-Vento Homeless Assistance Act program designed to promote, as part of a local Continuum of Care strategy, the development of supportive housing and supportive services to assist homeless persons in the transition from homelessness and to enable them to live as independently as possible. The supportive services may be funded by other federal, state, or local sources, as well as private sources. The Federal Supportive Housing Program is a direct housing program. Partner agencies are private nonprofit organizations, local Continua of Care, and PHAs.

- **Shelter Plus Care (S+C)** is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases, and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.
- **Supervised Apartments** are primarily congregate housing sites (e.g., apartment buildings) with staff on-site in the building 24 hours per day, 7 days per week to assist clients in all areas of daily living, community integration, education assistance and counseling, client management of personal financial resources and budgeting, referrals to all necessary services, meal preparation, improving communication skills, and use of leisure time. Supervised apartments also provide case management services and provide housing resource coordination, as needed, to aid clients in finding, obtaining and keeping safe, affordable housing. This is an indirect housing program. Partner agencies for this program are LMHAs and contracted private nonprofit agencies.

Addiction Services:

- **State Operated Facilities** offer acute care and rehabilitation services to addicted citizens of Connecticut. Clients receive individual and group counseling, family therapy, AIDS counseling and referral for counseling, occupational therapy, linkage to community and social services and exposure to 12 step groups such as Alcoholics Anonymous and Narcotics Anonymous. Priority access is granted to pregnant women.
- **Community Treatment Programs** are funded and monitored by DMHAS throughout the state, including services exclusively for pregnant substance abusing women and their children. Funded treatment programs offer a variety of residential and outpatient services to male and female substance abusers. There are also pre-and-post-trial education and criminal justice programs.
- **Alcohol and other drug abuse prevention organizations** throughout the state are funded by DMHAS. Programs such as the Connecticut Clearinghouse and the Governor's Prevention Partnership (formerly known as Drugs Don't Work!) promote substance abuse awareness through informational campaigns and the distribution of educational materials about alcohol and drugs.
- **24-Hour Crisis Services** operates the statewide referral service for individuals experiencing problems with alcohol or drug abuse. Individuals seeking referral for treatment services should call Crisis Services at DHMAS. Town specific numbers can be found on the website listed above.
- **Federal Access to Recovery (ATR) Program** provides vouchers to adults with substance use disorders to help pay for community-based clinical treatment and recovery support services, including housing. ATR is a direct housing program. ATR providers include many traditional clinical substance abuse providers as

well as new community support providers including faith-based organizations. Some of these entities provide housing in sober, recovery oriented environments.

- **State Administered General Assistance (SAGA) – Basic Needs Program:** The SAGA program is a direct housing program. Advanced Behavioral Health (ABH) is the administrative service organization under contract to perform administrative operations.
- **Substance Abuse Housing Assistance Fund (SAHAF)/ Security Deposit Program:** The SAHAF program is a state funded rental assistance program which provides a monthly subsidy payment to persons with a substance abuse disorder who are receiving services from the Women’s and Children Program or the General Assistance Intensive Case Management program on a temporary basis while an individual/family is on a waiting list for permanent state and/or federal subsidy. The security deposit is a state funded program that provides security deposit to individuals/families with a psychiatric disorder in search of permanent housing. Services are provided by the local system of care on an in-kind basis.
- **DHMAS Transitional Case Management (for offenders):** The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 410 Capitol Avenue, CT 06134 Ph: (860) 418-7000

DEPARTMENT OF PUBLIC HEALTH

www.ct.gov/dph

The mission of the Department of Public Health (DPH) is to protect and improve the health and safety of the people of Connecticut by assuring the conditions in which people can be healthy; promoting physical and mental health; and preventing disease, injury and disability. The Department of Public Health (DPH) operates a Medicare Services Hotline. Messages may be left after hours, holidays, and weekends on the Medicare Hotline answering machine. Medicare beneficiaries can obtain information and register complaints or concerns about Medicare home health care services. The Children with Special Health Care Needs (CSHCN) Program is federally funded and serves children with disabilities and chronic medical conditions who are unable to access medical services due to limited income.

- **Diagnostic and Therapeutic Services** is coordinated and made available under the CSHCN program to Connecticut children under the age of 18, who are thought to have or who have been diagnosed as having certain chronic, organic, disabling conditions. Participation for individuals with cystic fibrosis is not restricted by age limits. Case management and coordination of services are

provided by selected qualified providers or agencies. The program does not cover hospitalization. Eligibility is determined by financial and medical criteria.

- **Supplemental Security Income/Disabled Children Program** also provides case management and limited diagnostic and therapeutic services for all disabled children who are referred by the Social Security Administration who meet medical guidelines for the CSHCN Program.
- **Child Development Program** offers case coordination, developmental assessments and in-depth evaluations to infants and preschool children who are showing physical or psychological problems in their early development. Children from birth to 6 years who have developmental problems are eligible for the program. There is no fee in most clinics. Others charge a modest fee based on a sliding scale. Local provider services for children with special health care needs can be identified by calling INFOLINE.

Contact Information: 410 Capitol Avenue, Hartford, CT 06134 Ph: (860) 509-8000

CONNECTICUT HOUSING FINANCE AUTHORITY

www.chfa.org

The Connecticut Housing Finance Authority (CHFA) was established to alleviate the shortage of housing for low- and moderate-income families and persons by encouraging and assisting in the purchase, development, financing, rehabilitation and construction of owner-occupied and rental housing for such persons. CHFA is a self-supporting, quasi-public agency that provides homeownership mortgage loans for low- and moderate-income families and persons. CHFA serves as the allocating agency for the federal Low-Income Housing Tax Credit Program and the state's Employer Assisted Housing Tax Credit Program (EAHTC) and Housing Tax Credit Contribution Program (HTCC).

Major financing programs include:

- **Connecticut Fair Alternative Mortgage Lending Initiative & Education Services (CT FAMLIES)** is a mortgage loan refinance program designed to help homeowners who have an Adjustable Rate Mortgage (ARM). CT FAMLIES refinances ARMs into 30-year, fixed rate amortizing loans for low- and moderate-income borrowers.
- **Emergency Mortgage Assistance Program (EMAP)** provides assistance to homeowners who have received a Notice of Foreclosure dated on after July 1, 2008. The loan is available to eligible homeowners who are not capable of making their monthly mortgage payment due to "extenuating circumstances."
- **Homebuyer Mortgage Program** provides assistance to first-time homebuyers or prior homeowners purchasing in a targeted area of the state.
- **Housing Development Fund's SmartMove Second Mortgage Program** is offered through a partnership with the Housing Development Fund (HDF). CHFA will provide the first mortgage and HDF will provide a downpayment second mortgage loan. This is a 3-year pilot program is offered to low- and moderate-income borrowers purchasing a first home in Fairfield County.

- **Downpayment Assistance Program (DAP)** provides downpayment loans to low-to-moderate-income homebuyers who are purchasing a home anywhere in Connecticut. Closing costs for certain eligible borrowers may also be financed. Loans are made at below market interest rates and secured by a second mortgage on the home.
- **Rehabilitation Mortgage Loans** provide funds to purchase and rehabilitate an existing home, or for current homeowners who wish to refinance and renovate the home in which they live.
- **Police Homeownership Program** provides low-interest rate home mortgages to local or state police officers to purchase homes in the communities in which they serve which is in a participating city.
- **Military Homeownership Program** provides assistance to members of the U.S. Military, Active Duty, Guard, Reserve or veterans who served in the U.S. Armed Forces, and who were discharged or released under conditions other than dishonorable.
- **Homeownership Program** provides assistance to residents of public housing looking to purchase a home.
- **Home of Your Own Program** provides low-interest rate Homeownership Program mortgages to persons with disabilities to enable them to have a “home of their own.”
- **Reverse Annuity Mortgage Program (RAM)** provides monthly payments, based on the equity value of homes of eligible elderly homeowners with long-term health care needs.
- **Rental Development Mortgage Program** provides direct mortgage lending to eligible developers to build or rehabilitate affordable rental housing throughout Connecticut. CHFA makes construction and permanent first mortgages that are financed by taxable bonds, tax-exempt bonds, or unrestricted funds.
- **Federal Low-Income Housing Tax Credit Program** is administered by CHFA for Connecticut and provides a direct credit against Federal income taxes for those investing in rental housing, a portion of which has been developed for occupancy by qualified low-income households.
- **State Housing Tax Credit Contribution Program** is administered by CHFA and provides private donors or corporations with credits against state taxes for making contributions to non-profit housing development groups for activities in support of housing development for low-income persons. A total of \$10,000,000 is available annually. **State Employer Assisted Housing Tax Credit Program** is administered by CHFA and provides credits against Connecticut business taxes to employers who set up qualified housing assistance programs for their employees. Assistance may be provided for downpayment in conjunction with home purchase and rental security loans for property rental. A total of \$1,000,000 is available annually.

- Group Home Mortgage Finance Program:** Under this program, CHFA originates permanent loans secured by Group Home Mortgages. The group homes are designed to provide community based residential facilities for housing up to six mentally retarded or autistic persons each. The Department of Developmental Disabilities (DDS) works with providers across the state to identify potential group home sites. Development proposals are submitted and reviewed jointly by DDS and the Department of Social Services (DSS) to ensure that the property can be developed within the state's established cost guidelines. DDS and DSS provide verification that each home has sufficient aggregate income to support both operating costs and debt service. The Group Home Mortgage Program is a direct housing program administered under the guidance of a Memorandum of Understanding between DDS and DSS.
- Multifamily Financing Program** objective is to increase the supply and availability of affordable rental housing for low- and moderate-income households. CHFA offers mortgage financing terms not generally available in the commercial market to help developers achieve financial feasibility for projects. The Multifamily Financing Program is a direct housing program. While there is no partner agency for this program, other federal, state, and local agencies may assist developments through separate multifamily financing programs.
- Urban Rehabilitation Homeownership Program (URHOME)** provides low-interest mortgage financing for state, municipal, and private-sector employees working, purchasing, and rehabilitating a home in one of the state's federally targeted cities. In addition to a 30-year fixed-rate mortgage at one quarter point below the CHFA rate, purchasers of homes were eligible for deferred loans of \$25,000 for a single-family dwelling and \$35,000 for two to four units dwelling for rehabilitation costs. The Urban Rehabilitation Homeownership Program is a direct housing program. DOH is the partner agency for this program. \$10 million of DOH bond funds provided the funding of rehabilitation loans for this program.
- Permanent Supportive Housing:** The State of Connecticut and the Corporation for Supportive Housing joined forces in June 1992 to design and implement a demonstration program to address the housing issues facing homeless and at-risk of homelessness populations. Since that time, more than 4,000 units of supportive housing have been developed, produced or supported through an interagency collaborative under a host of different initiatives, all aimed at providing decent, safe, affordable apartments with individualized health, support, and employment services. It is a proven, effective means of reintegrating families and individuals with chronic health challenges into the community by addressing their basic needs for housing and ongoing support. CHFA provides staff resources to support this interagency effort. The partner agencies for this program are DMHAS, private nonprofit service provider agencies, Corporation for Supportive Housing (CSH), the Department of Social Services (DSS), the Department of Children and Families (DCF), the Office of Policy and Management, the Department of Corrections (DOC), the Department of Veterans' Affairs (VA), the Court Support Services Division of the Judicial Branch (CSSD), the Department of Social Services (DSS) and DOH.

Contact Information: 999 West Street, Rocky Hill, CT 06067-4005 Ph: (860) 721-9501

CONNECTICUT HOUSING INVESTMENT FUND

www.chif.org

The Connecticut Housing Investment Fund, Inc. (CHIF) is a statewide, nonprofit Community Development Financial Institution providing flexible funding, loan servicing and technical expertise to developers of affordable housing and neighborhood revitalization projects. CHIF offers several lending programs to homeowners and developers to rehabilitate existing housing or build new affordable homes and apartments for low- and moderate-income families. CHIF also provides loan servicing and development consulting services.

- **Predevelopment Loan Program** provides loans of up to \$50,000 to developers to pay for costs associated with the preliminary planning and design of affordable housing. Loans are provided at 1% – 3% for 12 months for new construction and rehabilitation projects. This special revolving loan program is funded with grants from the Melville Charitable Trust and the Connecticut Housing Finance Authority (CHFA).
- **Neighborhood Rebuilder Program** offers developers short term construction loans. The rate is 6.5% for 12 months. The program provides a source of subsidies for development to pay for the appraisal gap that exists between the total development cost and the after-rehabilitated appraised value of the property.
- **Interim Bridge Loan Program** provides bridge loans to developers for interim financing. Loans are provided at 3% to 6.5% for up to 12 months.
- **First-Time Homebuyer Program** provides financing at low interest rates to first-time homebuyers purchasing their primary residence in the State of Connecticut. Both first mortgages and down payment assistance loans are available to qualified applicants. Homebuyers who have not owned a home in the last three years and who meet the specified income restrictions are eligible for this program. For eligibility inquiries for the First-Time Homebuyer Program email homebuyers@chif.org or call at (860) 761-1627.
- **CHIF/USDA Rural Services Homeownership Program** for first-time homebuyers provides decent living quarters for rural Americans of very low to moderate income. CHIF provides a first mortgage for 30 years, and the USDA provides a second mortgage for the balance. For more information contact usda@chif.org or call (860) 233-5165.
- **CHDC Revolving Loan Fund Initiative:** State funds of \$1.5 million are provided as a 0% deferred loan for a 30-year term to Connecticut Community Development Financial Institution (CDFI) Alliance to administer a revolving loan fund. CT CDFI Alliance is comprised of five nonprofit community housing development corporations each of which is federally chartered as a Community Development Financial Institution. The revolving Loan Fund Initiative, administered by CHIF/CT CDFI Alliance, is a direct housing program. There is no partner agency for this program. The program benefit is to improve and increase the stock of affordable housing throughout the state. DOH provides funding for this program.

- **Construction/Acquisition Loans** provide financing to community-based nonprofit developers to purchase and rehabilitate single-family deteriorated properties. Once the rehabilitation is complete, the nonprofit sells the property to a qualified buyer.
- **Energy Conservation Loan Program** provides loans at below-market rates to qualified owners of single-family homes and multifamily apartment buildings. Loans of up to \$25,000 with interest rates ranging from 1% to 6% are available to income-eligible single-family homeowners. The maximum loan amount for multifamily properties is \$2,000 per unit, with a maximum loan amount of \$60,000 per building. Eligible improvements include the purchase and installation of heating systems, vinyl siding, roofing, windows, attic and wall insulation and alternative energy devices, and implementation of various cost-saving energy conservation measures. DOH provides funding for this program.
- **People's/CHIF Home Improvement Loan Program** allows qualified owner-occupants of one to four unit owner-occupied properties to borrow up to \$10,000 at a fixed annual percentage rate (currently 7.99%). Eligible improvements include structural additions, remodeling of bathrooms and kitchens, elimination of health and safety hazards, roofing, reconditioning or replacement of plumbing, air conditioning and electrical systems.

Since 1968, CHIF has offered technical and financial resources for help to expand affordable housing opportunities for those who have been excluded by virtue of discrimination of economic status.

Contact Information: 121 Tremont Street, Hartford, CT 06105 Ph: 860-233-5165

COMMUNITY RENEWAL TEAM, Inc.

<http://www.crtct.org/In dex.htm>

The Community Renewal Team Inc. (CRT) is an anti-poverty organization serving people and families throughout the Connecticut River Valley. CRT programs give people the skills and the resources to become self-sufficient and to thrive.

CRT provides the following programs/services:

- **DHMAS Transitional Case Management (for offenders):** The DMHAS Sober Housing Program provides transitional housing, budgeting assistance, access to groups, recreation activities, vocational training, transportation assistance, dual diagnoses groups and on site Narcotics Anonymous/Alcoholics Anonymous. Clients must be 18 years and older, under the supervision of DHMAS and have a history of serving time in prison. The partner agency for this program is DHMAS.
- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community Residential program is a direct housing program. The partner agency for this program is DOC.

- **Fresh Start:** The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is DOC.
- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is DOC.
- **Domestic Violence Supportive Housing** provides rental subsidies and supportive housing services in scattered sites to six families who are leaving Interval House, a domestic violence shelter serving women and their families in the greater Hartford region. The staff specializes in concerns specific to victims of domestic violence, so safety and recovery continue after the family leaves Interval House. Services are available for approximately 18 months for each family. The partner agency that funds this program is the US Department of Justice.
- **Community Housing Assistance Program (CHAPs)** is a supervised scattered site housing program for DCF mandated adolescents preparing for independent living. These youth will age out of the foster system without a permanent family structure. The partner agency for this program is DCF.

DEPARTMENT OF LABOR

www.ct.gov/dol

The Connecticut Department of Labor (DOL) is committed to protecting and promoting the interests of Connecticut workers. In order to accomplish this in today's ever-changing environment, DOL assists workers and employers in becoming competitive in the global economy. DOL takes the comprehensive approach to meeting the needs of workers, employers, and other agencies that serve them. Employers needing qualified workers or help upgrading current employees' skills can count on DOL for recruiting, job-training, referrals and consulting services tailored to meet specific needs. For job seekers, available services include career counseling, information on skills training and job-search assistance.

DOL provides the following programs/services:

- **Apprenticeship Programs:** apprenticeships serve to maintain a continuing pool of skilled workers trained in current technology methods. Apprenticeship staff monitors and registers apprenticeship training programs while assisting employers in recruiting apprentices, implementing programs and making use of Connecticut business tax credits. Call 860-263-6085 for information.
- **CT Job and Career ConneCTion:** The Job & Career ConneCTion is for anyone in need of information on jobs and careers, including students, teachers, counselors, job developers, and job seekers. It helps individuals identify occupations that may be a good match for their skills, interest, and personality.

And provides you with detailed information on these occupations. Use www.ctjobandcareer.org to visit the site. Job seekers may post resumes and search thousands of current job listings. Employers gain maximum 24/7 exposure to over 100,000 job seekers for their job openings and can review more than 10,000 active job seeker resumes. The Connecticut Job Bank automatically links to America's Job Bank to gain national exposure to one million job seekers for Connecticut employer job listings. Employers may also easily access the state's labor pool through on-site recruitment at one of DOL's career offices. Employers may also list job postings by phone at 860-344-2044 or by fax at 860-344-2057.

- **Dislocated Workers:** People who lose their jobs due to a plant closing or major layoff may get help with job search services and, depending on availability, retraining opportunities. Services are offered to eligible individuals through the DOL offices throughout the state. Call 860-263-6580.
- **Occupational Safety and Health Act (OSHA) On-site Consultation Program** is a free service provided to public and private employers who request a consultation concerning OSHA regulations and standards. At the invitation of an employer, a state consultant will visit the employer's workplace, discuss OSHA regulations and standards, "walk through" the establishment noting any violations observed, and have a closing conference with the employer. Call 860-566-4550.
- **Rapid Response Program** services ease the impact of layoffs and assure that workers are offered a full range of benefits and services. Prior to layoffs, the Rapid Response Team conducts "early intervention" sessions where employees can learn about unemployment benefits, job search assistance, and training opportunities. Call 860-263-6580.
- **Tax Credit Programs:** Employers can receive thousands of dollars in federal tax credits by using the Work Opportunity Tax Credit (WOTC) and the Welfare-to-Work (WtW) Tax Credit for hiring individuals who meet tax credit eligibility requirements. Business Tax Credits, Tax Credits for Individuals, Manufacturing Apprenticeship Tax Credit, Health Coverage Tax Credit (HCTC), Earned Income Tax Credit (EITC), and Advance Earned Income Tax Credit (AEITC) are also available. Employers may receive up to a \$2,400 federal tax credit per qualified individual hired through the WOTC Program, and up to \$8,500 over a two-year period per qualified individual hired through the WtW Tax Credit Program. There is no limit to the number of newly hired individuals that may qualify an employer for tax credits. Call 860-263-6060 for information.
- **Trade Adjustment Assistance (TAA and NAFTA)** program is available for individuals certified by the federal government as having lost their jobs due to the more competitive nature of goods produced outside of the United States. Benefits to certified workers might include retraining, job search and relocation. Call 860-263-6070 for more information.
- **Unemployment Compensation** provides temporary income to eligible unemployed workers. Established to protect workers against extreme financial hardship, this income support system was designed to provide short-term, partial

aid for 26 weeks. During specific periods of high unemployment, benefits could be extended for additional weeks. Through this program Unemployment Insurance, Unemployment Appeals and Unemployment Tax are available. Call 860-263-6785.

- **Veterans Workforce Development:** U.S. military veterans are afforded priority in all the employment and training services offered by the DOL local offices. Veterans' representatives in each office provide specialized service to all veterans, with emphasis on services to disabled veterans. Outreach activities are regularly performed to inform veterans of the specialized programs and services available to them. Call 860-263-6790.
- **Wage and Workplace Standards** division administers a wide range of laws that protect and promote the interests of Connecticut's 1.6 million workers. This program provides information on wage payments, employment of minors, family leave, minimum wage, hour compliance, workplace standards, drug testing and more. Employers are assisted in complying with the laws primarily through seminars and educational materials. Call 860-263-6790 for more information.
- **Youth Employment Site (YES):** All offices, when requested by schools or organizations serving youth, offer tours of the Department of Labor centers and participate in career days and job fairs. Youth alone, or in groups, may access all local office services including career exploration, job search services and workshops. Services may be offered at the local office, schools, or community organizations. Contact the nearest Department of Labor/CT Works Career Center.
- **Speaker's Bureau:** speakers are available from the Department of Labor to make presentations on a variety of subjects ranging from Labor Market Information to FMLA guidelines. Topics include:
 - **Economic and Occupational Information:** current and future economic conditions, career development, industry and occupational forecasting.
 - **Safety and Health (OSHA):** individualized safety and health training programs
 - **Wage and Workplace Standards:** wages and hours, youth employment, family leave and other issues
 - **Unemployment Insurance (UI) Tax Division:** information and assistance in preparing quarterly tax returns for unemployment insurance
- **Career Centers:** CT Works/DOL Career Centers are located throughout the state and offer services to job seekers and employers. Career development services are provided at no cost to users, regardless of employment status. An equal opportunity employer with equal opportunity programs, the DOL provides auxiliary aids and services upon request to individuals with disabilities. Services include:
 - Career development specialists to help in job search, including Veterans' Employment Representatives
 - Certified professional resume writers to help job seekers develop a resume

- Videotapes, publications and software to assist with job search strategies and learning computer programs
 - Internet access for finding a job, posting a resume, researching companies and career advice
 - Use of computers, telephones and fax machines
 - Job search and career transition workshops, including interview techniques
 - Occupational wages and employment outlook
 - Internet access for recruiting employees, researching training programs and labor market information
 - Low-cost, high profile job fairs throughout the State, run to help match employers and job seekers
 - Participation in hiring programs, possibly earning tax credits
 - Videotapes, workshops, publications and software to assist with basic skills training of employees
 - Referral to other state agencies for answers to questions regarding taxes, licensing, state regulations and employer services
 - Information on programs that help businesses expand and update technology
 - Employer registration for Unemployment Insurance (UI) liability and answers to any UI tax questions
 - Economic and labor market data
- **CT Individual Development Account (IDA) Initiative:** IDAs are savings accounts that enable low-income (and low-wealth) families and individuals to combine their own savings with matching public and private funds to purchase a first home, pay for college education or vocational training, start up or expand a business, purchase an automobile to obtain or maintain employment, or pay for a lease deposit on a primary residence. This asset building, anti-poverty strategy helps low-income people move toward greater self-sufficiency by accumulating savings and purchasing long-term assets. The theory behind this approach is that helping people purchase an asset, as opposed to simply increasing their income, provides stability that may allow them to escape the cycle of poverty permanently. The IDA program is a long-term program (3 to 5 years) that requires program participants to save regularly, attend financial education classes, meet with a case manager and attend asset-specific training for the duration the program.
 - **Assets for Independence Demonstration Program (AFI)** provides funding for asset-building projects that feature IDAs. The program was authorized by Congress in 1998 to gauge the usefulness of IDAs and other related asset-building strategies as tools to improve the social and economic prospects for very low-income American households. The program is on-going and is funded by annual federal appropriations and substantial financial support from nonfederal sources.

Contact Information: 200 Folly Brook Boulevard, Wethersfield, CT 06109 Ph: (860) 263-6000

DEPARTMENT OF CORRECTION

www.ct.gov/doc

The Department of Correction (DOC) has served and protected the citizens of Connecticut since 1968 by daily ensuring the security of the State's 18 correctional facilities in a manner that is widely viewed as a national model. The mission of DOC is to protect the public, protect staff, and provide safe, secure and humane supervision of offenders with opportunities that support successful [community] reintegration. DOC provides programming, counseling, education and treatment to inmates that they can utilize to improve themselves. DOC provides programs and structured activities with clearly defined behavioral expectations for offenders. The Department's focus is on successful strategies to reduce recidivism and support offenders in returning to their communities.

DOC contracts for approximately 600 halfway house beds throughout the state. These programs assist offenders in the process of reintegrating into society, and may include employment assistance, substance abuse treatment, mental health and housing assistance. The Court Support Services Division supervises approximately 52,000 probationers and, as part of Connecticut's balanced program to alleviate overcrowding in the State's prisons, DOC has developed a major network of Alternative Incarceration Programs. By diverting less serious offenders to community punishment and supervision programs, Connecticut ensures that prison space remains available for more serious offenders.

The Department continues to face the challenges of providing adequate and appropriate risk/need assessment, case planning and pre-release services and intensive supervision and case management once offenders are back in the community. The most critical needs within 72 hours of release are medical services, registration for benefits, supervision compliance and access to appropriate and safe housing. The majority of offenders who violate parole have housing issues, with nearly 50% listing local shelters as their address at the time of parole violation. DOC recognizes that the problems of reentry are not strictly a correction issue or a criminal justice issue but a *community* issue and that creative solutions require collaboration, coordination and partnership with a wide range of state, local, non-profit and community groups.

- **Byrne Supportive Housing** consists of 15 scattered sites for offenders with a history of being in a homeless shelter. The Byrne Supportive Housing program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).
- **Halfway Houses Program** includes the Work Release, Substance Abuse and Mental Health programs, and provides 875 beds throughout the state.
- **Transitional Supervision Community Residential Program** provides 112 beds throughout the state. These residential programs provide virtually no programming and minimal supervision. Purchase of these beds allows inmates without appropriate family housing to be released under minimal supervision. The Transitional Supervision Community

Residential program is a direct housing program. The partner agency for this program is Community Renewal Team (CRT).

- **Fresh Start:** The Fresh Start program is a 12-month, residential program designed for female, substance abusing offenders and their children. The program provides a safe, nurturing environment for women and children as they face recovery from addiction and learn new life skills that develop their self-sufficiency. The partner agency for this program is Community Renewal Team (CRT).

Contact Information: 24 Wolcott Hill Road, Wethersfield, CT 06109 Ph: 860-692-7480

DEPARTMENT OF VETERANS' AFFAIRS

www.ct.gov/ctva

The Department of Veterans Affairs (VA) is responsible for providing assistance to veterans, their eligible spouses and their eligible dependents. Assistance is provided in obtaining benefits as provided for under federal, state and local laws. The VA has an expanded, integrated, and coordinated program of services for Connecticut veterans and their families. Counsel is provided to Connecticut veterans concerning the availability of educational training and retraining facilities, health, medical, rehabilitation, and housing facilities and services; services for veterans who may have been exposed to herbicide during military action; and VA benefits for nursing home care. The agency also assists in the establishment, preparation, and presentation of claims to rights, benefits or privileges accrued to veterans. The VA employs Veterans' Service Officers across Connecticut to assist veterans in this process and to represent them before the U.S. Department of Veterans' Affairs concerning claims and benefits.

VA programs include:

- **Residential Facility** includes programs for substance abuse, medical, recreational, vocational, education and social work services. The mission of this program is to facilitate a return to independent living for as many veterans as possible.
- **Health Care Facility at the CT Veteran's Home** provides long term care to veterans with chronic and disabling medical conditions including, but not limited, to heart and lung disease, stroke, Parkinson's, Alzheimer's and other dementias. The program also provides hospice care, palliative care and respite care.
- **Veterans Recovery Center** provides a variety of substance abuse services to eligible veterans who have chosen to be clean and sober and whose long term desire is to reintegrate back into the community. The center is designed to assist and support eligible veterans after successful completion of either day or inpatient rehabilitation programs.

- **Office of Advocacy and Assistance** provides assistance to veterans, their eligible spouses and eligible dependents in obtaining veterans benefits under federal, state and local laws.

Contact Information: 287 West Street, Rocky Hill, CT 06067 Ph: 860-529-2571

DEPARTMENT OF SOCIAL SERVICES

www.ct.gov/dss

The Department of Social Services (DSS) serves families and individuals that need assistance in maintaining or achieving their full potential for self-direction, self-reliance, and independent living.

- **Temporary Family Assistance (TFA)** is a program funded by the state and federal government from the Temporary Assistance for Needy Families (TANF) block grant that provides financial assistance to eligible families. The TFA program is designed to enable very poor families to provide basic necessities for their children while they are making the transition from welfare to work as part of the State's Jobs First Program. Many families eligible for TFA are also eligible for food stamps and energy assistance.
- **Preventive Services to Families** provides prevention, intervention and treatment services to individuals and families. Families receive counseling, education, case management, and home management to help reduce conditions of impoverishment or dependency.
- **CONNPACE (Pharmaceutical Assistance)** pays the cost of prescription drugs, after a co-payment per prescription, for people 65 and over and adults with disabilities who receive Social Security benefits. Eligible individuals must not be receiving prescription assistance from any additional source other than a Medicare-endorsed drug discount card. Applicants must be a state resident for at least six months and pay an annual registration fee. Individuals with income below or equal to 135% of the federal poverty level who are enrolled in Medicare Part A or B must obtain a Medicare-endorsed drug discount card.
- **Medicaid (Title XIX)** is a federal/state program administered by DSS. It provides medical coverage for eligible participants. The rules and regulations of the program are extremely complex. Anyone needing help to pay current, future or past medical expenses is encouraged to apply.
- **HUSKY (Health Care for Uninsured Kids and Youth) Program** is a service for all families with children who need health coverage. HUSKY offers a comprehensive healthcare benefit package for Connecticut families with children up to age 19, including the parents or other caretaker relatives of such children.

Elderly Services:

- **Protective Services for the Elderly and the Nursing Homes Ombudsman Programs** provide services to protect people aged 60 and over from abuse, neglect (including self-neglect), and exploitation. Crisis and social work

intervention, counseling, safeguarding, advocacy and monitoring are among services provided by social workers after a state ombudsman refers cases. There is no income eligibility for initial referral.

- **Conservator of Person Program** social workers act as conservator designees for income-eligible people over 60 who have been determined by the probate court to be incapable of making personal decisions. This program enables substitute decision-making in areas such as housing and personal medical treatment, and gives the DSS Commissioner legal responsibility for the care and well being of persons eligible for this program.
- **Conservator of Estate Program** staff act as Conservator of Estate for low-income, elderly people who are unable to manage their financial affairs. Conservators are appointed by the Probate Court.
- **Ombudsman Office-Nursing Homes** receives, investigates, and resolves all complaints and problems from or on behalf of nursing home residents affecting their quality of life and care.
- **Ombudsman Office – Protective Services to the Elderly** staff receives and investigates reports of neglect, self-neglect, abuse, and exploitation of persons who are 60 years old or older and living in the community.
- **Statewide Respite Care Program** enables caregivers to receive respite care services for their loved ones with Alzheimer’s disease or related disorders. The program offers caregivers the opportunity to receive an assessment of services needed, have a care plan developed and/or purchase services for the individual with dementia.
- **Retired & Senior Volunteer Program (RSVP)** provides opportunities to persons 55 years of age and older to participate in their communities by sharing their knowledge and skills through meaningful volunteer experience.
- **Senior Community Service Employment Program** offers employment and training opportunities to individuals 55 years of age and over with an income not exceeding 125% of the poverty level. The program attempts to match the older worker’s interests and ability with a position in a community services agency.
- **CHOICES Program** provides health insurance assistance (Medicare, Medicaid, Medicare Supplement Insurance; outreach; information and referral; counseling; and eligibility screening through “One Stop” information and screening for 20 state and federal benefits and/or support programs.
- **Elderly Services Information Line** is a toll-free line established to handle questions concerning programs and services available for persons 60 years of age or older. Callers can speak with trained staff who can provide information about programs for senior citizens in Connecticut.
- **National Family Caregiver Support Program** is designed to support family members who provide care to an elderly family member aged 60 and over, or to

grandparents who are age 60 and over and are caring for a child who is 18 years of age and under. Services include information, assistance, counseling, training, respite and supplemental services (these services are provided on a limited basis and vary by region).

- **Medi\$ave** provides education to Medicare beneficiaries in detecting fraud and abuse in the Medicare and Medicaid programs. Through senior volunteer education, the program strives to improve the quality of care and life for all Medicare and Medicaid beneficiaries.
- **Breakthrough to the Aging (Friendly Visitors/Shoppers)** trains volunteers of all ages to serve as Friendly Visitors and Friendly Shoppers to individuals aged 60 and over.
- **Connecticut Home Care Program for Elders** provides funds to assist frail elderly persons to remain living in their homes. The program provides a wide range of home health and non-medical services to persons age 65 and older who are institutionalized or at risk of institutionalization. Services include adult day health care, home delivered meals, case management and emergency response systems.
- **Connecticut Partnership for Long Term Care** is a state program that works in alliance with the private insurance industry to create an option to help persons meet future long-term care needs without depleting all assets to pay for such care. Under the Connecticut Partnership, private insurance companies competitively sell special long-term care insurance policies that not only offer benefits to pay for long-term care costs, but also offer Medicaid Asset Protection should one ever need to apply to Connecticut's Medicaid Program for assistance.
- **Elderly Health Screening** supports four elderly health screening programs throughout Connecticut. The primary goal of these programs is prevention and early detection of disease. Healthcare education is also provided.
- **Elderly Nutrition Program** funds thirteen (13) projects across the State. These programs serve nutritionally balanced meals to individuals 60 years of age and over and their spouses. (Meals may also be provided to persons with disabilities living in senior housing facilities that have congregate meal sites). The meal sites (Senior Cafes) are located in senior centers, senior housing projects, schools, churches and other community settings. Meals are also delivered to homebound or otherwise isolated older persons.
- **Housing**, living arrangements and the availability of supportive services become increasingly important considerations as older individuals age. Housing options and programs in Connecticut include Assisted Living, Nursing Homes and Continuing Care Retirement Community and Reverse Annuity Mortgage Programs. For more information on these housing options, persons can contact the Elderly Services Division at DSS.

- **State Supplement for the Aged, Blind and Disabled (State Supplement)** is designed to supplement assistance received from the federal Supplemental Security Income (SSI) program. Actual receipt of SSI is not required. For example, recipients of a low monthly Social Security benefit, private pension, Veterans' benefits, or limited income from another source may still qualify for the State Supplement.
- **Adult Services** provides home care services to eligible people with disabilities. Social workers coordinate planning and management of services to help clients remain independent in the community. Services include homemaker, housekeeper, chore person, adult companion, day care, and home-delivered meals. Income/asset eligibility applies.
- **Personal Care Assistance** provides grants to people with disabilities to obtain or retain employment. Income eligibility applies.
- **Personal Care Assistance (PCA) Medicaid Waiver Program** allows flexibility in obtaining home care support for those who are receiving Medicaid assistance. Under this program, the individual is responsible for the hiring, training, supervision and payment to the PCA. To apply for this waiver, contact the regional DSS Office to obtain a PCA Waiver Request form.
- **Parent Subsidy Program** provides grants to help families finance the extraordinary expenses of children with disabilities.
- **Traumatic Brain Injury-Related Services** provides funding for placement in rehabilitation facilities or day treatment programs that provide behavior management; care management and home care services for people with traumatic brain injury.
- **Care 4 Kids Program** provides monthly subsidies to eligible families to help them pay for childcare. The program covers children up to 13 years of age (or 18, if the child has special needs) who are in licensed family daycare homes, group daycare homes, and child daycare centers, the child's own home, or in a relative's home. Actual payment is based on the difference between market rate (depending on the age of the child, setting of care, and region of the state) and the actual cost of care, whichever is lower, and a percentage of the family's income. Funding for the Care 4 Kids Program is limited. Interested persons must call DSS for more information including the availability of certificates.
- **Food Stamp Program** is a federal program operated through DSS designed to give low-income households extra money to purchase food.
- **Connecticut Access** is a program developed by DSS to improve health care for the state's Medicaid recipients. Eligible families are asked to choose a managed care health plan. All health plans provide the same basic benefits: diagnostic services, physician services, check-ups, maternity and newborn care, well child care, prescription services, hospital services, urgent care, emergency care, family planning services, laboratory services, x-ray/imaging, physical therapy, dental care, mental health services, immunizations, vision care, hearing care, osteopathic manipulative therapy, chiropractic services, medical transportation,

and addiction services. Participants may go to their primary health care provider's office, a health clinic, or a hospital.

- **Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Additional Low-Income Medicare Beneficiaries Programs** are federal and state funded and provide health care coverage and financial assistance in paying Medicare costs for certain Medicare beneficiaries. The programs are administered by DSS.
- **State Assisted General Assistance (SAGA)** is a state-funded financial and medical assistance program for individuals or households who do not have enough income or resources to meet basic living expenses and who cannot get immediate financial or medical help from other government programs. Cash assistance is limited to individuals who have a temporary or long-term disability. Medical assistance is available to those with limited means without regard to age or disability. The program is administered directly by DSS.
- **Domestic Violence Shelters** program provides a safe haven for victims of family violence and provides non-shelter services including community and organizational information sessions. This is a direct housing program. There is no partner agency for this program.
- **Residences for Persons with AIDS** program provides supportive housing to homeless children and adults with HIV/AIDS. This is a direct housing program. There is no partner agency for this program.
- **Safety Net Program** provides services to TFA clients who lose eligibility because they have not made a good faith effort to find or keep employment and have income below the TFA payment standard. The program also provides assistance with housing expenses. This is a direct housing program. The partner agencies for this program are the Connecticut Council of Family Services Agency and its statewide family services agencies, as well as the Connecticut Association for Community Action.
- **Transitional Living** offers transitional housing with supportive services for a period of 6 to 24 months to homeless individuals and families who are motivated to work for their future, but need the employment, education and self-esteem skills to become self-sufficient and move into permanent housing. The Transitional Living program is a direct housing program. There is no partner agency for this program.
- **USDOE Weatherization Assistance Program** is designed to increase the energy efficiency of buildings owned or occupied by low-income households. This is an indirect housing program. There is no partner agency for this program.

Contact Information: 25 Sigourney Street, Hartford, CT 06106 Ph: (800) 842-1508

OFFICE OF POLICY AND MANAGEMENT

www.ct.gov/opm

The Office of Policy and Management (OPM) functions as the Governor's staff agency and plays a central role in state government, providing the information and analysis used to formulate public policy for the state and assisting state agencies and municipalities in implementing policy decisions on the Governor's behalf. OPM provides the Governor with a global overview of proposed policy initiatives, identifying the full range of financial and policy implications of proposed actions. On the Governor's behalf, OPM analyzes and assesses financial, programmatic and legislative proposals of state agencies, the General Assembly and the federal government.

OPM prepares the Governor's budget proposal and implements and monitors the execution of the budget as adopted by the General Assembly. Through intra- and inter-agency efforts, OPM strengthens and improves the delivery of services to the citizens of Connecticut, and increases the efficiency and effectiveness of state government through integrated process and system improvements.

OPM also administers programs that provide tax relief, financial assistance, and/or grant funds directly to OPM customers. The list of grants and services administered by OPM are grouped by program recipients and/or eligibility requirements as follows:

For Individuals:

- Disabled Tax Relief Program
- Homeowners-Elderly/Disabled (Circuit Breaker) Tax Relief Program
- Homeowners-Elderly/Disabled (Freeze) Tax Relief Program
- Renters-Rebate For Elderly/Disabled Renters Tax Relief Program
- Veterans Additional Exemption Tax Relief Program

For Businesses:

- Commercial Motor Vehicles-Reimbursement of Tax Loss on Exemptions
- Distressed Municipalities-Reimbursement of Tax Loss for Exemptions
- Manufacturing Machinery and Equipment-Reimbursement of Tax Loss on Exemptions

Municipalities/Regional & Non-Profit Organizations/State Agencies:

- Colleges (Private) and General/Free Standing Chronic Disease Hospitals-Payment in Lieu of Taxes
- Computer Assisted Mass Appraisal (CAMA) System Grant
- Housing for Economic Growth (Incentive Housing Zones)
- Local Capital Improvement Program (LoCIP)
- Regional Planning (Grant-in-Aid)
- Small Town Economic Assistance Program (STEAP)

Criminal Justice Programs and Services:

- Connecticut Criminal Justice Information system (CJIS)
- Juvenile Justice and Youth Development Program & Grants
- Justice Statistics Program

- Justice Assistance Grant (JAG)
- Juvenile Justice System
- Leadership, Education and Athletics in Partnership (LEAP)
- National Crime History Improvement Program (NCHIP)
- Neighborhood Youth Centers Program (NYC)
- Offender Based Tracking System (OBTS)
- Police and Youth
- Safe and Drug-Free Schools and Communities (Governor's portion)
- School Attendance
- STOP Violence Against Women Formula Grant Program
- Youth Development

The following is a list of services provided by the OPM:

- Advisory Commission on Intergovernmental Relations (ACIR)
- Audit Reporting Requirements
- Child Poverty and Prevention Council
- Connecticut Partnership for Long-Term Care Program
- Connecticut State Data Center (SDC) Program
- Energy Services – Small Business, Consumers, State Agencies and Institutions
- Estimates Book – State Formula Grants to Municipalities
- Juvenile Justice System
- Municipal Finance Advisory Commission (MFAC)
- Municipal Retirement Systems Task Force
- Neighborhood Revitalization Zone Program
- Public Investment Community Index Preparation
- Regional Planning Coordination
- Small Town Economic Assistance Program (STEAP)
- Statutes Governing Municipal Planning & Zoning
- Statutes Governing Property Assessment and Taxation
- Telecommunications Services Companies' Tax Liability

Contact Information: 450 Capitol Avenue, Hartford, CT 06106 Ph: (860) 418-6200

C. Related State Agency Task Groups

INTERAGENCY COMMITTEE ON SUPPORTIVE HOUSING AND HOMELESSNESS

This legislatively created interagency committee is responsible for the creation and preservation of permanent supportive housing models in Connecticut, and has been doing so since 1992. CHFA provides staff resources to support this interagency effort. The partner agencies for this program are DMHAS, private nonprofit service provider agencies, Corporation for Supportive Housing (CSH), the Department of Social Services (DSS), the Department of Children and Families (DCF), the Office of Policy and Management, the Department of Corrections (DOC), the Department of Veterans' Affairs (VA), the Court Support Services Division of the Judicial Branch (CSSD), the Department of Social Services (DSS) and DOH.

COMMISSION ON AGING

coa.cga.ct.gov

Connecticut's Legislative Commission on Aging is a nonpartisan public policy and research office of the Connecticut General Assembly located at the State Capitol. They are devoted to preparing our state for the burgeoning aging populations while promoting policies that enhance the lives of the present and future generations of older adults. The Legislative Commission is comprised of a resourceful team of 21 voting (unpaid) members, professional staff, and volunteers.

Since its creation by the Connecticut General Assembly in 1993, Connecticut's Legislative Commission on Aging has served as an effective leader in statewide efforts to promote choice, independence and dignity for Connecticut's older adults.

They fill a unique role within state government by building bridges, opening dialogue and seeking solutions between influential groups including the legislative and executive branches of state government, municipalities, the business community, and state and local organizations that serve critical needs of older adults.

STATEWIDE LONG TERM (DISASTER) RECOVERY COMMITTEE

In the wake of Tropical Storm Irene in 2011, at the direction of Governor Malloy, DEMHS led an Emergency Planning and Preparedness Initiative, which included a statewide exercise in late July of 2012, as well as the establishment of a number of collaborative working groups. One of these groups is the Statewide Long Term Recovery Committee (SLTRC), co-led by representatives from DOI and DECD and made up of members from state agencies, municipal representatives from the five DEMHS geographical emergency planning regions, federal partners, and non-governmental organizations such as the Red Cross and United Way 2-1-1. As part of the Sandy response and recovery work, a Housing Task Force was formed as a subgroup of the SLTRC, and is co-chaired by DOH and the Connecticut Housing Coalition.

D. Federal Agencies

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

<http://www.hud.gov>

The U.S. Department of Housing and Urban Development (HUD) mission is to increase homeownership, support and community development and increase access to affordable housing free from discrimination. HUD-funded programs are administered in Connecticut by the state, municipalities, private nonprofit agencies, and private owners. The current programs include community planning and development, fair housing, healthcare facility loans, lead hazard control, multifamily housing, public housing and single family housing programs. Also available through HUD are Community Development Block Grants, the HOME Program, Connecticut Small Cities Block Grants, Emergency Shelter Housing Grants, and Housing Opportunities for Persons with AIDS Grants.

Contact Information: One Corporate Center, 20 Church Street, 10th Floor, Hartford, CT 06103. Ph: (860) 240-4800

SOCIAL SECURITY ADMINISTRATION

www.ssa.gov

Social Security Disability Insurance (SSDI) can be paid to disabled persons who are unable to work due to a medically determinable physical or mental impairment which has lasted or can be expected to last for a continuous period of not less than 12 months, or whose disability will result in death. Certain children, adult children with disabilities, widows/widowers may be eligible to collect SSDI from the account of a retired or deceased wage earner. Supplemental Security Income (SSI) is a federal income assistance program for the aged, blind, and disabled. Unlike Social Security, SSI has limits on the amount of money and resources a recipient can have. Recipients may receive both Social Security and Supplemental Security Income, if eligible for both.

FANNIE MAE

www.fanniemae.com

Fannie Mae is a private, shareholder-owned company that works to make sure mortgage money is available for people in communities all across America. Fannie Mae does not loan money directly to homebuyers but works with lenders to make sure they don't run out of mortgage funds so that more people can buy homes. Fannie Mae directs its efforts into increasing the availability and affordability of homeownership for low, moderate, and middle-income Americans.

Fannie Mae's American Dream Commitment is a \$2 trillion pledge to increase homeownership rates and serve 18 million targeted American families who traditionally have been underserved by the nation's housing finance industry including minorities, people who live in central cities, senior citizens, immigrants, Americans with special needs, and others. Fannie Mae buys single-family home loans from mortgage bankers, savings and loan associations, commercial banks, credit unions, state and local housing finance agencies and other financial institutions, thereby providing a steady stream of mortgage funds available for lending to America's homebuyers.

Fannie Mae also provides financing for the multifamily housing market throughout the United States. As a leader in the multifamily housing finance industry, Fannie Mae's Affordable Housing and Community Development activities focus on tackling America's toughest housing problems. The mission of Fannie Mae is to tear down barriers, lower costs and increase opportunities for homeownership and affordable rental housing for all Americans.

Contact Information: 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892
Ph: (800) 732-6643

FEDERAL HOME LOAN BANK

www.fhlbanks.com

The Federal Home Loan Bank (FHLB) System is comprised of twelve (12) wholesale banks, the Federal Housing Board which regulates them, and the Office of Finance, which acts as a liaison with Wall Street. Through this cooperative structure, local lenders can extend affordable credit to their communities. And these communities then have access to more affordable housing and funds for small businesses and community development projects. Since 1989, the FHLBanks have annually contributed 10% of their income or \$10 million, whichever is greater, to the Affordable Housing Program (AHP). This program subsidizes long-term financing for very low-, low- and moderate-income families and has provided over \$3 billion in grants since its inception. In 2007 alone, FHLBanks provided \$318 million for regional housing projects. In addition, FHLBanks have provided over \$50 billion since 1990 through the Community Investment Program (CIP) to fund community and economic development projects and financed 650,000 housing units. The FHLBanks are the largest supporter of Habitat for Humanity affiliates; one in four Habitat homes in the U.S. has received AHP funds.

Contact Information: 2120 L Street NW, Suite #208, Washington, DC 20037 Ph: (888) 941-4405

E. Partners, Organizations and Other Service Providers

CONNECTICUT ASSOCIATION OF REALTORS

www.ctrealtor.com

The mission of the Connecticut Association of REALTORS®, Inc. is to enhance the ability of its members to conduct their business successfully while maintaining the preservation of private property rights. REALTORS® doing certain business with the Department of Housing and Urban Development or other governmental agencies are required by law to design and implement Affirmative Fair Housing Marketing Plans. In the past, these firms have had the option to adopt the Voluntary Affirmative Marketing in lieu of developing these plans. As a result of a new partnership between the National Association of REALTORS® and HUD, the option of adopting the Voluntary Affirmative Marketing Agreement in lieu of developing an Affirmative Fair Housing Marketing Plan is not allowed. CAR has a model Affirmative Fair Housing Marketing Plan for use by those REALTORS® doing business with HUD or other governmental agencies.

Contact Information: 111 Founders Plaza, Suite 1101, East Hartford, CT 06108-3212
Ph: (800) 335-4862

CONNECTICUT FAIR HOUSING CENTER

ctfairhousing.org

The Connecticut Fair Housing Center is a statewide nonprofit organization whose mission is to ensure that all people have equal access to housing opportunities in Connecticut. The Center provides community education, technical assistance and capacity building in the area of fair housing; provides assistance to individuals pursuing legal rights and remedies related to fair housing; offers fair housing referral and

counseling services; promotes community involvement and resource development; conducts research and develops models related to fair housing; investigates complaints through a fair housing testing program to assist people who have experienced housing discrimination; participates in legal actions regarding fair housing; and advocates for policies and programs which expand available housing opportunities for all people.

Contact Information: 221 Main Street, 4th Floor, Hartford, CT 06106 Ph: (888) 247-4401

CONNECTICUT HOUSING COALITION

www.ct-housing.org

The Connecticut Housing Coalition (CHC) represents the broad, vibrant network of community-based, affordable housing activity across the State. The more than 250 member organizations that comprise CHC include nonprofit developers, human service agencies, resident associations and diverse other housing practitioners and activists. The mission of this group is to assert the right of every Connecticut resident to decent and affordable housing.

CHC is the primary communication link for local housing efforts through which organizations and individuals concerned about housing share information and advice. This coalition has played a leading role on issues including financing for affordable housing development and rehabilitation, rental assistance for low-income households, fair housing opportunity, and homelessness prevention. Products of CHC include a quarterly newsletter, periodic action alerts and an annual conference. Services provided include advocacy, community education and networking.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-2943

FAIR HOUSING ASSOCIATION OF CONNECTICUT

<http://fairhousingassociation-ct.org/>

The Fair Housing Association of Connecticut, a non-profit fair housing organization operating within the State of Connecticut, was founded on the premise that those people who have the job of monitoring equal housing opportunity in their own municipality would serve their purpose well by banding together as a group to encourage the development of the fair housing professional.

AMERICANS WITH DISABILITIES ACT COALITION OF CONNECTICUT, INC.

www.adacc.net

The Americans with Disabilities Act Coalition of Connecticut (ADACC) was organized in April 1992 to inform Connecticut citizens about the ADA and to foster voluntary compliance with the law. ADACC is the only organization in Connecticut devoted to ADA education and compliance. Through workshops, trainings, ongoing technical assistance, special projects and social action, the Coalition acts as a catalyst for change across Connecticut. Outreach strategies have been developed to ensure minority individuals

with disabilities and their families understand the law. An alternative dispute resolution service provides an alternative to litigating ADA disputes.

Specific Services through ADACC include:

- **Information and technical assistance** on the ADA to any member of the public on Tuesdays through Thursdays by calling or e-mailing the office (contact information below)
- **Design and presentation of trainings and workshops** on a variety of ADA-related topics, from the specifics of town requirements to the unique obligations of school systems, the responsibilities of restaurants, health care facilities and other private for-profit and non-profit businesses
- **Compliance evaluations** of public and private entities related to ADA requirements:
- **Communications** through an e-mail newsletter, feature articles and a calendar of events
- **Access Monitor Network** which includes periodic training of community members to act as ADA compliance resources in their own neighborhoods; these two-day trainings focus on Title II (for states and municipalities) and Title III (public accommodations); living in every region of Connecticut, Access Monitors are invaluable local resources for ADA knowledge.
- **Artful Access** is an evaluation of cultural facilities in Connecticut to assist them in enhancing the access they offer people with disabilities.
- **Lifework:** An Employment Preparation Project for Youth prepares youth with disabilities to enter the workforce; the program is available to high schools across the State.
- **Open the Windows!** Workshops on Accessible Information Technology is a series of workshops for students, faculty, “techies” and anyone interested in widening the reach and effectiveness of information technology. The workshops provide information on what makes information technology accessible, how to target problems which limit universal access and federal regulations governing information technology accessibility.
- **Partnership with Democracy Works** to promote voter rights and voter registration with particular emphasis on increasing the participation of minority groups on public boards and commissions.
- **Partnership with the Department of Mental Health and Addiction Services (DMHAS)** to implement legislation that will increase access to gynecological services for women with disabilities, develop policy to ensure that procedures are in compliance with patients’ civil rights and produce a directory of accessible providers by providing ADA guidance in all facets of the project.

Contact Information: 60-B Weston Street, Hartford, Connecticut 06120 Ph: 860-297-4383

THE CORPORATION FOR INDEPENDENT LIVING

www.cilhomes.org

The Corporation for Independent Living (CIL) is a nonprofit housing development corporation that specializes in the creation of accessible and affordable housing. CIL secures financing and provides construction services to build and maintain quality affordable and barrier free homes so people may live as independently as possible in non-institutional community settings. CIL administers the Loans and Grants for Accessibility program, which is a DOH funded program that provides funds to people with physical or developmental disabilities for the purpose of renovating their homes and creating accessibility. Eligible grant applicants must have an adjusted gross income that is 80 percent or less of the median income for the area in which they reside. Eligible loan applicants must have an adjusted gross income between 80 percent and 150 percent of the median income for the area in which they reside.

Contact Information: 30 Jordan Lane, Wethersfield, CT 06109 Ph: (860) 563-6011

FAMILIES UNITED FOR CHILDREN'S MENTAL HEALTH

www.familiesunited.org

Families United for Children's Mental Health is the Connecticut chapter of the Federation of Families for Children's Mental Health. This organization is a statewide support and advocacy group run by and for families of children and youth with emotional, behavioral or mental health needs. Services provided by the organization include individual emotional support, information and referral to mental health and other related services, a newsletter detailing children's mental health issues, and advocacy on behalf of families.

Contact Information: 131 Main Street Ext., Middletown, CT 06457 Ph: (860) 343-7730

CONNECTICUT COUNCIL OF ORGANIZATIONS SERVING THE DEAF, INC.

www.ccosd.org

The Connecticut Council of Organizations Serving the Deaf (CCOSD) has a basic objective to promote and serve the best interests and welfare of all deaf citizens of Connecticut. CCOSD serves as a catalyst for the cooperative efforts and actions of its member organizations including businesses, nonprofit organizations, schools and state agencies.

The goals of CCOSD are:

- **Elimination of socio-economic barriers** which deprive deaf citizens of the traditional American way to opportunity and advancement
- **Elimination of discriminatory practices** which deny deaf citizens the rights to jobs, careers and promotion

- **Protection of legal rights** of deaf citizens through publicity about a deaf citizen's right to a qualified interpreter, as based on the Interpreter Law of 1973
- **Promotion of adult basic education and continuing education programs** for deaf residents as avenues to personal self-enrichment
- **Provision for liaison** between the Connecticut's Commission on Deaf and Hearing Impaired and other state and national organizations serving the deaf to better identify and understand the problems of deaf citizens
- **Provision for sharing information** about deafness and the needs of deaf people
- **Dissemination of general information** about deafness and its problems to the public at large, state agencies and others
- **Coordination of services**, assistance and expertise to its member organizations

INFOLINE

www.infoline.org

Infoline is a public/private partnership of United Way and the State of Connecticut. It is an integrated system of help via the telephone, a single source for information about community services, referrals to human services and crisis intervention. Infoline is accessed toll-free from anywhere in Connecticut by simply dialing 2-1-1. This three-digit number went into effect in March of 1999. Connecticut was the first state in the nation to use 2-1-1 statewide. Infoline operates 24 hours a day, 365 days a year. Multilingual caseworkers and TDD access is available. Professional caseworkers help callers with such complex issues as substance abuse, gambling, domestic violence, suicide prevention, financial problems, and information on housing availability in Connecticut. Customized arrangements enable many non-profit agencies to provide after-hours coverage for their clients. Infoline caseworkers screen calls and access agency staff when crisis intervention is necessary.

OTHER SERVICE PROVIDERS

LEGAL ASSISTANCE PROGRAMS provide free civil legal services to income-eligible people, in the form of direct representation in crisis situations, advice, referrals, and legal self-help materials. Assistance is provided in a variety of areas of law including the following: housing, family, special education, entitlements, energy assistance, Medicare, Social Security disability, and the rights of elderly people and people with disabilities. Statewide Legal Services screens cases for all legal assistance programs in the state, providing brief services and advice, community education materials, and where appropriate, referrals to local legal services offices for all non-criminal related matters. Spanish speaking staff are available.

YOUTH SERVICES BUREAUS are found in many towns throughout the state. Each is a municipally based or private nonprofit agency designated as the single agency responsible to plan, coordinate and maintain a network of community services for children, youth and their families. In addition, the agency may either provide or contract for direct services including youth and family counseling, emergency shelter, crisis

intervention, youth employment, alternative education, wilderness experiences, and a variety of prevention programs.

Housing Authorities

The State of Connecticut has one hundred housing authorities whose primary mission is to produce and manage affordable housing. They work in conjunction with the State of Connecticut and other local organizations to ensure that affordable housing is available for those who need it. Housing authorities are public entities eligible for many state and federally sponsored funding programs. Within their area of operation, housing authorities are authorized to:

- Prepare, carry out, acquire, lease and operate housing projects
- Provide for construction, reconstruction, improvement, alteration or repair of any housing project
- Demise any dwellings, houses, accommodations, lands, buildings, structures or facilities
- Investigate living, dwelling and housing conditions and the means and methods of improving such conditions
- Determine where slum areas exist or where there is a shortage of decent, safe and sanitary dwelling accommodations for families of low- and moderate-income
- Other duties and obligations related to the provision of housing for low- and moderate-income families

Nonprofit Sponsors/Private Sponsors

With 169 towns, Connecticut has over 160 nonprofit housing development corporations whose primary objective is the rehabilitation or production of affordable housing, including emergency shelters and transitional living facilities. Larger communities have more than one nonprofit and smaller communities have either a nonprofit or a group working towards the development of a nonprofit through the Connecticut Housing Partnership Program. In the absence of the establishment of a housing authority, a municipality may establish "housing site development agencies" that are also eligible for affordable housing development funding. Nonprofit and municipal developers will be eligible to apply for the nonprofit set-aside. Private sponsors of affordable housing are also numerous and range from very small one or two person organizations to very large multi-state groups. Non-profit housing organizations develop small scale, high quality, affordable housing appropriate to their community settings, leverage a broad range of private financing, and are committed to residential empowerment. The state has a clear commitment to supporting and preserving community-based, non-profit housing development capacity.

F. OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE

Coordination

Connecticut is comprised of many types of communities. The complementary nature between proposed services and programs and other, current government programs are determined, in part, by the mission of each service provider in the system. Factors such as a municipality's current housing infrastructure, the size and expertise of its

professional staff, access to transportation, and the relative affordability of its housing stock, all help determine realistic strategies for a town to pursue. The coordination and delivery capabilities described in the ConPlan institutional structure will compliment the State's present efforts to foster coordination of services. Illustrations of these efforts include:

Consolidated Planning Process

As lead agency designated in the *ConPlan* to coordinate and manage the process, DOH is responsible for providing oversight and coordination to the related service providers and the public on HUD-related matters. Consultation with outside individuals and agencies was programmed as a vital part of the *ConPlan* development. Contributors included both public and private, individual and agency, profit and non-profit, local, regional and state entities.

Small Cities/CDBG

The State provides direct guidance to its funding recipients on various program requirements. Technical assistance and monitoring are the primary means of fostering the state's awareness of Small Cities/CDBG program participants meeting the requirements of the federal CDBG program. These efforts are designed to: (a) achieve CDBG program objectives; (b) increase its capacity to understand and administer all aspects of the Small Cities program in an efficient and effective manner; (c) meets its statutory requirements and certifications; and (d) resolve any problems or issues identified as a result of a review.

Fair Housing Action Plan

Successful implementation of the state *Fair Housing Plan* will require coordination between several state agencies. Connecticut can begin addressing limitations on fair housing choice by achieving the following six objectives (1) providing better training of state employees in the area of fair housing; (2) expanding fair housing outreach and education activities; (3) increasing monitoring and enforcement of fair housing laws and policies; (4) improving the infrastructure necessary for viable diverse communities; (5) increasing the supply of affordable housing; and, (6) increasing the access of racial and ethnic minorities, the disabled and families with children to the existing supply of housing.

Interagency Committee on Supportive Housing and Homelessness

The Interagency Council on Supportive Housing was established in 2004, and was co-chaired by the Secretary of OPM and the Director of the Office of Workforce Competitiveness. Since that time, legislative changes and additions to the Council have lead to the current Interagency Committee on Supportive Housing and Homelessness. The Committee was established to develop and implement strategies and solutions to address the problems associated with homelessness, including the development of supportive housing options and reducing inappropriate use of emergency health care, shelter, chemical dependency, corrections, foster care, and similar services. It also addresses improving the health, employability, self-sufficiency, and other social outcomes for individuals and families experiencing homelessness. Membership includes the Commissioners (or their designees) of the departments of Children and Families (DCF), Correction (DOC), DOH, Mental Health and Addictive Services (DMHAS), DPH, Social Services (DSS), and Veterans Affairs, the Secretary of OPM, the Corporation for Supportive Housing and the Executive Director of CHFA.

Through various supportive housing, they Committee is responsible for the creation or development of more than 4,000 permanent supportive housing units.

COORDINATION BETWEEN AREA SERVICE PROVIDERS

Non-profits

Connecticut has a large network of capable non-profit housing and social service providers, and the State is interested in effecting coordination among these providers and the local government. Toward this end, the state will encourage coordination among these providers. Of particular note is the on-going communication between the State and such organizations in the areas of fair housing, program policy and funding requests. Through these types of working partnerships, the lead agency can ensure that available resources are used to their fullest potential.

Private Sector

As part of the development process for the *Consolidated Plan*, the lead agency has held public hearings and has invited housing and social service providers to discuss the most pressing needs of the community. These hearings have helped bring groups together in an effort to coordinate their resources and efforts.

COORDINATION BETWEEN STATE AND OTHER AGENCIES

Intergovernmental Cooperation

The State has strengthened its efforts to produce and preserve affordable housing within the state through the involvement of state departments and agencies, as well as other agencies at the local, regional, state and federal level. The State will continue to foster relationships with other governmental agencies, as well as neighboring jurisdictions in the furtherance of the goals and objectives for preserving the supply of affordable housing and promoting community development activities as set forth in this Consolidated Plan.

COORDINATION

Section 91.315 (j) Coordination

The consolidated plan must provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the preparation of its homeless strategy, the state must describe efforts in addressing the needs of persons that are chronically homeless. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the state and any units of general local government in the implementation of its consolidated plan. With respect to economic development, the state should describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies.

OVERVIEW

The state of Connecticut recognizes that socio-economic and economic issues and challenges must not be viewed in isolation nor can they be adequately and/or appropriately addressed as such. Housing, social services, education, public safety, transportation, public health and Housing are all inter-related and intrinsically interconnected. In order to be truly effective and efficiently implemented/executed efforts and activities to address the state's needs must be comprehensive, inclusive and coordinated.

To encourage, promote and ensure that coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies, the state also participates (via membership) in various associations such as the Connecticut Chapter of the National Association of Housing and Redevelopment Officials (CONN-NAHRO), Connecticut Housing Coalition (CHC), Connecticut Coalition to End Homelessness (CCEH), Connecticut Economic Development Association (CEDAS) and Council of State Community Development Agencies (COSCDA)

The state also has in place numerous interagency councils, committees, task forces, commissions and working groups. Examples of some of these groups are as follows:

- **Neighborhood Revitalization Zone (NRZ) Advisory Board** (C.G.S. Sec. 7-608)
The Neighborhood Revitalization Zone Advisory Board, established in 1998, and chaired by the Secretary of the Office of Policy and Management, is charged with helping to promote neighborhood self-sufficiency and economic development. Voting membership includes: Secretary of OPM; president of the Connecticut Institute of Municipal Studies; the chancellor of the Regional Community-Technical Colleges; heads of those state agencies deemed appropriate by the Secretary of OPM; chief executive officer of a municipality in which a NRZ planning committee pursuant to chapter 118 of the General Statutes was established on or before July 1, 1998; and one member of each such NRZ planning committee appointed by the municipal chief executive office.
- **Connecticut Housing Finance Authority Board (CHFA)** (C.G.S. Sec. 8-244)
The Connecticut Housing Finance Authority Board, established in 1969, is a 15-member board charged with making housing mortgage loans (via the Connecticut Housing Finance Authority) to alleviate the shortage of housing for low- and moderate income individuals and families. The Commissioner of DOH is the

Chairman. Membership includes: the Secretary of OPM, the Banking Commissioner and the State Treasurer, serve ex officio, with the right to vote; seven members to be appointed by the Governor, and four members appointed as follows: One by the president pro tempore of the Senate, one by the speaker of the House of Representatives, one by the minority leader of the Senate and one by the minority leader of the House of Representatives.

- **Mobile Manufactured Home Advisory Council** (C.G.S. Sec. 21-84a)
The Mobile Manufactured Home Advisory Council, established in 1983, functions administratively within the Department of Consumer Protection (DCP), and advises the department on issues related to mobile manufactured homes and how to promote mobile manufactured homes as affordable, decent, safe and sanitary housing. Membership includes the following representatives or their appointee (number of appointments as indicated in parenthesis): Gubernatorial appointments: (1) member of the Connecticut Real Estate Commission, (1) employee of the department of DOH, (1) employee of CHFA, (1) senior citizen who is either a resident of a mobile manufactured home park or a representative of other senior citizens who reside in mobile manufactured home parks and who are chosen from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance or its successor, if such organization or successor exists, (1) representative of the Housing Advisory Committee, (1) town planner, (1) representative of the banking industry, (1) mobile manufactured home park owner, and (1) mobile manufactured home park tenant or representatives of such tenants. Appointments by the President Pro Tempore of the Senate: (1) mobile manufactured home park tenant or representatives of such tenants. Appointment by the House speaker: (1) attorney-at-law specializing in mobile manufactured home matters. Appointment by Senate majority leader: (1) mobile manufactured home park tenant or representatives of such tenants. Appointment by House majority leader: (1) representative of the mobile manufactured home industry (from a list submitted to the appointing authorities by the Connecticut Manufactured Housing Association or its successor, if such organization or successor exists). Appointment by the minority leader of the Senate: (1) mobile manufactured home park owner. Appointment by the House minority leader: (1) mobile manufactured home park owner. The mobile manufactured home park tenants or representatives of such tenants, each from different geographic areas of the state selected from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance or its successor, if such organization or successor exists. The mobile manufactured home park owners are each selected from different geographic areas of the state from a list submitted to the appointing authorities by the Connecticut Manufactured Home Owners Alliance.
- **Interagency Committee on Supportive Housing and Homeless** (C.G.S. Sec. 17a-485c)
The Interagency Council on Supportive Housing was established in 2004, and is co-chaired by the Secretary of OPM and the Director of the Office of Workforce Competitiveness. The Council was established to develop and implement strategies and solutions to address the problems associated with homelessness, including the development of supportive housing options and reducing inappropriate use of emergency health care, shelter, chemical dependency, corrections, foster care, and similar services. The Council also addresses improving the health, employability, self-sufficiency, and other social outcomes for individuals and families experiencing

homelessness. Membership includes the Commissioners of the departments of Children and Families (DCF), Correction (DOC), DOH, Mental Health and Addictive Services (DMHAS), DPH, Social Services (DSS), and Veterans Affairs, the Secretary of OPM or his designee, the Director of the Office of Workforce Competitiveness, and the Executive Director of CHFA. (Also includes a representative of the office of the Governor)

- **Community Mental Health Strategy Board** (C.G.S. Sec. 17a-485b)
The Community Mental Health Strategy Board, established in 2001, is a 19-member board chaired by the Commissioner of DMHAS whose charge is to improve assistance, expand access, integrate prevention, early intervention, recovery and rehabilitation services to adults and children or youth with mental illness. Membership includes: The voting members of the board are appointed as follows: Two members by the Governor; two members by the president pro tempore of the Senate; two members by the speaker of the House of Representatives; one member by the majority leader of the Senate; one member by the majority leader of the House of Representatives; two members by the minority leader of the Senate; two members by the minority leader of the House of Representatives; the Commissioner of Children and Families; and the Commissioner of Mental Health and Addiction Services who also serves as chairperson. The Secretary of OPM, the Chief Court Administrator and the Commissioners of DOC, DOH, Education (SDE), DPH, and DSS, or their designees, serve as nonvoting ex-officio members of the board.
- **Long Term Care Planning Committee** (C.G.S. Sec. 17b-337)
The Long Term Care Planning Committee, established in 1998, is a 12 member commission created to establish a plan for a long-term care system for all persons in need of long-term care, to coordinate policy development, exchange information on long-term care issues, and promote consumer-directed care and provisions to support care-giving by family and other informal caregivers, and study issues relative to long-term within available appropriations. Membership includes: The chairpersons and ranking members of the joint standing and select committees of the General Assembly having cognizance of matters relating to human services, public health, elderly services and long-term care; the Commissioner of Social Services, or the commissioner's designee; one member of OPM appointed by the Secretary of the OPM; one member from the Department of Social Services appointed by the Commissioner of Social Services; one member from the DPH appointed by the Commissioner of DPH; one member from the DOH appointed by the Commissioner of DOH; one member from the Office of Health Care Access appointed by the Commissioner of Health Care Access; one member from the Department of Developmental Services appointed by the Commissioner of Developmental Services; one member from the Department of Mental Health and Addiction Services appointed by the Commissioner of Mental Health and Addiction Services; one member from the Department of Transportation appointed by the Commissioner of Transportation; one member from the Department of Children and Families appointed by the Commissioner of Children and Families; and the executive director of the Office of Protection and Advocacy for Persons with Disabilities or the executive director's designee.
- **Child Poverty and Prevention Council** (C.G.S. Sec. 4-67x)
The Child Poverty and Prevention Council, established in 2004, is a 21-member council chaired by the Secretary of the OPM whose charge is to reduce the number

of Connecticut children in poverty by 50% by 2014. The council prepared a 10-year strategic plan that outlines measures and actions designed to meet the Council's goal. The Council also works to coordinate the efforts of its constituent members with regard to children in poverty and issues related to such. Membership includes the following: Secretary of OPM, president pro tempore of the Senate, speaker of the House of Representatives, minority leaders of the Senate and of the House of Representatives, the Commissioners of DCF, DOC, Developmental Services (DDS), DOH, SDE, DOL, DMHAS, DPH, DSS, Transportation (DOT), Health Care Access, the Chief Court Administrator, the chairperson of the Board of Governors of Higher Education, the Child Advocate, the chairperson of the Children's Trust Fund, and the executive directors of the Commission on Children and the Commission on Human Rights and Opportunities (CHRO).

- **Child Day Care Council** (C.G.S. Sec. 17b-748)
The Child Day Care Council, established in 1991, is a 21-member council chaired by a gubernatorial appointee whose charge is to advise the Department of Social Services to improve access to child day care services. The Council developed a statewide plan pursuant to the Child Care Development and Improvement Act of 1990. Membership includes: Representatives from community action programs; early education; AFL-CIO-AFSCME 1303-036; family day care providers; center-based child day care provider; parents with children enrolled in day care; representative from the Commission on Children; parents with children enrolled in day care; Connecticut Association for the Education of Young Children; American Academy of Pediatric Physicians; representative of higher education with program in early childhood education; the Permanent Commission on the Status of Women (PCSW); United Way/INFOLINE; an advocacy group concerned with young children and their families; and a representative from the Connecticut Business & Industry Association (CBIA). Commissioners of DCF, DOH, (department of) Education (SDE), DPH, and DSS serve as ex-officio members.
- **Connecticut Energy Advisory Board** (CEAB) (C.G.S. Sec. 16a-3)
The Connecticut Energy Advisory Board, established in 1974, is a 15-member board charged with representing the State at regional energy system planning at the ISO-NE, to participate in energy forecast proceedings. It is also charged with preparing an annual energy plan designed to further the State's energy, environmental, and economic development objectives, encourage and facilitate competing market-based energy solutions, and provide the opportunity to review multiple energy solutions simultaneously. Membership includes: the Commissioner of DEP, the chairperson of the Public Utilities Control Authority (DPUC), the Commissioner of DOT, the Consumer Counsel, the Commissioner of DOA, and the Secretary of OPM, or their respective designees. The Governor appoints a representative of an environmental organization knowledgeable in energy efficiency programs, a representative of a consumer advocacy organization and a representative of a state-wide business association. The president pro tempore of the Senate appoints a representative of a chamber of commerce, a representative of a state-wide manufacturing association and a member of the public considered to be an expert in electricity, generation, procurement or conservation programs. The speaker of the House of Representatives appoints a representative of low-income ratepayers, a representative of state residents, in general, with expertise in energy issues and a member of the public considered to be an expert in electricity, generation, procurement or conservation programs.

LOW-INCOME HOUSING TAX CREDIT USE

Section 91.315 (k) Low-Income Housing Tax Credit Use

“The consolidated plan must describe the strategy to coordinate the Low-income housing tax credit with the development of housing that is affordable to low-income and moderate-income families.”

Overview

The Connecticut Housing Finance Authority (CHFA) administers the federal Low-Income Housing Tax Credit (LIHTC) program for housing developments in the state of Connecticut. The LIHTC program is contained within § 42 of the Internal Revenue Code (26 U.S.C. § 42) as a tax incentive program to stimulate investment in affordable housing.

The LIHTC program provides incentives for developers to acquire, rehabilitate and or build low- or mixed-income housing through the allocation of federal tax credits that can be used to reduce a project’s federal taxes or sold to corporations or investor groups to raise equity for a project. The credits are purchased at a discount and represent a dollar-for-dollar reduction of tax liability.

In Connecticut, the LIHTC program plays a vital role in the creation and preservation of affordable rental housing by increasing the funding available to eligible projects that best meet the state’s goals and requirements for affordable housing.

Low-Income Housing Tax Credit Qualified Action Plan (QAP)

CHFA works with and supports the DOH in the development of the Consolidated Plan. CHFA develops the Low-Income Housing Tax Credit Qualified Allocation Plan (QAP) in light of the needs assessment and market analysis of the Consolidated Plan as well as its strategies. CHFA consults with the Department when amending the QAP and the Commissioner of the DOH is the Chairman of the CHFA Board which approves the QAP.

MONITORING AND COMPLIANCE

DEPARTMENT OF HOUSING MONITORING

The following describes the standards and procedures that the Department of Housing (DOH) uses to monitor activities carried out in furtherance of Connecticut's consolidated plan and used to ensure compliance with requirements of the SC/CDBG, Home, ESG and HOPWA programs.

DOH monitors recipients' compliance to program requirements in accordance with all federal requirements. Recipients are made aware of the compliance requirements associated with their respective projects in advance of accepting a contract for funding with DOH.

SMALL CITIES MONITORING

DOH performs monitoring to ensure that funds are being spent correctly and in compliance with federal regulations. Each grant must be monitored on-site at least once prior to closeout. DOH monitors program compliance and financial compliance with federal regulatory mandates. The on-site monitoring visit and the desk reviews are mechanisms used for in-depth investigation and overall assessments. Quarterly financial reports are required for all grant recipients.

Grant subrecipients of federal funds are also monitored for compliance with Single Audit, OMB Circulars, and contractual financial requirements. In-depth financial monitoring and technical assistance are provided to improve financial accountability and fiscal responsibility. DOH staff will provide follow-up if it is deemed necessary.

HOME MONITORING

All recipients are required to submit quarterly status reports to the Office of Housing Finance (OHF) on their projects. DOH conducts site inspections with grantees, as warranted. Site inspections may include, but not be limited to, a review of the rent structure, utility allowance, yearly re-certification of income, verification of income and review of resident folders. DOH staff will provide follow-up if it is deemed necessary.

Six months prior to expected project completion OHF staff coordinates with agency audit staff in scheduling of the Pre-Occupancy monitoring visit. After project completion, DOH's Compliance Manual is used through the affordability period.

ESG MONITORING

The Grants and Contract staff monitor ESG programs using a tool which, in a comprehensive manner, reviews each program's Administration, Personnel Policies and Procedures, Accounting, Budgeting, Reporting, Program Services, Goals and Objectives, Outcomes and Measures, Contractor's Self-Evaluation Process, and Quality Assurance/Licensure Compliance. After all phases of the program have been evaluated, the Staff Representative will write up any areas of concern with whatever follow-up is needed. DOH staff will provide follow-up if it is deemed necessary.

HOPWA MONITORING

HOPWA contracts are handled a little differently than ESG. In addition to the above review, a coordinated effort between DOH staff representatives and the staff of the

Connecticut AIDS Residence Coalition (CARC) perform a “Standards of Care” review and HOPWA monitoring requirements.

The Standards of Care is a comprehensive tool first produced in 1992 and carefully reviewed and updated twice since then. The philosophy behind this tool's development and use is the belief that all people have a right to safe, affordable, accessible, and permanent housing that enhances their quality of life. The Standards of Care was developed by the Standards Committee of CARC to describe the best practices of operating supportive residential programs for people living with HIV/AIDS. The Standards of Care describes four categories of programs including Shelter, Transitional Living, Independent Living, and Supportive Living.

The Standards of Care address: resident eligibility, screening potential residents, staffing, and policies and procedures. These guidelines offer a detailed description of programs in establishing and running a residence.

The Standards of Care are a tool to assure the quality of programs by setting down guidelines for services, health and safety, and general management. A dual-committee of DSS staff representatives along with consultants hired by CARC use this tool to identify programs' strengths and weaknesses, highlight their best practices, and develop a framework, timeline, and process for technical assistance to correct deficiencies.

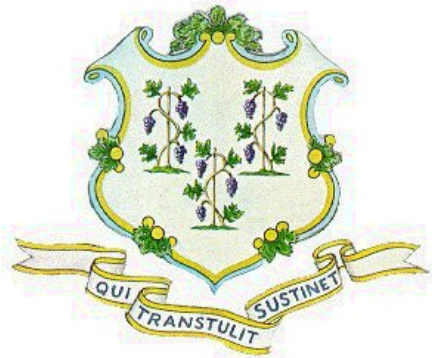
Standards of Care review includes the following four main sections:

1. Pass/Fail Standards of case management services, intake/assessment, follow-up, development and implementation of service plan, referral, and tracking, referral and releases of information leaving the program and closing resident files...
2. Client and intake services, eligibility criteria for admission, terms and procedures for discharging, communication system, written policy for term care of residents/resident manual, policies and procedures manual for staff...
3. Health and Safety, facility, sanitation, food services license, annual testing for TB and Hepatitis B&C, education on health issues...
4. Administration, record keeping, policy on confidentiality, personnel/employee handbook, insurance coverage, grievance policy and procedure...

ACTION PLAN – 2015-2016



State of Connecticut
DRAFT 2015-2016 Action Plan
for
Housing and Community Development



Submitted to the
U.S. Department of Housing and Urban Development

by the
State of Connecticut

July 2015

State of Connecticut
2015-2016
DRAFT Action Plan for Housing and Community Development
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I. EXECUTIVE SUMMARY

A. Overview

This annual Action Plan is the first action plan under the State of Connecticut's 2015-19 Consolidated Plan for Housing and Community Development (ConPlan), the five-year plan addressing Connecticut's housing and community development needs. The state submits the ConPlan to the U.S. Department of Housing and Urban Development (HUD) in order to be eligible to apply for funding under the HOME Investment Partnerships (HOME), Small Cities Community Development Block Grant (SC/CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) Programs. The program year for the annual Action Plan is based on the state fiscal year, July 1 - June 30. The 2015-2016 Action Plan is for the state fiscal year July 1, 2015 to June 30, 2016. In addition, the ConPlan identifies the State's housing priorities for the next five years for all of its anticipated state and federal resources.

This document provides information on:

- Resources: Funding sources available to address the state's needs and objectives;
- Activities: Method for distributing funds for activities that address needs and objectives;
- Geographic Distribution: Geographic areas to which the state will direct assistance;
- Homeless and Special Needs Activities: Plans to address homelessness and assist persons with special needs;
- Other Actions: Strategies to address underserved populations, foster and maintain affordable housing, remove barriers, and assist families in poverty;
- Citizen Participation: Input and comments made on the Action Plan and Department of Housing (DOH) and responses;
- Applications for Assistance: HUD Form SF-424 for the HOME, SC/CDBG, ESG, and HOPWA programs; and
- Certifications: General and program specific certifications as required by HUD.

This Action Plan provides a plan for expending FY 2015-16¹ funds for the following programs:

Table 1: Anticipated State and Federal Funding For Development and Housing Support			
Housing (DOH)	State FY 2015-16	HUD FY 2015-16	Total
HOME	\$ 0	\$ 6,215,305	\$ 6,215,305
SC/CDBG	\$ 0	\$ 11,990,905	\$ 11,990,905
Affordable Housing (Flex)	\$ 125,000,000	\$ 0	\$ 125,000,000
Energy Conservation Loan Program	\$ 5,000,000	\$ 0	\$ 5,000,000
Subsidized Assist Living Demonstration	\$ 2,255,625	\$ 0	\$ 2,255,625
Elderly Rental Registry & Counselor	\$ 1,196,144	\$ 0	\$ 1,196,144
Fair Housing	\$ 500,000	\$ 0	\$ 500,000
Housing Assistance and Counseling	\$ 411,094	\$ 0	\$ 411,094
Elderly/Congregate Rental Assistance	\$ 2,162,504	\$ 0	\$ 2,162,504
Congregate Operating Subsidy	\$ 7,783,636	\$ 0	\$ 7,783,636
Payment in Lieu of Taxes (PILOT)	\$ 0	\$ 0	\$ 0
Tax Abatement	\$ 1,118,580	\$ 0	\$ 1,118,580
Housing Trust Fund	\$ 30,000,000	\$ 0	\$ 30,000,000
TOTAL	\$ 174,974,583	\$ 18,206,210	\$ 193,180,793

Source: DOH/OPM

Table 2: Anticipated State and Federal Funding for Individual and Family Services				
	STATE FY 2015-16	HUD FY 2015-16	HHS FY 2015-16	TOTAL FY 2015-16
Emergency Solutions Grant	\$ 2,158,991	\$ 2,161,562	\$ 8,340,214	\$ 12,660,767
Housing Opportunities for Persons With AIDS		\$ 217,492	\$ 908,373	\$ 1,125,865
Section 8 Rental Assistance		\$ 76,599,811	\$ 0	\$ 76,599,811
Housing/Homeless Services - Municipality	\$ 640,398			
Housing/Homeless Services, including: Special Needs Housing benefits (incl. in TFA, AABD expenses) Rental Assistance Program/Supportive Hsg. Security Deposit Program Eviction Prevention Program Transitional Living Program	\$ 66,948,815		\$ 1,421,760	\$ 70,529,566
TOTAL	\$ 69,748,204	\$ 78,978,865	\$10,670,347	\$158,757,048

Source: DOH/OPM

Table 3: CHFA Anticipated State and Federal Funding			
Connecticut Housing Finance Authority (CHFA)	State FY 2015-16	Federal FY 2015-16	Total
Low Income Housing Tax Credit	\$ 0	\$ 7,860,000*	\$ 7,860,000
Housing Tax Credit Contribution	\$ 10,000,000	\$ 0	\$ 10,000,000
TOTAL FOR CHFA:	\$ 10,000,000	\$ 7,860,000	\$ 17,860,000

Source: CHFA * Amount is the estimated credit amount for calendar year 2015 Under Federal Statute state credit amounts are established annually by formula on a calendar year basis

¹ Please note that the funding amounts represented for each program are subject to congressional or legislative action, which could affect an increase, reduction or elimination of the funding amounts noted.

B. Performance

The ConPlan is a five-year strategic plan that examines the housing market, describes the housing needs of extremely low-, low- and moderate-income residents, outlines strategies to meet these needs and lists all resources available to implement those strategies, and outlines goals, objectives and measures. The ConPlan sets a unified vision, long-term strategies and short-term action steps to meet priority needs.

This Action Plan is the annual implementation plan for the goals, objectives and strategies outlined in both the state's Long Range Housing Plan and the ConPlan. This Action Plan describes how the State will use allocated funds by the State to address its affordable housing needs and by the federal government in connection with the four federal Community Planning and Development (CPD) formula grant programs.

The Consolidated Annual Performance Evaluation Report (CAPER) is the annual report submitted to HUD that details the progress DOH has made in carrying out the ConPlan and the annual Action Plan provisions with respect to the four federal CPD formula grant programs for a given program year. The state's program year is July 1 - June 30. The CAPER describes resources made available, the investment of those resources, the amount and source of leveraged funds, the source and use of program income, geographic distribution and location of investments, and the number of families and persons assisted and actions taken to affirmatively further fair housing. The CAPER is due within 90 days after the end of the state's program year.

The most recent CAPER was submitted to HUD on 9/15/14. It contained performance data for the annual Action Plan program year ending June 30, 2014 and can be accessed on DOH's website, www.ct.gov/doh under Publications. It is expected that the CAPER containing performance data for the annual Action Plan for the program year ending June 30, 2015 will be submitted to HUD in September 2015.

Summary of federal funding anticipated for FY 2015-16:

Small Cities Community Development Block Grant (SC/CDBG)	\$	11,990,905
HOME Investment Partnerships (HOME)	\$	6,215,305
Emergency Solutions Grant (ESG)	\$	2,161,562

Housing Opportunities for Persons with AIDS (HOPWA) \$ 217,492

C. Objectives and Outcomes

In this Action Plan, we have outlined the state’s proposed accomplishments for program year 2015-2016 based on the performance measurement system presented in the draft 2015-19 ConPlan, which is consistent with HUD’s Notice of Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs published in the Federal Register on March 7, 2006. Please refer to “Section V. Program Activities, Sub-section F. Performance Measurement Section” of this Action Plan for more detail regarding the objectives and outcomes. It is expected that the CAPER containing performance data for the 2014-2015 annual Action Plan program year with regard to the four federal CPD formula grant programs will be submitted to HUD in September 2015.

D. Citizen Participation

In accordance with Connecticut’s Citizen Participation Plan, DOH solicited public input concurrently with the development of the ConPlan 2015-19. DOH held two Community Partner’s Meetings with public and private housing (and related) agencies to: 1). solicit input into the development of the Plan; and 2). solicit feedback and comments on the drafted sections of the plan. The DOH conducted two public meetings and four round table discussions with municipalities/state officials and other housing organizations to seek input into the development of the State’s 2015-2019 Consolidated Plan for Housing and Community Development and the 2015-2016 Annual Action Plan. A legal notice for the public hearings was published in two newspapers across the state including one in Spanish. The legal notice was also posted on DOH’s web site and forwarded to all 169 municipal chief elected officials as well as all public housing authorities and regional planning organizations.

DOH also solicited input on the draft Action Plan through a 30-day public comment period concurrent with the ConPlan from June 4, 2015 to July 5, 2015. DOH will hold a public hearing on the draft Action Plan in Hartford on June 29, 2015 and in Bridgeport on July 2, 2105. A legal notice was published announcing the public hearing and comment period. The legal notice and related documents were available on DOH’s website. All comments received will be summarized and responded to in Attachment A of this document.

DOH notified the chief elected officials of all 169 municipalities in the State and its Community Partners about the dates, times and locations of the public hearings and of the timing of the commentary periods. The state's regional Councils of Government were forwarded a copy of the legal notices and asked to post them on their websites. DOH also submitted the draft ConPlan and Action Plan and public hearing/public commentary schedule to members of the state legislature who sit on committees of cognizance over matters related to housing, Housing and state finances. In accordance with Connecticut General Statutes Section 4-28b, the Joint Standing Committees of Connecticut's General Assembly, met to review the Small Cities Community Development Block Grant Allocation Plan. That meeting was held on May 6, 2015 prior to the completion and submission of this Action Plan.

In addition, consultation was sought during the October 1, 2014 CT Balance of State (BOS) CoC Steering Committee bi-monthly meeting. DOH shared with attendees the proposal for Emergency Solutions Grants Program. This process was conducted to seek input and address any concerns that might identify gaps or deficiencies in the proposed service(s). Based upon existing resources and ESG requirements, member agencies supported the proposed concept, as it would directly assist homeless households. Members were notified of the public hearings to be held for the development of the substantial amendment, and encouraged to attend. Additional input from the CT BOS/CoC Steering Committee was sought on the draft 2015-2016 Action Plan and a letter of support is anticipated.

E. Other Outreach

There are other ways in which DOH gathered information and input on what needs to consider in developing the Action Plan. For example, there are meetings of approximately 70 state boards and commissions throughout the year that the Commissioner of DOH or designated staff (on behalf of the Commissioner) attends. Some of the more relevant commissions include the CT BOS/CoC Steering Committee; the Homeless Management Information System (HMIS) Steering Committee; CT Opening Doors Steering Committee; CT Opening Doors- Crisis Re-tooling Workshop; CT Opening Doors- Standards subcommittee; Performance Measurement Committee and the Interagency Council for Supportive Housing and Homelessness. These groups focus on diverse but interrelated issues such as economic development, mental health, other social service issues, education and transportation.

DOH's SC/CDBG Program staff provided outreach during FY 2014-15 by conducting the following workshops for program applicants, including the Competitive Funding Application Workshop and the Fair Housing Workshop. In addition, significant technical assistance was made available to grantees regarding DOH's SC/CDBG Program competitive application funding process. DOH's HOME Program staff provided outreach during FY 2014-15 through the following technical assistance activities: State Housing Policy Direction Conference, Affirmative Fair Housing Workshops, and Consolidated Application Training Workshop.

F. Narrative Statements

The following actions will be taken in the program year to prevent homelessness:

- DOH will continue to prevent homelessness through its various efforts associated with Eviction Foreclosure Prevention Program; homeless outreach, Security Deposit Guarantee program, and others. Each of these programs is designed to assist the target population with staying stably housed and thus not breaching the emergency shelter/transitional living system.

The following actions will be taken in the program year to address emergency shelter and transitional housing needs of homeless:

- DOH intends to continue to fund emergency shelters and transitional living programs. In addition, the Department of Social Services, a sister agency of DOH, will continue to provide services through homeless drop-in day programs, Housing First for Families Program, CT Beyond Shelter Program, Housing First for Families; New London County Homelessness Fund Pilot Project; CT Rapid Rehousing housing stabilization supports; food pantries, and connections with other state services. It is both DOH's and DSS's expectations that these services will assist with the reduction in the re-occurrence of homelessness by assisting the target population with services to achieve housing stability, based upon individual needs.
- Also, DOH has and will continue to contractually require all emergency shelter and transitional living programs to enter information into the HMIS. Various services provided include, but are not limited to: advocacy, intake, needs assessment and case management services; health/mental health services; shelter and housing assistance;

transportation/provision of bus tokens, substance abuse counseling, information and referral, budgeting, etc.

- DOH has aligned its emergency shelter services with Emergency Solution Grants expectations. ESG funds may be used for the following components: street outreach, emergency shelter, homelessness prevention, rapid re-housing, HMIS and administrative costs. DOH issued a Request for Proposals from shelter providers in order to allocate a majority of the anticipated ESG funding. The remaining balance of the ESG was identified for two purposes: HMIS local system administration for the Balance of State Continuum of Care agencies to assist with AHAR reports and ESG-financial assistance for the literally homeless households located in Balance of State communities. It should be noted that the HMIS allocation and ESG-financial assistance allocation includes allowable administrative costs.
- To support ESG Financial Assistance, CT is leveraging state resources (BSCT and HFF) for housing relocation and stabilization services. Also DOH has two existing opportunities through state resources (Eviction Foreclosure Prevention Program and Security Deposit Guarantee Program) that will continue to provide financial assistance for homeless prevention.

The following actions will be taken in the program year to assist significant homeless subpopulations:

- Elderly and Frail Elderly and Persons with HIV/AIDS and their Families account for the significant homeless subpopulations assisted during the program year. Through DOH and the Department on Aging, services are targeted to elderly and frail elderly populations.
- DOH will utilize funding (HOPWA and state) to provide services to persons with HIV/AIDS and their Families. DOH contractually requires HOPWA subgrantees and state funded AIDS/HIV residential programs to enter information into HMIS. DOH contractually requires HOPWA subgrantees to take the on-line course entitled: HOPWA financial management on-line training. DOH annually verifies that each subgrantee has two staff members that took and passed the training. DOH, in conjunction with the City of New Haven and City of Bridgeport require HOPWA subgrantees to participate in

HOPWA training and annual HOPWA meetings in an effort to communicate a uniform message about HOPWA expectations. DOH's one year contracts with HOPWA subgrantees also include an option to review based on performance.

The following actions will be taken in the program year to address obstacles to meeting underserved needs:

- DOH will include a priority for state and federal capital funding in its rating and ranking criteria for projects/activities that address meeting underserved needs.

The following actions will be taken in the program year to foster and maintain affordable housing:

- DOH will include a priority for state and federal capital funding in its rating and ranking criteria for projects/activities that contribute to the preservation of affordable housing.
- DOH will commit up to \$30M in state bond funding for the preservation or revitalization of existing state-financed affordable housing. It will do so through a variety of methods, both competitive and non-competitive, as well as through targeted investment based on need and vulnerability.

The following actions will be taken in the program year to eliminate barriers to affordable housing:

- DOH will continue its association with selected contractors to administer programs that address housing code violations, energy conservation improvements and fair housing education.
- DOH will continue to assign high point value for developments that achieve fair housing goals in historically under-served communities.
- DOH will evaluate the effectiveness of funding rounds in facilitating the creation of new family affordable housing units to ensure the availability of affordable family housing in diverse areas.

The following actions will be taken in the program year to overcome gaps in institutional structures and enhance coordination:

- During the program year DOH will continue its participation in various planning committees, and steering groups in order to foster improved coordination between institutional groups and state agencies, as well as to overcome gaps in institutional

structures. These include: The Long Term Care Planning Committee; CT BOS /CoC Steering Committee; Money Follows the Person Steering Committee; Interagency Committee on Supportive Housing and Homelessness; Multifamily Advisory Committee; Connecticut Housing Coalition Steering Committee; the Journey Home Steering Committee; and the Reaching Home Steering Committee.

- In association with the activities of the Money Follows the Person Steering Committee, DOH will expend the balance of \$30M in state capital bonding for “right-sizing” nursing homes originally appropriated in SFY 2013, SFY 2014 and SFY 2015.

The following actions will be taken in the program year to improve public housing and resident initiatives:

- DOH will make housing related activities by PHA’s a priority and work closely with PHA’s to assist in bringing them up to standard. In order to accomplish this, up to \$30M in state bond financing and \$1.5M in state rental assistance funds will be made available through a variety of mechanisms to assist PHA’s in meeting the needs of their residents. This includes projects that add bedrooms to small elderly units, provide services to residents, and maintain properties by updating heating systems and completing structural improvements such as roof repairs, energy efficient windows and security improvements such as installation of lighting and electronic systems.
- As of the publication of this document, there are no non-entitlement PHA’s that are on HUD’s “troubled” PHA list.

The following actions will be taken in the program year to reduce the number of persons living below the poverty level:

- The four programs covered by the ConPlan – SC/CDBG, HOME, ESG and HOPWA – directly support the overall State Anti-Poverty Strategy by addressing the housing and/or non-housing community development needs of persons at or below the poverty level. All of the activities undertaken by the state under these programs during the program year will further the state’s effort to reduce the number of persons living below the poverty level.

Anti-Poverty Strategy:

In addition to the four programs covered by the ConPlan, the State, through several agencies and organizations, employs numerous policies and programs to reduce the number of families in the state living at or below the poverty level. These programs and the organizations that administer them are described within the Institutional Structure section of state's ConPlan.

The State of Connecticut has established the Child Poverty and Prevention Council, in accordance with C.G.S. Section 4-67x, to develop and promote the implementation of a ten-year plan to reduce the number of children living in poverty by fifty percent. In addition, it established prevention goals and recommendations, and measures prevention service outcomes in order to promote the health and well-being of children and families.

Additionally, the State of Connecticut has several statutory and federally mandated interconnected/interrelated plans that further articulate and constitute the State's Anti-Poverty Strategy. These plans include but are not limited to those enumerated below. The plans that follow are available online via the links provided.

- **Connecticut's Economic Development Strategy**
http://www.ct.gov/ecd/lib/ecd/2014_strategic_plan_final.pdf
- **Child Poverty and Prevention Council – 2014 Progress Report**
http://www.ct.gov/opm/lib/opm/Final_2014_Draft_Child_Poverty_Report_1_2014.pdf
- **Conservation & Development Policies Plan: The Plan for Connecticut 2013-2018**
http://www.ct.gov/opm/lib/opm/igp/org/cdupdate/2013-2018_cd_plan.pdf
- **State Of Connecticut Temporary Assistance For Needy Families (TANF) State Plan**
<http://www.ct.gov/dss/lib/dss/pdfs/plans/TANFPlan2015.pdf>
- **Department Of Housing Section 8 Housing Choice Voucher Program Plan**
<http://www.ct.gov/doh/lib/doh/ct901v01a01.pdf>
- **Department Of Housing Rental Assistance Payment Program Plan**
http://www.ct.gov/doh/lib/doh/rap_admin_plan_2011.pdf

II. INTRODUCTION

The Annual Action Plan supports the State of Connecticut's 2015-19 Consolidated Plan for Housing and Community Development (ConPlan), the five-year plan addressing Connecticut's housing and community development needs. The state submits the ConPlan to the U.S. Department of Housing and Urban Development (HUD) in order to be eligible to apply for federal funds under the HOME Investment Partnerships (HOME), Small Cities Community Development Block Grant (SC/CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This annual Action Plan covers FY 2015-16, from July 1, 2015 to June 30, 2016.

References to sections of the ConPlan are made throughout this document. Not all of these sections are duplicated within this document. The ConPlan and Action Plans are available from the Connecticut Department of Housing (DOH) and can be viewed or downloaded by visiting the Publications section of the DOH's web site at www.ct.gov/DOH.

The activities, programs and resources discussed in this Action Plan will be administered by various agencies including the Departments of Housing (DOH), Mental Health and Addiction Services (DMHAS), and the Connecticut Housing Finance Authority (CHFA).

The Action Plan includes the following sections in accordance with federal regulations:

- Resources: Funding sources available to address the state's needs and objectives;
- Activities: Method for distributing funds for activities that address needs and objectives;
- Geographic Distribution: Geographic areas to which the state will direct assistance;
- Homeless and Special Needs Activities: Plans to address homelessness and assist persons with special needs;
- Other Actions: Strategies to address underserved populations, foster and maintain affordable housing, remove barriers, and assist families in poverty;
- Summary of Public Comments: Comments made on the Action Plan and DOH responses;
- Applications for Assistance: HUD Form SF-424 for the HOME, SC/CDBG, ESG, and HOPWA Programs; and
- Certifications: General and program specific certifications as required by HUD.

III. CITIZEN PARTICIPATION

In accordance with Connecticut's Citizen Participation Plan, DOH solicited public input concurrently with the development of the ConPlan 2015-19. DOH held two Community Partner's Meetings with public and private housing (and related) agencies to: 1). solicit input into the development of the Plan; and 2). solicit feedback and comments on the drafted sections of the plan. The DOH conducted two public meetings and four round table discussions with municipalities/state officials and other housing organizations to seek input into the development of the State's 2015-2019 Consolidated Plan for Housing and Community Development and the 2015-2016 Annual Action Plan. A legal notice for the public hearings was published in two newspapers across the state including one in Spanish. The legal notice was also posted on DOH's web site and forwarded to all 169 municipal chief elected officials as well as all public housing authorities and regional planning organizations.

DOH also solicited input on the draft Action Plan through a 30-day public comment period concurrent with the ConPlan from June 4, 2015 to July 5, 2015. DOH will hold a public hearing on the draft Action Plan in Hartford on June 29, 2015 and in Bridgeport on July 2, 2105. A legal notice was published announcing the public hearing and comment period. The legal notice and related documents were available on DOH's website. All comments received will be summarized and responded to in Attachment A of this document.

DOH notified the chief elected officials of all 169 municipalities in the State and its Community Partners about the dates, times and locations of the public hearings and of the timing of the commentary periods. The state's regional Councils of Government were forwarded a copy of the legal notices and asked to post them on their websites. DOH also submitted the draft ConPlan and Action Plan and public hearing/public commentary schedule to members of the state legislature who sit on committees of cognizance over matters related to housing, Housing and state finances. In accordance with Connecticut General Statutes Section 4-28b, the Joint Standing Committees of Connecticut's General Assembly, met to review the Small Cities Community Development Block Grant Allocation Plan. That meeting was held on May 6, 2015 prior to the completion and submission of this Action Plan.

In addition, consultation was sought during the October 1, 2014 CT Balance of State (BOS) CoC Steering Committee bi-monthly meeting. DOH shared with attendees the proposal for Emergency Solutions Grants Program. This process was conducted to seek input and address any concerns that might identify gaps or deficiencies in the proposed service(s). Based upon existing resources and ESG requirements, member agencies supported the proposed concept, as it would directly assist homeless households. Members were notified of the public hearings to be held for the development of the substantial amendment, and encouraged to attend. Additional input from the CT BOS/CoC Steering Committee was sought on the draft 2015-2016 Action Plan and a letter of support is anticipated.

Outline of Activity for Public Hearings/Public Comment:

- This Section will be completed upon close of the public comment period, and prior to submission to HUD.

A. Other Outreach

There are other ways in which DOH gathered information and input on what needs to consider in developing the Action Plan. For example, there are meetings of approximately 70 state boards and commissions throughout the year that the Commissioner of DOH or designated staff (on behalf of the Commissioner) attends. Some of the more relevant commissions include the CT BOS/CoC Steering Committee; the Homeless Management Information System (HMIS) Steering Committee; CT Opening Doors Steering Committee; CT Opening Doors- Standards subcommittee; Performance Measurement Committee and the Interagency Committee for Supportive Housing and Homelessness. These groups focus on diverse but interrelated issues such as economic development, mental health, other social service issues, education and transportation.

DOH's SC/CDBG Program staff provided outreach during FY 2014-15 by conducting the following workshops for program applicants, including the Competitive Funding Application Workshop and the Fair Housing Workshop. In addition, significant technical assistance was made available to grantees regarding DOH's SC/CDBG Program competitive application funding process. DOH's HOME Program staff provided outreach during FY 2014-15 through the following technical assistance activities: an Affirmative Fair Housing Workshop, a Consolidated Application Training Workshop, and various developer debriefings.

IV. FEDERAL REQUIREMENTS

A. Resources

Federal and state resources, which will be used during this Action Plan's FY to address the needs and strategies identified in the 2015-19 ConPlan, are found in the program-specific sections of this report.

This Action Plan provides a detailed plan for expending FY 2015-16 funds for the following federal programs:

Small Cities Community Development Block Grant (SC/CDBG)	\$	11,990,905
HOME Investment Partnerships (HOME)	\$	6,215,305
Emergency Solutions Grant (ESG)	\$	2,161,562
Housing Opportunities for Persons with AIDS (HOPWA)	\$	217,492

Please refer to Table 1, 2 and 3 for a listing of the state and federal resources that are available to support the state's housing and community development activities. While the State cannot anticipate what other public or private funds may become available to support the programs, activities and strategies discussed here, the State will endeavor to maximize the use of any such resources as they become available. The State is committed to making the most efficient and effective use of all available and appropriate resources. Connecticut's 2015-2019 ConPlan outlines how the State plans to leverage HOME, SC/CDBG, ESG, and HOPWA funds against other sources of funding.

B. Activities

The state's methods of distributing funds and carrying out activities funded by HUD are described in the program-specific sections that follow. HOME funds are available on a year-round basis through an "open" enrollment application process. SC/CDBG funds will be administered through a competitive application funding process, with the exception of Urgent Need and Section 108 projects. ESG funds were made available on a competitive 3-year cycle beginning with this Action Plan. HOPWA funds are anticipated to be distributed on a competitive basis for the second year of the ConPlan. Please refer to the program specific sections of this document for more detail on these activities.

C. Geographic Distribution

Funding under both the SC/CDBG and HOME programs will be available to all eligible communities in accordance with program requirements. Communities with demonstrated greater needs may be given higher priority. With respect to ESG, DOH sought competitive proposals statewide, and awards were made consistent with a fair and equitable distribution that took into consideration the availability of resources available to ESG-municipalities to ensure that there is not a duplication of services, while addressing needs of the balance of state. Details on awards and contracts will be made available as part of the CAPER. With regard to HOPWA, with limited funding available, current participants will receive a commensurate portion of the allocation, with the intention to solicit competitive proposals for funding available under the next Action Plan.

D. Homelessness and Other Special Needs Populations

Homeless and other special need populations are described in detail in the “Housing and Homeless Needs Assessment” section of the ConPlan. Strategies to address these needs are listed in the “Strategic Plan” section of the ConPlan. A general description of state and federal resources can be found in the “Institutional Structure” section of the ConPlan.

E. Other Actions

The strategies to address underserved populations, to foster and maintain affordable housing, to remove barriers, and to assist families at or below the poverty level are discussed in the “Strategic Plan” section of the ConPlan. A general description of state and federal resources can be found in the “Institutional Structure” section of the ConPlan.

1. The Connecticut Housing Finance Authority (CHFA) annually reviews and revises the Federal Low Income Housing Tax Credit Qualified Allocation Plan to assure consistency with state policies described in this Action Plan.
2. CHFA also considers the preservation and redevelopment of state or federal public housing stock in the awarding of Federal Low Income Housing Tax Credits.
3. The State of Connecticut will continue to address the reduction of lead-based paint hazards in a manner consistent with current activities at the DOH. These include but are not limited to the following:

- a. DOH will continue its efforts to reduce the hazards of lead-based paint through a coordinated outreach effort to provide lead-based paint hazard reduction information to rehabilitation and construction contractors.
 - b. DOH abides by HUD's requirements for notification, evaluation, and reduction of lead-based paint hazards in federally-owned residential properties and housing receiving federal assistance (Lead Safe Housing Regulation at 24 CFR Part 35). In addition, DOH will also follow the Renovation, Repair and Painting Program (RRP) which became effective April 22, 2010. The Environmental Protection Agency (EPA) is requiring that lead-safe work practices are followed when work is performed on pre-1978 housing and child occupied facilities. Firms will be required to be certified, their employees must be trained and certified in use of lead-safe work practices and lead-safe work practices that minimize occupants' exposure to lead hazards must be followed. Pre-renovation requirements include the distribution of EPA pamphlets to the owner and occupants before renovation starts, including adult representatives for children in child-occupied facilities, and posting informational signs describing the nature, location and dates of the renovations.
 - c. DOH will also support and work with DPH and its partners, as well as HUD grantees on the implementation of its statewide 'Healthy Homes Initiative' which seeks to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible. The DPH Healthy Homes Initiative workgroup includes supervisors from the following housing-related activities: asbestos, asthma, environmental engineering (septic systems), injury prevention, infectious disease, private wells, and radon.
 - d. DOH intends to seek additional funding under the Lead Hazard Reduction Grant, in coordination with DPH, the Lead Action for Medicaid Primary Prevention Project (LAMPP), and the Connecticut Children's Healthy Homes Program.
4. In accordance with CFR 91.325(a)(1) Affirmatively furthering fair housing: Each State is required to submit a certification that will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard. (See sec. 570.487(b)(2)(ii) of this title).

The State of Connecticut Analysis of Impediments to Fair Housing Choice 2015 (AI 2015) document reviews relevant public policies and practices, demographic and mapping information, census data and mortgage data, and information from surveys and interviews with people involved in all aspects of fair housing. It includes discussion of the types of impediments to fair housing choice, recommendations for state level actions, and action steps that individual towns can take which would promote greater housing choice in their community. The recommendations listed below are identified for the State of Connecticut/DOH to achieve, to address limitations on fair housing choice and progress is reported annually in its CAPER.

- Increase the access of racial and ethnic minorities, people with disabilities and families with children to the existing supply of housing;
- Increase the supply of affordable housing;
- Establish mechanisms for better data collection on fair housing in Connecticut;
- Provide increased training of state employees in the area of fair housing;
- Expand fair housing outreach and education activities; and
- Increase monitoring and enforcement of fair housing laws and policies.

States are encouraged to update their AI on a regular basis. DOH recently completing that update, [AI 2015](#), and that report is available for viewing at the Department of Housing website, under Publications.

V. PROGRAM ACTIVITIES

A. HOME Investment Partnerships (HOME) Program

The State of Connecticut will continue its effort to strengthen the abilities of state and local governments to expand and preserve the supply of decent, safe, sanitary, and affordable housing with the use of FY 2015-16 HOME funds. All HOME Program assisted rental and home ownership units will meet all program guidelines for income eligibility and accessibility.

DOH will invest in the production of affordable housing through new construction or rehabilitation only when it determines that the units produced will remain affordable for the minimum required time period under the HOME Program. DOH, at its discretion, may extend the affordability period beyond the minimum required by the HOME Program. If HOME funds are used for homebuyers, the state will abide by the guidelines for resale and recapture as required in Section 92.254 of the HOME Investment Partnerships Program Consolidated Final Rule, HUD CPD Notice 12-003 and HUD CPD Notice 12-007.

Pursuant to Sec. 92.218-92.222 of the HOME Final Rule, the Participating Jurisdiction (PJ) incurs a 25% matching obligation for the HOME funds it expends, unless a waiver is provided by HUD due to Fiscal Distress and/or Presidential Disaster Declaration. The State of Connecticut (PJ) is eligible for a match reduction due to both Fiscal Distress and Presidential Disaster Declaration. There is no match requirement for FFY 14 HOME funds.

DOH receives HOME program income from grantees, in the form of loan repayments. The amount of program income listed in the Resource Allocation Plan below is an estimate of what would be available during the program year, based on the average received by DOH over the last three program years. Program income funds are made available for HOME program eligible activities as described herein.

The state is also seeking to expand access to affordable housing through the utilization of partnerships with stakeholders and other funding organizations that leverage non-state resources for development or preservation of affordable housing. Geographically, HOME funds will be available to all 169 communities. DOH will accept applications for all HOME Program eligible activities with the exception of Tenant Based Rental Assistance (TBRA).

1. FY 2015-16 Resource Allocation Plan for the HOME Program

The FY 2015-16 HUD allocation to DOH for the HOME Program is anticipated to be \$6,215,305. HOME funds are subject to availability from the federal government. If changes to this distribution become necessary, procedures outlined below will be observed in making those changes. DOH will use 10% of its annual HOME allocation for program administration. A minimum of 15% of the annual allocation will be set-aside for Community Housing Development Organizations (CHDO) as required by federal law. The amount of program income is estimated based on an average of the amount received by DOH over the last four program years.

FY 2015-16 Allocation	\$	6,215,305
State Administration (10%)	\$	621,530
CHDO Set-aside (15%)	\$	932,295
Subtotal	\$	1,553,825
Program Allocation	\$	4,661,480
Estimated Program Income	\$	0
Allocation available for eligible activities	\$	4,661,480

Should the amount of the allocation by the federal government be greater or lesser than the anticipated allocation denoted, these funds will be distributed on a prorated basis as defined above.

2. Reprogramming of Funds

During the FY, DOH may recapture funds from previous fiscal years from:

- Non-performing grantees;
- Grantee's underutilized funds; and
- Program income generated by grantees.

Funds may be reallocated during the FY based on demand and/or emergency situations. In the event that additional funds are allocated that affect Connecticut's initial allocation and/or are recaptured from other states and reallocated to Connecticut during the FY, these funds will be distributed in accordance with the Action Plan guidelines in effect as of the date of reallocation.

3. Eligible Applicants

Eligible applicants can include: units of general local government (including other PJ's: Participation Jurisdictions), for-profit and nonprofit entities (including CHDO's).

4. Eligible Activities

HOME funds can be used to provide assistance through a broad range of eligible activities which include, but are not limited to; home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; construction or rehabilitation of housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses.

5. Eligible forms of Subsidy

Forms of assistance can include, but are not limited to: loans or advances (interest or non interest bearing), deferred loans (forgivable or repayable), grants, interest subsidies, equity investments, loan guarantees, and loan guarantee accounts.

6. Debt Refinancing

For non-profit developers, DOH may also utilize HOME funds to refinance existing debt or to retire bridge financing provided the following conditions are met:

a. Refinancing of Existing Permanent Debt (applies only to nonprofit developers):

DOH may permit the use of HOME funds toward the cost of fully or partially refinancing an existing permanent mortgage loan on rental property provided, in the opinion of the Commissioner, the following conditions are met:

- The rehabilitation of the housing must be the primary eligible activity. Therefore, the cost of the rehabilitation of the housing must equal or exceed \$25,000 per HOME-assisted unit;
- The new investment is being made to create additional affordable units;
- The housing has not been previously financed with HOME funds;
- A review of the management practices of the applicant must demonstrate that the proposed rehabilitation is not the result of dis-investment in the property by any entity involved in the application for HOME funds;

- A review of the proposed operating budget for the project must demonstrate that both the cost of the refinancing and the needed rehabilitation of the project can be met and still result in the affordability of the units to HOME-eligible tenants for a period of 15 years or the term of the refinancing, whichever is longer;
- When compared to the refinancing terms being proposed, the loan being refinanced must have:
 - An interest rate higher than the proposed refinancing; or
 - A repayment term that is longer than the proposed refinancing; or
 - A lump-sum repayment requirement (a balloon payment);
- Priority may be given to projects located in a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2), a federally-designated Empowerment Zone or Enterprise Community, a state-designated Neighborhood Revitalization Zone, or Neighborhood Stabilization Program; and
- The activity does not involve the refinancing of a multifamily loan made or insured by any state or federal program, including the SC/CDBG Program.

b. Grants or Loans to Pay Off a Bridge Loan (applies only to nonprofit developers):

DOH may permit the use of HOME funds for the repayment of all or part of any reasonable bridge loans secured by a nonprofit developer to pay for project costs necessarily incurred prior to the availability of (but after a legal commitment of) HOME or other financing. Such expenses may include the cost of acquisition of real property, real estate options and feasibility studies which, in the opinion of the Commissioner, were necessary to the development of the project. Any services paid for with such a bridge loan that will be repaid with HOME funds must be for HOME-eligible expenses. The applicant must have secured all services in accordance with a DOH approved procurement plan.

7. Resale and Recapture Guidelines

In compliance with 24 CFR Part 92.254 a.5., Qualification as Affordable Housing/Homeownership, DOH will require that a deed restriction or restrictive covenant be placed on each property assisted with HOME funds to enforce the affordability requirements.

DOH normally will not permit resale restrictions unless it is required by 24 CFR Part 92.254 or if the sponsor has a long-standing history in owning and/or managing affordable housing. A “long-standing history” means at least 10 years.

- a. Homeowner Rehabilitation:** For homeowner rehabilitation projects DOH will look to recapture the entire subsidy during the period of affordability. The following policies must be met:
 - Though the HOME program does not require an affordability period for homeowner rehabilitation projects, with the exception of assistance to units in a two-to-four unit property, DOH may establish a stand alone state mandated affordability period for such projects. Said affordability period will mirror the 5, 10, and 15 year HOME periods but will be enforced by a stand alone non-HOME restrictive covenant.
- b. Homebuyer Assistance:** For homebuyer projects, DOH may utilize HOME funds to assist homebuyers provided either resale or recapture requirements are met and in compliance with 24 CFR Part 92.254.
- c. The following provisions shall apply to homeownership projects as described below:**
 - **Affordability Period:** The minimum affordability period is established by HUD based on the amount of HOME financial assistance in each unit; however, the applicant may request, or DOH may require, a longer affordability period in neighborhoods that are experiencing rapidly appreciating housing costs. A neighborhood with “rapidly appreciating housing cost” is one where, at the time of application, housing costs are increasing at a rate beyond the rate for housing costs contained in the current Consumer Price Index;
 - **Direct Subsidy (aka: Buyer’s Subsidy):** consists of any financial assistance that reduces the purchase price from fair market to an affordable price, or otherwise subsidizes the purchase (e.g., down payment or closing cost assistance, subordinate financing);
 - **Development Subsidy (aka: Developer Subsidy):** is provided to the developer and is the difference between the cost to create or rehabilitate housing and the fair market price. While the subsidy does not go directly to the homeowner, it helps make development of an affordable home feasible;

- Affordability Enforcement: In compliance with 24 CFR Part 92.254(b), for HOME Program assisted homebuyer projects, DOH will require that the applicable resale and/or subsidy recapture restriction be applied to the units as required.
- In accordance with the previous provisions, if the sole HOME Program financial assistance to a unit is a developer's subsidy (not combined with a buyer's subsidy), then the only type of restriction permitted is Resale (see below).

Resale Provisions

- a. The following provisions shall apply to resale restricted projects as described below:
 - "Fair Return on Investment" (Return) shall be equal to the average change in the Consumer Price Index over the original homebuyer's period of ownership to the time of resale (Rate) times the homebuyer's original investment (Investment) plus the residual value of the documented cost of unsubsidized capital improvements (Residual).

Represented by formula as "Return = Rate x (Investment + Residual)"
 - "Residual Value" shall be the value of the capital improvement after allowable depreciation in accordance with current Internal Revenue Service standards for depreciation of fixed assets.
 - "Capital Improvement" shall mean any (i) substantial discretionary addition to the unit, (ii) voluntary significant upgrade to materials, or (iii) discretionary material alterations to the appearance of the unit.
- b. A resale restriction requires the resale of the unit to HOME Program qualified homebuyers throughout its affordability period. Successful use of this restriction requires imposition of a deed restriction or a restrictive covenant at the initial sale and diligent oversight and assistance at the time of resale. Unless it is required by 24 CFR Part 92.254 or if the sponsor has a long-standing history in owning and/or managing affordable housing, DOH normally will not permit resale restrictions.
- c. If resale requirements are employed, then either at the time of resale or in the event that the housing does not continue to be the principal residence of the family for the duration of the affordability period, they must ensure that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-

income family (ie: has a household income between 60% and 80% of the area median income) and will use the property as its principal residence.

- d. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment as defined above in addition to their original investment. In order to so, DOH shall take any/all steps necessary to ensure such fair return on investment to the original HOME-assisted owner, including, but not limited to: down payment assistance to the buyer; assignment/assumption of the original subsidy by the buyer; or other mechanisms that may be deemed mutually acceptable by DOH and the buyer.
- e. Continued Affordability: the resale requirement must ensure that the housing under a resale provision will remain affordable to a range of low-income homebuyers that includes families that have a household income between 60% and 80% of the area median income paying no more than 30 percent of income for principal, interest, property taxes, and insurance. See the exception for participation in other governmental programs detailed in the 30% Rule section of section 8 below on the HOME Final Rule, 24 CFR Part 92 Policies. The State will consider, on a case by case basis, taking the following steps to ensure that the property is affordable to a defined range of low-income homebuyers:
 - a. down payment assistance,
 - b. mortgage write down, and
 - c. write down value of property.

Recapture Restrictions

A subsidy recapture requires that any sale after the initial sale of a HOME Program assisted ownership unit or a homeowner rehabilitation unit during the affordability period trigger a repayment of a portion of the HOME Program subsidy that the buyer received when they originally purchased or rehabilitated the unit. Subsidy recapture is limited to direct homebuyer assistance (not developer subsidy) and subsidy recapture shall be structured so that it is reduced using the following formula:

$$\text{Yearly Reduction} = 1 / \#$$

(Where “#” equals the number of years of affordability required)

Thus, if the affordability period is 15 years, the amount of subsidy subject to recapture decreases by 1/15 each year. Regardless of the preceding, in no event shall this recapture calculation result a payment greater than the net proceeds for any sale. The net proceeds are the sales price minus any superior loan repayment (other than HOME funds) and closing costs.

8. HOME Final Rule, 24 CFR Part 92 Policies

DOH has established the following policies with regard to the requirements outlined in the HOME Final Rule.

- Income Determinations, §92.203b - DOH has selected the Section 8 HCV Program definition for annual income for its HOME program.
- Eligible Activities, § 92.205 - DOH will allow all HOME Program eligible activities with the exception of Tenant Based Rental Assistance (TBRA).
- Project Completion, § 92.205(e)(2) DOH will adhere to the December 16, 2011 Home Program proposed rule (as applicable to FFY 2012 allocation funds) and CPD Notice 12-007 pursuant to the definition of “project completion” in § 92.2, projects that are not completed within 4 years of the commitment date will be terminated and required repayment of the entire HOME investment from a non-federal funding source.
- Match, § 92.218 et seq. - The State of Connecticut (PJ) will use state funds from either banked or new activity to fulfill the match obligation.
- Maximum Per Unit Subsidy Limits, § 92.250 - DOH adheres to the HOME statute and the HOME regulation at 24 CFR 92.250(a) which limits the amount of HOME funds that a PJ may invest in a HOME-assisted unit. The maximum HOME per-unit subsidy limit is the basic Section 221(d)(3) FHA mortgage limit for elevator-type projects, by bedroom size.
- Underwriting and Subsidy Layering § 92.250(b) - DOH will adhere to the December 16, 2011 Home Program proposed rule (as applicable to FFY 2012 allocation funds) pursuant to underwriting and subsidy layering guidelines with regard to the assessment of market conditions of proposed project neighborhood, experience and financial capacity of developer, firmness of financial commitments, and evaluation of appropriateness of amount of subsidy.

- Property Standards, § 92.251 - All assisted units (new and/or rehab) must meet local or state building code, as well as Model Energy Code for new construction. All housing must meet the housing quality standards in 24 CFR 982. 401 at a minimum.
- Transfer of Homeownership Units, § 92.254 (a)(3) - DOH will adhere to the December 16, 2011 Home Program proposed rule (as applicable to FFY 2012 allocation funds) and CPD Notice 12-007 pursuant to the requirement that homeownership units not sold to an eligible buyer within 6 months of completion must be rented in accordance with § 92.252.
- Maximum Property Value, § 92.254(a)(2)(iii) – For homebuyer assistance or rehabilitation of owner-occupied single-family properties, DOH uses the pre-stimulus Section 203 (b) Single Family Mortgage Limits of the National Housing Act, as amended from time to time.
- If HOME funds are only used to assist an eligible low-income homebuyer to acquire one unit in a single-family property containing more than one unit and the assisted unit will be the principal residence of the homebuyer, the affordability requirements of this section apply only to the assisted unit.
- If HOME funds are also used to assist an eligible homebuyer to acquire one or more of the rental units in the single-family housing, the affordability requirements of § 92.252 apply to the assisted rental units, except that DOH may choose to either impose resale or recapture restrictions on all assisted units (owner-occupied and rental units) in the single family housing. If resale restrictions are used, the affordability requirements on all assisted units continue for the period of affordability. If recapture restrictions are used, the affordability requirements on the assisted rental units may be terminated, in accordance with the provisions under § 92.254(a)(5)(ii)(A)(6), and at the discretion of DOH, upon recapture of the HOME investment.
- If HOME funds are used to assist only the rental units in such a property then the requirements of § 92.252 would apply and the owner-occupied unit would not be subject to the income targeting or affordability provisions of § 92.254.
- Relocation, Sec. 92.253 pursuant to 49 CFR 24 - Applicants considering activities that will trigger displacement or conversion must submit a completed Relocation Plan that conforms to federal Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) requirements at 42 USC 4201-4655 and 49 CFR Part 24. Federal law governing relocation will apply to projects utilizing HOME and

SC/CDBG funds, except where Connecticut law imposes more stringent requirements. Furthermore, Connecticut General Statutes (CGS) § 8-37z reads in part that “.... the Commissioner of Housing shall ensure that the involuntary displacement of persons and families residing in any single-family or multifamily dwelling, which displacement occurs in connection with any housing or community development project or economic development project receiving state financial assistance under any program administered by the commissioner under the general statutes, is reduced to the minimum level consistent with achieving the objectives of such program....”

- Program Income, Sec. 92.503 - All program income shall be remitted to DOH who shall be solely responsible for its reallocation in accordance with applicable program rules.
- 30% Rule - HOME rents are set in accordance with HOME Rent Limits as published from time to time by HUD, and assume the target income group can pay at 30% of their income. For homeownership, a homebuyer’s payment of principal, interest, taxes, homeowner’s insurance, required association fees (if applicable) and mortgage insurance premiums cannot be less than 25% nor be greater than 30% of the household’s anticipated gross annual income. However, if the purchase is part of an approved government program, DOH may accept that agency’s higher ratios upon written request of the developer. Approved government programs include, but are not limited to those sponsored by CHFA, FHA, USDA, Federal Home Loan Bank, Connecticut CDFI Alliance and Fannie Mae. Contracts for financial assistance executed after June 1, 2009 shall have “back-end” ratios not greater than 40%; however, waivers may be granted by the Commissioner or designee in the cases of “approved government mortgages”. There is no limit on cash to the buyer remaining after the closing. In addition, the Commissioner may waive the minimum 25% front end ratio on a case by case basis if reasonable grounds to support such a decision are identified.
- Income Limits, Sec. 92.252 - DOH adheres to the basic or “capped” HOME Program Income Limits as calculated and published by HUD annually.
- Rent Limits, Sec. 92.252 - DOH adheres to the basic HOME Program Rent Limits as calculated and published by HUD annually.
- Utility Allowances, Sec. 92.252 – DOH will allow the use of any of the following relative to utility allowance schedules:

- a. Published utility allowance schedules for the Section 8 Housing Choice Voucher Program, as calculated and published by administering entity;
 - b. Published utility allowance schedules for the state Rental Assistance Payments Program, as calculated and published by DOH; or
 - c. Results of a documented utility study consistent with industry standards on the same or similar units.
- Community Development Housing Organizations (CHDO's) – DOH will reserve not less than 15 percent of their annual HOME Program allocation for investment only in housing to be developed, sponsored, or owned by Community Housing Development Organizations (CHDO's). Only certain types of activities count toward the 15 percent set-aside. CHDO's are a specific type of private nonprofit community based organization that must meet certain requirements pertaining to their legal status, organizational structure, and experience. They must have a clearly defined service area and the capacity to develop affordable housing for the community they serve. DOH will adhere to the December 16, 2011 Home Program proposed rule revised definition for CHDO's @ 92.2 paragraph 9 (as applicable to FFY 2012 allocation funds) and CPD Notice 12-007.
- Section 3 of the Housing and Development Act of 1968 - Applicants whose projects for which the HOME share of the project costs will be more than \$200,000 will be required to comply with Section 3 to the greatest extent feasible and must complete a Section 3 plan as part of the funding application.
- Minority/Women Employment – In accordance with Section 281 of the National Affordable Housing Act, each HOME recipient must ensure that minority and women owned business enterprises have opportunities in all contracting activities. Each recipient is required to include a statement in all bids and solicitations that says “minority and women owned businesses are encouraged to apply.” Each recipient is required to obtain from the State Department of Administrative Services, a list of minority and women owned businesses. Applicant shall also make a good faith effort to comply with the DOH Set-Aside Policy for Minority and Women owned businesses.
- Affirmative Marketing – If HOME funds are used to assist projects with 5 units or more the requirements of 24 CFR 92.350 and 92.351 shall apply. An Affirmative Fair Housing Marketing Plan, Tenant Selection Plan and Lease shall be submitted to DOH for approval. The Lease shall comply with the provisions of 24 CFR,

92.253. In addition, recipients shall follow all applicable provisions of Section 8-37ee-1 – 8-37ee -17 and Section 8-37ee - 300 to 8-37ee – 314 of the Regulations of State Agencies with regard to fair housing policies, procedures and the preparation of fair housing documents.

- Handicapped Accessibility – Recipients must adhere to the following regulations governing accessibility of federally assisted buildings, facilities and programs: Americans with Disabilities Act, Fair Housing Act and Section 504 of the Rehabilitation Act of 1973.
- Labor Requirements – Every contract for construction or rehabilitation shall comply with state and federal labor standards. Furthermore, every contract for the construction or rehabilitation of housing that includes 12 or more HOME -assisted units must comply with the Davis Bacon Act, 40 USC 276a – 276a-5.

9. Application Process for the HOME Program

DOH will continue to accept applications for the HOME Program under the "open" enrollment application process: applications may be accepted on a continuing basis year-round, for as long as funds continue to be available. DOH may also consider applications submitted pursuant to its competitive funding activities with respect to eligibility for HOME funds. DOH reserves the right to cease accepting applications at any time that all available funds have been committed; applications will be rejected at that time and applicants will be warned to proceed at their own risk.

- All requests for funding must be submitted directly to the DOH's Office of Housing Development.
- Applicants for HOME funds are required to submit their requests in a completed format using the Consolidated Application developed jointly by DOH and CHFA and used as the application for all DOH housing development proposals.
- Staff will review the Consolidated Application and any attached materials to determine if the project/activity meets minimum program eligibility and threshold requirements. Minimum program eligibility and threshold requirements include applicant's experience with the HOME Program and/or other public financing, and current status of existing contracts with DOH and CHFA. Applications that do not meet basic eligibility and threshold requirements will be rejected for funding.

- Depending on the nature of the proposed activity, site inspections may be conducted by DOH staff. An evaluation of the site's feasibility will be completed and considered as part of the review process.
- All applications, and any attached materials throughout the application process, may be reviewed and evaluated by senior staff in the Office of Housing Development.
- Applications will be considered against financial and qualitative issues, including but not limited to:
 - Financial feasibility;
 - Reasonableness to proceed to construction;
 - Financial leveraging and firm financial commitments;
 - Social and economic impact on the neighborhood, community, region and state as defined in the strategies and priorities outlined in the ConPlan, 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.
- Final recommendations to the Commissioner will be based on the overall quality of the application as well as fund availability.
- Approved applicants will receive notification from the Commissioner's office.
- If the application is not approved, senior staff will advise the applicant of the rejection in writing and identify the reasons for the rejection.

10. Program Eligibility and Threshold Requirements

- Eligible applicants: As defined by HUD program regulations;
- Applicant capacity: Previous experience with the HOME program and/or other public financing, quality of work product, efficiency and effectiveness in project management;
- Number of open contracts with the DOH: Applicants with three or more open contracts (not pending closeout within six months of application), regardless of funding source, will be rejected;

- Eligible activity: Only those activities eligible under the appropriate federal acts will be funded;
- Statement of compliance with all program requirements: Applicants must be in compliance with all existing DOH assistance agreements and cannot be in default under any CHFA or HUD-administered program (Waiver provision available in extraordinary circumstances);
- Consistency with ConPlan: Applicant must identify how the project is consistent with the goals and strategies of the ConPlan; and
- Fair Housing and Equal Opportunity Compliance: Applicant must provide a certification/demonstration of compliance with all fair housing and equal employment opportunities obligations/guidelines.

For information regarding evaluation criteria considered in the application approval process, please refer to Section V.C “Evaluation Criteria for HOME and SC/CDBG Programs” of this document.

B. Small Cities Community Block Grant (SC/CDBG) Program

The state is required to pay from its own resources all administrative costs incurred by the state in carrying out its responsibilities under subpart 24 CFR 570.489(a)(1), except that the state may use Small Cities CDBG funds to pay such costs in an amount not to exceed \$100,000 plus 50% of such costs in excess of \$100,000. States are, therefore, required to match such costs in excess of \$100,000 on a dollar for dollar basis. The amount of Small Cities CDBG funds used to pay such costs in excess of \$100,000 shall not exceed 2% of the aggregate of the state’s annual grant. DOH estimates the amount of match required to be \$239,818 and will use DOH’s General Fund personal services appropriation as the source of funding for the match.

DOH does not collect program income from its grantees, and therefore would not have any program income funds available for additional SC/CDBG activities.

1. FY 2015-16 Resource Allocation Plan for SC/CDBG Program

The FY 2015-16 allocation to DOH for the SC/CDBG Program is anticipated to be \$11,990,905. SC/CDBG funds are subject to availability from the federal government. If changes to this distribution become necessary, procedures outlined below will be observed in making those changes. DOH will use \$100,000 plus 2% of the award for its administration of the SC/CDBG Program. DOH will also use up to 1% of the award for

technical assistance activities including technical assistance training sessions for grantees and handbooks for use by local governments. The total amount of Small Cities CDBG funds anticipated to be available to fund projects in FFY 15 (SFY 16) is \$11,731,505 (FFY 15 (SFY 16) allocation of \$11,990,905 minus administrative costs of \$459,400 plus the recaptured funds from the previous year of \$200,000).

Should the amount of the allocation by the federal government be greater or lesser than the anticipated allocation denoted, these funds will be distributed on a prorated basis as defined above.

Table A: Summary of Appropriations and Committed Funds		
Small Cities CDBG Program	FFY 14 (SFY 15) Estimated	FFY 15 (SFY 16) Proposed
Uncommitted Balance Carried Forward from the previous year	+\$109,897	+\$-0-
Plus Recaptured Funds	+\$841,853	+\$200,000 ²
Plus Reprogrammed 1% TA Funds from the previous year	+\$400,000	+\$-0-
Reallocation Total	\$1,351,750	\$200,000
PLUS		
Annual Allocation	\$11,958,150	\$11,990,905
Minus Admin. (see Table B lines Annual Allocation for Admin and Technical Assistance)	-\$458,745	-\$459,400
Net Allocation	\$11,499,406	\$11,531,505
EQUALS		
Total CDBG funding available for projects	\$12,851,155	\$11,731,505
MINUS		
Committed Funds	\$12,851,155	\$-0-
EQUALS		
Uncommitted Balance to be Carried Forward to the following year	\$-0-	\$-0-

Source: DOH

2. Reprogramming of Funds

During the FY, DOH may recapture funds from previous fiscal years. Any reprogrammed funds obtained during the FY will be reallocated as noted above.

Recaptured funds may come from:

- Non-performing grantees; and
- Grantee's underutilized funds.

² Estimated figure. Actual recapture dollars pending financial closeout.

Funds may be reallocated during the FY based on demand and or emergency situations. In the event that additional funds are allocated that affect Connecticut's initial allocation and/or are recaptured from other states and reallocated to Connecticut during the FY, these funds will be distributed in accordance with the Action Plan guidelines in effect as of the date of reallocation.

3. Activities

Communities funded under the SC/CDBG Program can undertake a wide range of activities in the areas of housing, economic development, community facilities, and public services; provided each activity meets one of the three national program objectives, see #4 below.

Eligible activities include:

- Acquisition of real property;
- Clearance (including assessment and remediation of known or suspected environmentally contaminated sites), rehabilitation, reconstruction, and construction of buildings;
- Code Enforcement;
- Disposition of real property;
- Economic development assistance to for-profit business;
- Energy efficiency/conservation;
- Housing services;
- Loss of rental income;
- Micro-enterprise assistance;
- Planning and capacity building;
- Program administrative costs;
- Public facilities and improvements;
- Public services;
- Relocation assistance;
- Removal of Architectural Barriers (commonly called ADA Improvements); and
- Technical assistance.

Any activity not specifically authorized by HUD program regulations will be considered to be ineligible for assistance under the SC/CDBG Program.

Ineligible activities include:

- Buildings for the general conduct of government (except ADA improvements);
- Faith-based assistance used for primarily religious activities;
- Income payments;
- New construction of permanent residential structures; and
- Political activities.

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

4. The Housing and Community Development Act of 1974 (as amended)

The primary objective of the Act, as amended, is the development of viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for families and persons of low- and moderate-income. In order to meet these objectives, the federal government has established three National Objectives for the SC/CDBG Program. Every activity must meet one of the three national objectives listed below:

- To benefit low- and moderate-income families;
- To aid in the prevention or elimination of slums or blight; and
- To alleviate existing conditions that poses a serious and immediate threat to the health or welfare of the community (Urgent Need).

Communities can meet a national objective through one of the following:

- Low- and Moderate-Income Benefit:
 - Area benefit (e.g., streets and sidewalks³), where at least 51% of the population in the defined area is of low- and moderate-income; or

³ The items mentioned represent a limited set of examples of activities that qualify under eligible area benefit activities. This limited set has been provided for illustrative purposes only and does not indicate or imply any imposed limitations. For a complete definition of eligible area benefit activities please refer to Title 24, Part 570, Sub-Part C, Section 570.208 of the Code of Federal Regulations.

- Limited clientele (e.g., seniors or handicapped persons⁴); or
- Direct benefit (e.g., housing rehabilitation and job creation⁵).
- Slum and Blight:
 - Prevention or elimination on an area basis; or
 - Prevention or elimination on a spot slum and blight basis.
- Urgent Need:
 - Sudden and unexpected need;
 - Threat to the health and welfare of the community;
 - Occurred within 18 months; and
 - No other funds available.

5. Community Revitalization Strategies (CRS)

In 1996, HUD established criteria, which allowed states to approve a locally determined strategy for revitalizing an area that is among the community's most distressed. In order to provide some incentive for communities to undertake such revitalization, the SC/CDBG Program regulations provide certain benefits for the use of SC/CDBG funds in such an area. DOH will apply the same criteria to communities eligible for the SC/CDBG Program.

A community that is interested in undertaking a Community Revitalization Strategy (CRS) must submit a request to DOH prior to applying for SC/CDBG funds. A community's revitalization strategy must be designed to provide for the economic empowerment of low- and moderate-income residents of a particular area that is among the community's most distressed. It must also provide for other long-term improvements within a reasonable period of time. Therefore, the CRS must clearly describe how it meets the following criteria:

- Boundaries: A community must identify the neighborhood's boundaries for which the CRS applies. All areas within the boundaries must be contiguous;
- Demographic Criteria: The designated area must be a primarily residential area that contains at least 51% Low- and Moderate-Income (LMI) residents. However, a

⁴ The items mentioned represent a limited set of examples of activities that qualify under eligible limited clientele activities. This limited set has been provided for illustrative purposes only and does not indicate or imply any imposed limitations. For a complete definition of eligible limited clientele activities please refer to Title 24, Part 570, Sub-Part C, Section 570.208 of the Code of Federal Regulations.

⁵ The items mentioned represent a limited set of examples of activities that qualify under eligible area benefit activities. This limited set has been provided for illustrative purposes only and does not indicate or imply any imposed limitations. For a complete definition of eligible area benefit activities please refer to Title 24, Part 570, Sub-Part C, Section 570.208 of the Code of Federal Regulations.

community may not utilize the area benefit presumption authorized by 24 CFR 570.483(e)(5)(i) or the aggregation of housing units authorized by 24CFR 570.483 (e)(5)(ii) unless it meets the additional demographic criteria outlined in 24 CFR 570.483(b)(1)(v). Communities that intend to utilize the area benefit presumption or the aggregation of housing units must provide DOH with the census data needed to support the LMI percentage and poverty rate in the designated area;

- Consultation: The community must describe how the CRS was developed in consultation with the area's stakeholders, including residents, owners/operators of businesses and financial institutions, nonprofits, and community groups that are in or serve the neighborhood;
- Assessment: The CRS must include an assessment of the economic conditions of the area and an examination of the opportunities for economic development improvement and the problems likely to be encountered;
- Economic Empowerment: There must be a realistic development strategy and implementation plan to promote the area's economic progress focusing on activities to create meaningful jobs for the unemployed low- and moderate-income residents of the area as well as activities to promote the substantial revitalization of the area; and
- Performance Measures: The CRS must identify the results to be achieved, expressing them in terms that are readily measurable, in the form of benchmarks.

In order to avoid an unnecessary burden for the community in describing its CRS, the community may refer to specific portions of other documents that the community must provide to DOH. Additional data may be required if the referenced documents do not contain sufficient data to determine that each of the criteria has been met.

A community with an approved Neighborhood Revitalization Zone (NRZ) pursuant to Connecticut General Statutes Chapter 118, Sec. 7-600 may use the strategic plan developed for the NRZ as the CRS as long as any additional information required by DOH is also provided.

Once a CRS is approved, the community is eligible for the following incentives:

- Job Creation/Retention as a Low- and Moderate-Income Area Benefit: Job creation/retention activities undertaken pursuant to the CRS may be qualified as

meeting area benefit requirements, thus eliminating the need for a business to track the income of the persons that take or are considered for such jobs;

- Aggregation of Housing Units: Units assisted pursuant to the CRS may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize neighborhoods;
- Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy may be exempt from the aggregate public benefit standards, thus increasing a community's flexibility for program design as well as reducing its record-keeping requirements; and
- Public Service Cap Exemption: Public services carried out pursuant to the CRS by a Community Based Development Organization (CBDO) will be exempt from the Public Services federal funding cap.

6. Section 108 Community Development Loan Guarantee Program (Section 108)

Section 108 Loan Guarantees are an extension of the SC/CDBG Program and provides a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects, in accordance with Section 108 of the Housing and Community Development Act of 1974, as amended. The program is designed to assist non-entitlement local governments (eligible communities) with eligible large-scale projects that address public needs and that could not otherwise advance without the loan guarantee.

Guaranteed by HUD and backed by the full faith and credit of the United States Treasury, Section 108 Notes are issued to investors through private underwriters. Section 108 funds are offered to eligible communities in the form of loans that must be repaid in full. Under this provision of the SC/CDBG program, for any projects approved under this provision, the state pledges its future SC/CDBG funds as the ultimate repayment source in case of repayment default by the loan recipients.

The state's participation in the Section 108 program does not commit any funding to any local government. HUD will make the ultimate decisions regarding any local government applications for Section 108 loans. All Section 108 projects must meet all applicable CDBG requirements and result in significant employment and/or benefit for low- and

moderate-income persons. Projects that already have an alternate source of financing under another program will generally not be considered for Section 108 loans unless the available funds are not sufficient to meet the project's needs. Section 108 program regulations are found at 24 CFR Subpart M-Loan Guarantees, Sections 570.700 to 570.711. All Section 108 projects will be required to provide additional security and demonstrate that the Section 108 borrowing can be paid back. Additionally, in order to be considered for funding by DOH, all Section 108 projects of regional significance must receive the approval of either the regional planning organization or the economic development district in which the project is proposed.

Eligible communities can apply directly for Section 108 loans with the approval of DOH, more specifically the Office of Housing Development. The loan requirements and eligible activities are described previously. However, the citizen participation requires that the details of any proposed loan be included in an amendment to the annual Action Plan.

Proposals for Section 108 loans may be accepted by DOH throughout the year and will be evaluated on project merits by a review team. Communities will be requested to complete a pre-application, which will enable DOH to determine that the proposal meets federal eligibility and feasibility criteria. Proposals will be accepted for large-scale housing rehabilitation, housing development, site preparation, infrastructure and economic development. The amount of funds committed to a particular project will be based on financial need and public benefit relative to risk.

Application Selection Process and Procedures

Pre-Application: All eligible communities are invited to submit a pre-application to DOH. DOH's current Small Cities Letter of Intent can be used and modified to include the following information:

- detailed project description including map showing project location;
- Project participants and partners including names of lead applicant(s), leasing agencies, equity provider, source of permanent financing and owner of assets after project completion;
- project budget and requested loan amount;
- project activities proposed to be funded by the Section 108 loan;

- need and market assessment of the project;
- financial need (proof that other sources of finance were sought for before applying for Section 108 as per CFR § 570.704 (b) (4));
- local and regional economic development benefits, including identification as a project prioritized by Comprehensive Economic Development Strategy (CEDS) and District Organizations of Economic Development Districts (EDD) created under Federal Department of Commerce, Economic Development Administration guidelines;
- consistency with the SC/CDBG program's national objectives;
- consistency with other public benefit requirements of Section 108 (job creation and benefits to low- and moderate-income people);
- proof of local government's, or private entity's, in case loan will be transferred, capability for repayment;
- proposed repayment plan identifying all sources of repayment;
- citizen's approval of project and loan obligations;
- in case of joint applications from multi-jurisdictional consortia, the agreement and terms for collaboration and the community designated to serve as lead applicant;
- municipality's SC/CDBG program history with DOH;
- property owner's approval;
- consistency with the state's responsible growth policies and federal USDOT and HUD sustainable communities' livability principles;
- (as applicable) regional planning organization or economic development district approval; and
- any other information that may help with the project and loan approval.

Communities or projects will be evaluated by a review team on project merits including but not limited to:

- need of the project and the extent of economic development benefits;
- consistency with the SC/CDBG programs' national objectives and program impact (number of jobs created or retained, Section 108 cost per job, and availability of jobs to low- and moderate-income persons);
- municipality's capability for loan repayment;
- quality of the proposed loan repayment plan;
- strength of collateral;

- degree to which the state’s responsible growth criteria and HUD’s livability principles are satisfied;
- support of mixed-use developments and regional partnerships; and
- past positive history of municipality/developer with DOH.

All final decisions are left to the discretion of the DOH Commissioner. If DOH approves the pre-application, the non-entitlement community or communities will be informed of the decision and will be instructed to submit a final application.

Final Application: If selected by DOH in the pre-application stage, the applicant will be provided with the final application documents and application instructions.

7. Application Process for SC/CDBG Program

FY 2015-16 funding for the SC/CDBG Program will be available for all activities, except Section 108 projects, through a competitive application funding round. DOH will provide adequate advance notice of fund availability and reserves the right to cease accepting applications at any time that all available funds have been committed. Based on funding availability and other considerations, DOH may limit the number of applications that can be submitted by a municipality in a funding round. Notification of such limitation will be included in DOH’s notice of fund availability should DOH elect to set such a limitation. In the case of Urgent Need, DOH will accept applications on a first-come first-serve basis, if funds are available.

a. Program Eligibility and Threshold Requirements:

DOH has established the following threshold requirements in order for applicants to be eligible to apply for funds:

- Eligible applicants: As defined by HUD program regulations;
- Eligible activity: As defined by HUD program regulations;
- National Objective: Each proposed activity must meet at least one national objective and must be fully supported within the application;
- Citizen Participation: Applicants must provide certification of compliance with citizen participation criteria;
- Consistency with the ConPlan: Applicants must identify how the project is consistent with the goals and strategies of the ConPlan;

- Fair Housing and Equal Opportunity Compliance: Applicants must submit a Fair Housing Action Plan which complies with DOH's guidelines/policies;
- Statement of Compliance: Applicants must be in compliance with all existing department assistance agreements and cannot be in default under any CHFA or HUD administered program; and
- Expenditure Rates: In order to be eligible, grantees must have met the following expenditure rates/conditions by February 28, 2015. Any applicant not meeting the applicable requirement will be rejected.
 - 2014 grants must be 10% expended
 - 2013 grants must be 50% expended
 - 2012 grants must be 100% expended
 - Grants older than 2011 must be closed out with a certificate of completion or pre-closeout certification issued by DOH

b. Application Evaluation Process:

DOH will conduct due diligence and evaluate all eligible applications using the evaluation criteria described herein. Depending on the nature of the proposed activity, site inspections may be conducted by DOH staff. An evaluation of the site's feasibility will be completed and considered as part of the final review. Staff review will include but not be limited to the following:

- Applicant capacity;
- Outstanding obligations (i.e. findings & concerns);
- Number of open contracts;
- Expenditure rates on open contracts;
- Program Income on hand;
- Other unique facts or circumstances;
- Need and marketability;
- Need for the activity;
- Local financial conditions;
- Project feasibility;
- Readiness to proceed;
- Site feasibility;
- Firm financial commitments, if applicable;

- Site control, etc.;
- Community impact;
- Extent to which the proposed activity supports the goals of neighborhood, local, regional, and state plans for housing and community development;
- Amount of leveraging included in the application;
- Level of consistency with DOH's responsible growth criteria including compliance with the current Conservation and Development Policies Plan for Connecticut; and
- Fair housing and equal opportunity.

For more information regarding evaluation criteria considered in the application approval process, please refer to Section V.C. "Evaluation Criteria for HOME and SC/CDBG Programs" of this document.

c. Planning Only Grants:

Requests for funding are part of the competitive application process outlined above. Federal and state policy requires that all "Planning Only" grants develop plans that, if implemented, would meet the low- and moderate-income or slum and blight national objectives. To meet this requirement, Planning Only grants must be for a specific eligible activity. Communities are limited to one Planning Only grant request per program year in an amount not to exceed \$25,000. Total awards for Planning Only grants will not exceed 2% of the state's annual allocation.

d. Economic Development:

Requests for funding are part of the competitive application process outlined above. Eligible communities or multi-jurisdictional applicants can assist businesses in meeting the national objective for low- and moderate-income benefit through job creation or retention. In addition to the criteria stated above, economic development activities must demonstrate the appropriateness of SC/CDBG funding; that the type and level of SC/CDBG Program financial assistance is reasonable in relation to the achieved public benefit; and that the level of financial assistance would not unduly enrich the business.

e. Public and State-Assisted Housing Modernization:

Requests for funding are part of the competitive application process outlined above. All applications for the rehabilitation of Public and State-Assisted Housing must meet the “readiness to proceed” criteria. To meet this criterion, owners must, at a minimum, have their preliminary architectural plans and drawings completed, including all necessary approvals, prior to application submission. This process will guarantee that the application is meeting all of the criteria of architectural review and will ensure the owners readiness to move forward at the time of award.

f. Housing Rehabilitation Program:

Requests for funding are part of the competitive application process outlined above. All applications for the rehabilitation of private residential properties must meet the National Objective of benefiting L/M income persons and the SC CDBG program requirements as described throughout this document.

g. Funding Priorities:

Housing and economic development projects are considered funding priorities by the “State of Connecticut”. Applications for housing and economic development activities will receive additional points when rated and ranked.

h. Program Income:

It is the policy of DOH that funds provided under the SC/CDBG Program are considered “revolving loan funds”. Program Income, which has been derived from eligible activities funded with SC/CDBG Program funds, may be used only for eligible SC/CDBG Program activities and in accordance with the provisions of Title I of the Housing and Community Development Act of 1974, as amended, 24 CFR Part 570.489(e). Program Income is defined as gross income received by a unit of general local government or a sub-recipient of the local government that has been directly generated from the use of SC/CDBG Program funds. Program income received in a single year by a revolving loan fund is considered program income regardless of the amount. Funds received from other than a revolving loan program retained by a unit of local government must not exceed \$35,000.

- The Program Income Reuse Plan must have been approved by the municipality in compliance with all applicable requirements, including, without limitation, the requisite public hearing(s) prior to its being filed with the State or filed with the

application. If the Municipality has an approved Program Income Reuse Plan on file with the State, it has the option of retaining the Program Income and expending it in accordance with the Small Cities Program Income Guidelines and in accordance with requirements of the approved Program Income Reuse Plan; however, the Municipality must substantially expend its Program Income by the end of the Program Year. The Municipality will be required to disburse its Program Income prior to requesting additional funds or draw downs for the same Program.

- Any Program Income and Miscellaneous Revenue must be reported quarterly to the State as part of the reporting process.
- Program Income must be expended before requesting additional grant funds if the grantee has a current grant and the activity was approved in the program income re-use plan, (2) request DOH's permission by completing a program income application to expend program income on an activity that was not approved in the program income re-use plan, (3) the grantees' request for a future grant if awarded will be reduced by the excess program income and (4) the grantee will be requested to return the excess program income to DOH if the funds can't be expended within a reasonable amount of time (DOH to determine reasonable).

i. Project award amounts:

A town can request to exceed the amounts noted below if they submit a request letter and provide detail.

Residential Rehab	\$ 400,000
2+ towns	\$ 500,000
3+ towns	\$ 600,000
Public Housing:	
25 or less units	\$ 700,000
26 or more units	\$ 800,000
Public Facilities	\$ 700,000
Infrastructure Streets & Sidewalks	\$ 500,000
Planning Only	\$ 25,000
Economic Development	\$ 500,000
Urgent Need	\$ 500,000

j. Admin and Program Costs for Housing Rehab projects

Under the Connecticut Small Cities CDBG Program, Administration Costs are limited to \$33,000 for housing rehabilitation programs and \$28,500 for all other activities. Program Costs are limited to 12% of grant funds for all activities.

k. Final Recommendations:

Based on the overall quality of the application and compliance with the threshold and evaluation requirements, staff will make recommendations to the Commissioner. For competitive application funding rounds, the criteria above will be used to rate and rank all applications for major activities; and recommendations to the Commissioner's office will be based on this rating and ranking system. Applicants will receive written notification after final decisions have been made. Applicants that are not funded will be notified in writing.

C. Evaluation Criteria for HOME and SC/CDBG Programs

The following are categories of evaluation criteria and descriptions of factors that may be considered within each category.

1. Affordability, Marketability, and Fair Housing and Equal Opportunity

The project must meet one or more of the priorities as outlined in the ConPlan. This category will consider: the overall housing and community development needs of the site; the neighborhood, the community, the municipality and the region in which the activity is proposed; the documented need for the specific activity proposed; the extent to which low- and moderate-income households will be served or will benefit; the extent to which health and safety issues apply; the extent to which the proposal addresses the community's special needs housing and a market analysis of the proposed activity and waiting lists (if appropriate). This category also includes a rating of the applications demonstration of how it will meet DOH established fair housing goals and requirements. DOH will consider the demonstration of a previously approved and active Fair Housing Action Plan, and the applicant's performance in achieving the goals of the plan. Applicants must submit a Fair Housing Action Plan that has been updated within the last three years and milestones/achievements as a result of the plan. The extent to which the proposed activity addresses elements in the state's Analysis of Impediments Action Plan will be considered. In addition, the department will also take into account whether the applicant adheres to an Equal Opportunity Plan, including a Section 3 Plan.

This category will also consider the extent to which a proposal promotes racial and economic integration, the extent to which the proposal offers housing choice and opportunities to low- and moderate-income households and to persons with special needs.

2. Project Feasibility and Readiness to Proceed

DOH must expend federal funds in a timely manner; therefore, priority shall be given to all projects that have a “ready to proceed” status. “Ready to proceed” means that necessary approvals are in place, such as permits, funding, certifications, etc. This category will consider distinct areas: site, development, and operational feasibility. Site feasibility will consider the environmental condition of the proposed activity, site control, current zoning and approvals, infrastructure condition and needs, the presence of hazardous materials, and historic preservation requirements. Development feasibility will consider project cost including total development cost, per unit cost and program cost (“soft cost”), proposed development budget, appraisals, funding commitments from other sources, amount of funding leveraged by HOME or SC/CDBG funds, the extent to which the HOME or SC/CDBG funds are used as gap financing or funding of last resort, relocation, project time line, and project readiness to proceed. Operational feasibility will consider proposed operating budget, proposed rents and/or purchase prices, the reasonableness of operating expenses including fees, and cash flow projections for the project.

3. Applicant/Sponsor Capacity

All applicants must meet all thresholds and be in full compliance with any and all assistance agreements with DOH and cannot be in default under any DOH, CHFA or HUD-administered program. This category will consider the applicant’s success with previous DOH funded projects, development experience, experience of the development team and staff, management experience, performance in administering previous grants and/or loans from DOH, and performance in promoting fair housing and equal opportunities.

4. Responsible Growth, Livability Initiatives, and Community Impact

Responsible growth⁶ includes economic, social and environmental development that incorporates land use and resources in ways that enhance the long-term quality of life

⁶ As per the Governor’s Executive Order No. 15, DOH is actively adopting responsible growth principles in all its policies and programs.
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for current and future generations of Connecticut residents. Responsible growth supports a vibrant and resilient economy and maximizes previous investments in infrastructure in Connecticut while preserving its natural resources, distinctive landscapes, historic structures, landmarks, and villages. DOH may give preference to projects that satisfy the following responsible growth criteria:

- Conformance with the goals and development and conservation criteria of the current Conservation and Development Policies Plan for Connecticut;
- Have regional development emphasis or are result of regional collaborations;
- Reuses and rehabilitates existing property, infrastructure, and land;
- Are sited within existing developed areas and promote infill development;
- Are sited within existing public utilities service areas (water, sewer, etc.);
- For projects outside of public utility services areas, scaling down to use on-site systems, where practicable, to manage unplanned development of adjacent land;
- Promote transit-oriented development⁷;
- Provide or leverage educational opportunities at all grade levels;
- Promote the livable characteristics of the sustainable communities initiative⁸;
- Promote mixed-use⁹ development and compatible land uses (pedestrian-friendly with access to multiple destinations within close proximity of each other);
- Integrate sustainable building characteristics such as energy/water conservation, energy efficiency and “green” building into project design; and
- Avoid adverse impacts to natural and cultural resources and open space.
- DOH may consider the community impact of a proposal and whether the proposal is part of a comprehensive planning process for the community, such as a Community Revitalization Strategy, Plan of Development or similar planning effort. The applicant must provide evidence of the planning effort supporting the project. This category will consider: the relationship between the proposed activity and the other housing, Housing activities that are planned or underway in the impacted neighborhood; the relationship of the proposed activity to priorities identified in the municipality’s or region’s plan of development; the economic impact of the proposed

⁷ "Transit-oriented development" as defined in the June Special Session, Public Act No. 07-7 of the Connecticut General Assembly, is the development of residential, commercial and employment centers within one-half mile or walking distance of public transportation facilities, including rail and bus rapid transit and services, that meet transit supportive standards for land uses, built environment densities and walkable environments, in order to facilitate and encourage the use of those services.

⁸ HUD, the USDOT and the EPA have entered into a "partnership to help American families gain better access to affordable housing, more transportation options, and lower transportation costs while protecting the environment in communities". This initiative, known as the Sustainable Communities Initiative, is based on livability principles that emphasize integration of land use with transportation - See "HUD and Dot Announce Interagency Partnership to Promote Sustainable Communities", HUD Press Release No. 09-023, March 18, 2009

⁹ Mixed-use refers to a variety of land uses such as residential, retail, commercial, business, office, public, and recreational.

activity; local government support for the proposed activity; neighborhood support for the proposed activity and if the proposed activity is located in a targeted investment area, such as a Neighborhood Revitalization Zone or Enterprise Zone.

D. Compliance and Monitoring for HOME and SC/CDBG Programs

DOH will monitor applicants' compliance to program requirements in accordance with 24 CFR 92 and 24 CFR 570 for the HOME and SC/CDBG Programs respectively, as well as CPD Notice 12-02, as detailed below.

1. HOME Monitoring

Monitoring during the Development Stage: The Office of Housing Development is responsible for monitoring all housing projects financed by the Department with both state and federal (HOME) funds. Staff, in consultation with technical service staff from the Department of Economic and Community Development, regularly monitors the physical construction of any housing project, including plans/spec review, as well as physical inspection on-site during construction. The Office of Housing Development is responsible for additional monitoring during construction, including Davis-Bacon wage rate compliance and Section 3 compliance, if applicable, programmatic compliance and initial occupant eligibility. Each project is further subject to regular periodic monitoring including: a) desk reviews of quarterly reports during development, b) programmatic reviews, and c) long term monitoring relative to the affordability and program compliance.

Long-term Compliance Monitoring: In accordance with 24 CFR Part 92 of the HOME Final Rule, and the contract for financial assistance, once a project's development stage is completed (placed-in-service), the Office of Housing Development will:

- a. Perform periodic desk and/or file reviews and on-site visits as needed to ensure that the Owner and/or property management firm are operating the project in compliance with the contract for financial assistance. The areas to be reviewed for compliance may include, but are not limited to:
 - resident or tenant qualifications, income calculations and appropriate supporting documentation;
 - the gross rent payment and its components, including utility allowance;
 - the vacancy history of both HOME-assisted and market-rate units;
 - resident or tenant selection;

- annual assessment of on-going affirmative fair marketing efforts and results of those efforts;
 - housing quality standards;
 - financial condition; and
 - overall property management.
- b. Report any instances of noncompliance (past or present), when appropriate, to HUD, after giving the Owner appropriate time to correct the problem.
 - c. Maintain the information used to complete the compliance review for three years after the calendar year in which it was received.

Site visits to HOME projects with 1-4 units will be performed once every three years. Site visits to HOME projects with 5-25 units will be performed at least once every two years. Site visits to HOME properties with more than 25 units should be performed at least once a year. On-site inspections may be separate from any review of low-income certifications, supporting documentation and financial records. Monitoring shall include a “sufficient” (10-20%) random sample to insure statistical reliability. Monitoring may be expanded, if sampling identifies problems or reveals additional risks.

2. Small Cities CDBG Monitoring

Monitoring during the Development Stage: The Office of Small Cities-CDBG and Technical Services (OSCTS) in DOH has the primary responsible for monitoring all projects financed by DOH with federal (Small Cities CDBG) funds. However, staff of the Department of Economic and Community Development (DECD) will assist DOH staff by providing specific technical services associated with the following: DECD staff will monitor the physical construction of any project, including plans/spec review, on-site construction monitoring, as well as physical inspection during construction. DOH staff are responsible for the overall coordination of all monitoring during construction; including: a) Davis-Bacon wage rate compliance, if applicable, b) Section 3 compliance, if applicable, c) as well as regular periodic monitoring including; i) desk reviews of quarterly reports, ii) programmatic reviews, and iii) long term monitoring relative to program compliance.

Long-term Compliance Monitoring: In accordance with 24 CFR Part 570, and the contract for financial assistance, once a program is completed, the OSCTS will:

- a. Perform periodic desk and/or file reviews and on-site visits as needed to ensure that the Grantee is operating the program in compliance with the contract for financial assistance. The areas to be reviewed for compliance may include, but are not limited to:
 - Program Management;
 - Citizen participation;
 - Financial management;
 - Procurement;
 - Labor standards compliance;
 - Construction management;
 - Affirmative fair marketing and
 - Assessment of Fair Housing Assistance Plan efforts;
 - Section 3 and MBE/SBE efforts; and
 - Program income.
- b. Prepare monitoring letters and note any areas of non-compliance to the communities and allow appropriate time to correct the problem.

On Site monitoring visits to CDBG program grantees will be performed not-less-than once during the life of the project.

E. Emergency Solutions Grants (ESG) Program:

Connecticut anticipates receiving \$2,161,562 in federal ESG funds for the Action Plan program year beginning July 1, 2015. ESG funds are subject to availability from the federal government. If changes to this distribution become necessary, procedures outlined below will be observed in making those changes. ESG funds will be pooled with approximately \$2,158,991 in annual funding from Connecticut's general operating budget and approximately \$8,340,214 from the U.S. Department of Health and Human Services TANF and Social Services Block Grants.

Should the amount of the allocation by the federal government be greater or lesser than the anticipated allocation denoted, these funds will be distributed on a prorated basis as described in this section. During the FY, DOH may recapture funds from previous fiscal years due to any of the following: a) nonperformance; underutilization; or program income.

Funds may be reallocated based on demand and/or emergency situations. In the event that

additional funds are allocated that affect DOH's initial allocation and/or are recaptured from other states and reallocated to DOH during the FY, these funds will be distributed in accordance with the Action Plan guidelines in effect as of the date of reallocation.

DOH administers these funds by providing assistance to six (6) non-profit organizations. In addition, DOH provides state and other funding to these providers who are experienced, well established in their communities and provides quality services. The funding received from ESG enables the organizations to provide shelter beds, case management services and rapid re-housing services to homeless persons. DOH is currently developing a more formal process for the future allocation of all sources of funds to homeless shelters.

The pool of federal and state dollars, allocated to local community and faith-based organizations and municipalities, is for the provision of temporary shelter for homeless individuals and families. The funds provide operational costs, essential services such as counseling, case management, health, education, employment and training as well as HMIS costs and rapid re-housing tenant based rental assistance. It is projected that under the Emergency Solutions Grants Program (ESG), federal ESG funds will be targeted as follows: Operations (Emergency Shelter) – 54.02%; Essential Services (Emergency Shelter) – 8.58%; HMIS – 3.79%; Rapid Re-Housing – Tenant Based Rental Assistance – (29.51%) and administration (4.10%).

Through competitive procurement, DOH has awarded five (5) ESG funded shelters: three (3) shelters that support families and two (2) shelters for both families and individuals. These shelters were previously established due to the documented need to support homeless individuals and families. As needs are identified in local communities, DOH examines its current financial capability to determine if there is financial and program support for new shelters. In addition to ESG funded shelters, DOH also funds an additional 32 shelters utilizing state and federal funds, which bring the total funded shelters to 37. DOH intends to utilize ESG monies for Rapid Re-housing Tenant Based Rental Assistance (RR-TBRA) for this fiscal year. DOH has awarded a non-profit the right to act as the ESG financial assistance fiduciary agency. 40% of the annual ESG allocation will go to this fiduciary to administer financial assistance requested by housing relocation and stabilization agencies. DOH has leveraged existing resources to provide Housing Relocation and Stabilization Services to support the RR-TBRA program to ensure that homeless households will have a better chance of remaining

stably housed. Through competitive procurement, five (5) agencies have been awarded assistance to aid our homeless population with housing relocation and up to 12 months of stabilization services and in-home case management. These five agencies receive referrals for services and financial assistance through their local Coordinated Access Network (CAN).

DOH regularly consults with the Connecticut Coalition to End Homelessness, Inc. for the provision of technical assistance, programmatic training needs, program development service model recommendations and program evaluation.

1. Outcome Measures for Homeless Shelter:

DOH has negotiated the client-based outcomes and measures with directors of emergency shelters listed below. Each shelter will select and negotiate individual numerical outcomes and measures with DOH staff and will submit a monthly statistical and quarterly demographics reports, as well as ESG annual performance reports. DOH has also added contractual language as it relates to Homeless Management Information System (HMIS) requirements and utilization. The projected numerical goals represent statewide outcomes that will be evaluated throughout the program year.

Outcome:

- Consumer attains alternate housing and/or accesses social and/or treatment services.
- Alternative housing includes, but is not limited to, transitional housing, residential treatment programs, supportive and permanent housing.
- Social services include but are not limited to domestic violence abuse counseling, family counseling, educational, employment and financial counseling, child care, security deposit and rental assistance programs.
- Treatment services include, but are not limited to, residential and outpatient mental health and substance

Measures:

- Singles Housing Programs: At least 30% of consumers will access another community housing setting such as transitional housing, residential treatment program or permanent housing.
- Family Housing Programs: At least 55% of consumers will access another community housing setting such as transitional housing, residential treatment program or permanent housing.
- Singles Housing Programs: At least 40% of consumers will access additional social services.
- Family Housing Programs: At least 65% of consumers will access additional social services.
- Singles Housing Programs: For consumers with agreed upon goal of accessing information in order to make informed decisions about their health, education, housing, etc., 95% of consumers will be provided with such information to enable them to make informed decisions.

abuse treatment and medical treatment.

- Family Housing Programs: For consumers with agreed upon goal of accessing information in order to make informed decisions about their health, children's education, housing, etc., 95% of consumers will be provided with such information to enable them to make informed decisions.

2. Homeless and other Special Needs:

DOH provides funding for the transitional living program to 29 contractors throughout the state for the provision of multi-family or single room residency living arrangements. Transitional living programs serve as a bridge for individuals and/or families after a period of homelessness. A variety of support services are provided to these individuals during their stay in the program. Stays can range from a period of six months to two years. The goal is to have these individuals and/or families gain self-sufficiency and permanent housing.

Permanent Supportive Housing is strongly supported in Connecticut. In January 2002, a Memorandum of Understanding (MOU) was entered into by several state agencies including the Office of Policy and Management (OPM), DOH, the Department of Mental Health and Addiction Services (DMHAS), the Department of Social Services (DSS), the Connecticut Housing Finance Authority (CHFA) and the Corporation for Supportive Housing (CSH). This MOU was in support of the statewide PILOTS Supportive Housing Initiative and the purpose is to increase service-supported, affordable housing for people with mental illness or substance abuse problems who face homelessness. DOH has devoted both Section 8 and State Rental Assistance to project-based programs developed as part of this initiative. DOH actively participates in the Balance of State Continuum of Care Steering Committee and HMIS Steering Committee Meetings. DOH is also a member of the Reaching Home Steering Committee and Crisis Response Workgroup.

3. Certification on Coordinated State Policy Regarding Discharge:

The State of Connecticut has been aware of issues related to the lack of coordination around discharge of persons from state institutions and facilities and problems related to resulting homelessness due to the lack of such coordination.

Although Connecticut does not yet have a coordinated policy for the discharge of persons from publicly funded institutions in order to prevent discharge resulting in homelessness, the following are examples of current efforts to address this issue:

- DSS and the Department of Corrections (DOC) have entered into a Memorandum of Understanding in which DOC provides funding for two DSS eligibility workers to determine the eligibility of persons being released from Corrections for state service programs. The state programs include Medicaid, Supplemental Nutrition Assistance Program, State Administered General Assistance (SAGA), Temporary Family Assistance (TFA) and the State Supplement Program. The theory is if the services are in place before the person is released, it will lessen the likelihood of homelessness.
- DOC also has both formal and informal agreements with some of the emergency homeless shelters. The shelters agree to provide beds for persons being released from prisons as well as for the provision of case management services. The case managers work with the clients to help them find employment, permanent housing and any other services they may need in order to become self-sufficient.

F. Housing Opportunities for Persons with AIDS (HOPWA) Program:

Connecticut anticipates receiving \$217,492 in federal Housing Opportunities for Persons With AIDS (HOPWA) funds for the Action Plan program year beginning July 1, 2015. HOPWA funds are subject to availability from the federal government. If changes to this distribution become necessary, procedures outlined below will be observed in making those changes. HOPWA funds will be pooled with approximately \$3,950,437 in annual funding from Connecticut's general operating budget and approximately \$908,373 from the US Department of Health and Human Services (HHS).

Should the amount of the allocation by the federal government be greater or lesser than the anticipated allocation denoted, these funds will be distributed on a prorated basis as described in this section.

During the FY, DOH may recapture funds from previous fiscal years from:

- Non- performing grantees;
- Grantee's underutilized funds; and
- Program income generated by grantees.

Funds may be reallocated during the FY based on demand and/or emergency situations. In the event that additional funds are allocated that affect Connecticut's initial allocation and/or are

recaptured from other states and reallocated to Connecticut during the FY, these funds will be distributed in accordance with the Action Plan guidelines in effect as of the date of reallocation.

The majority of HOPWA dollars allocated to Connecticut are funneled through the Eligible Metropolitan Statistical Area (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DOH receives a small amount of “Balance of State Dollars”. DOH anticipates conducting a competitive procurement process for HOPWA services to ensure statewide coverage for the balance of state catchment area: Windham County, New London County, Middlesex County and Litchfield County. Successful proposers will be required to provide services in Litchfield and Middlesex County during the period of July 2016- June 2019.

The type of housing to be funded is tenant-based scattered site apartments or congregate housing, with applicable administration costs within the identified cap. The housing programs are located in four Balance of State EMSAs and provide housing with supportive services to approximately 20 individuals at any one time. The supportive services include case management, cooking and cleaning assistance, transportation, education and volunteer opportunities.

Each housing program serves an eligible person based on a verification of HIV/AIDS diagnosis that is a client with a positive diagnosis; income verification for a person who is a low- and moderate-income individual and person’s family and/or eligible to receive housing information services regardless of income. It is also based on a review of living situation that is related to those who are homeless and near homeless individuals.

The non-profit organizations that provide the described services have established excellent reputations within their communities. Each has developed networks that are informed of the available housing and supportive services provided. Staff works closely with discharge planners from hospitals, homeless shelters and correction facilities, as well as, with case managers and care coordinators from the regional AIDS consortia. As mentioned previously, AIDS Connecticut (ACT) and its members, through its quality assurance program, continue to work closely with DOH to establish appropriate and measurable performance measures for ACT’s activities. In addition, ACT mails a semi-annual newsletter to approximately 1,200 social service and housing contacts. The DSS consults with ACT for technical assistance in the development of service models and program evaluation. ACT is a membership organization for AIDS housing providers in the state.

DOH has contractually required Homeless Management Information System (HMIS) utilization by all HOPWA grantees. The Department has also aligned its contract outcome measures with HUD's HOPWA outcome measures.

1. Outcome Measures for AIDS Housing:

DOH has negotiated the following outcomes and measures with the AIDS residence service providers. Each organization that receives HOPWA funds will establish numerical goals for the outcomes and measures selected, submit semi-annual reports and their annual CAPER Report to the Department. The numerical goals identified below represent the goal for all individual AIDS residence programs.

Outcome:

- Program will strive to maintain maximum capacity.
- Clients with HIV/AIDS will receive services and support to improve their quality of life.

Measures:

- Programs will maintain an occupancy rate of 80%.
- 80% of clients will maintain housing stability; avoid homelessness and access care each year
- 100% of clients will have income below 80% of area median income upon intake.
- 100% of clients will have a housing plan for maintaining or establishing stable ongoing housing within 60 days of intake.
- 100% of clients will have contact with case manager/benefits counselor consistent with the schedule specified in client's individual service plan.
- 100% of clients had contact with a primary health care provider consistent with the schedule specified in client's individual service plan.
- 75% of clients have accessed and can maintain medical insurance/assistance.
- 50% of clients have successfully accessed or maintained qualification for sources of income.
- 10% of total numbers of households have obtained an income-producing job.

G. State and Federal Resources for DOH Fiscal Year (FY) 2015-16

This table lists the anticipated/estimated level of state and federal funding available in FY 2015-16. Please note that Connecticut’s 2015-19 Consolidated Plan outlines how the state plans to leverage ESG and HOPWA funds against other sources of funding. For more detail concerning how Connecticut leverages federal and state funds against each other and against non-government funding sources, please refer to the Connecticut 2015-19 Consolidated Plan

Table 2: Anticipated State and Federal Funding for Individual and Family Services				
	STATE FY 2015-16	HUD FY 2015-16	HHS FY 2015-16	TOTAL FY 2015-16
Emergency Solutions Grant	\$ 2,158,991	\$ 2,161,562	\$ 8,340,214	\$ 12,660,767
Housing Opportunities for Persons With AIDS		\$ 217,492	\$ 908,373	\$ 1,125,865
Section 8 Rental Assistance		\$ 76,599,811	\$ 0	\$ 76,599,811
Housing/Homeless Services - Municipality	\$ 640,398			
Housing/Homeless Services, including: Special Needs Housing benefits (incl. in TFA, AABD expenses) Rental Assistance Program/Supportive Hsg. Security Deposit Program Eviction Prevention Program Transitional Living Program	\$ 66,948,815		\$ 1,421,760	\$ 70,529,566
TOTAL	\$ 69,748,204	\$ 78,978,865	\$10,670,347	\$158,757,048

Source: DOH/OPM

H. Monitoring for ESG and HOPWA Programs:

The following describes the standards and procedures that the DOH will use to monitor activities carried out in furtherance of Connecticut’s Consolidated Plan and will use to ensure long-term compliance with requirements of the ESG and HOPWA programs:

- ESG Monitoring: DOH Grants and Contract Staff monitor ESG Programs using a tool developed by the staff which, in a comprehensive manner, reviews each program’s administration, personnel policies and procedures, accounting, budgeting, reporting, program services, goals and objectives, outcomes and measures, contractor’s self-evaluation process, quality assurance/licensure compliance, and state and federal regulations. After all phases of the program have been evaluated, the staff representative will write up any areas of concern with whatever follow-up is needed. DOH staff will provide follow-up if it is deemed necessary; and

- HOPWA Monitoring: HOPWA contracts are handled a little differently than ESG. In addition to the above review, a coordinated effort between DOH staff representatives and the staff of AIDS Connecticut (ACT) perform a Standards of Care Review. HOPWA contracts are also monitored to federal regulations with programmatic and fiscal presentation from DOH.

The Standards of Care is a comprehensive tool first produced in 1992 and carefully reviewed and updated three times since then. The philosophy behind this tool's development and use is the belief that all people have a right to safe, affordable, accessible, and permanent housing that enhances their quality of life. The Standards of Care was developed by the Standards Committee of ACT to describe the best practices of operating supportive residential programs for people living with HIV/AIDS. The Standards of Care describes four levels of supportive housing from Level I, a completely independent housing program, to Level IV for those who need skilled nursing care. The Standards of Care are reviewed annually by the Continuous Quality Improvement Committee (CQI) to ensure that the tool remains relevant to member agencies and DOH.

The Standards of Care addresses resident eligibility, screening potential residents, staffing, and policies and procedures. These guidelines offer detailed description of programs in establishing and running a residence.

The Standards of Care review assures the quality of programs by setting down guidelines for services, health and safety, and general management. A dual-committee of DOH staff representative along with ACT staff use this tool to identify programs' strengths and weaknesses, highlight their best practices, and develop a framework, time line and process for technical assistance to correct deficiencies.

Standards of Care review includes:

Program Policies and Procedures, Program and Services, Admissions and Intake, Services, and Supervision -

1. Life, Health, Safety: Facility and Sanitation, Safety, Health Care, and Food Service
2. General Admission: Administration, Fiscal Management, Human Resources, Staff Development, Record Keeping, and Information Systems
3. Citizen and Community Participation
4. Grievance
5. Structural and Design Considerations
6. Confidentiality
7. Tuberculosis Screening and Management

I. State and Federal Resources for DOH FY 2015-16

These tables list the levels of state and federal funding anticipated to be available in FY 2015-16. Please note that Connecticut's 2015-19 ConPlan outlines how the state plans to leverage SC/CDBG, HOME, ESG and HOPWA funds against other sources of funding. For more detail concerning how Connecticut leverages federal and state funds against each other and against non-governmental funding sources, please refer to the Connecticut 2015-19 ConPlan.

Housing (DOH)	State FY 2015-16	HUD FY 2015-16	Total
HOME	\$ 0	\$ 6,215,305	\$ 6,215,305
SC/CDBG	\$ 0	\$ 11,990,905	\$ 11,990,905
Affordable Housing (Flex)	\$ 125,000,000	\$ 0	\$ 125,000,000
Energy Conservation Loan Program	\$ 5,000,000	\$ 0	\$ 5,000,000
Subsidized Assist Living Demonstration	\$ 2,255,625	\$ 0	\$ 2,255,625
Elderly Rental Registry & Counselor	\$ 1,196,144	\$ 0	\$ 1,196,144
Fair Housing	\$ 500,000	\$ 0	\$ 500,000
Housing Assistance and Counseling	\$ 411,094	\$ 0	\$ 411,094
Elderly/Congregate Rental Assistance	\$ 2,162,504	\$ 0	\$ 2,162,504
Congregate Operating Subsidy	\$ 7,783,636	\$ 0	\$ 7,783,636
Payment in Lieu of Taxes (PILOT)	\$ 0	\$ 0	\$ 0
Tax Abatement	\$ 1,118,580	\$ 0	\$ 1,118,580
Housing Trust Fund	\$ 30,000,000	\$ 0	\$ 30,000,000
TOTAL	\$ 174,974,583	\$ 18,206,210	\$ 193,180,793

Source: DOH/OPM

	STATE FY 2015-16	HUD FY 2015-16	HHS FY 2015-16	TOTAL FY 2015-16
Emergency Solutions Grant		\$ 2,161,562	\$ 8,340,214	\$ 10,501,806
Housing Opportunities for Persons With AIDS		\$ 217,492	\$ 908,373	\$ 1,125,865
Section 8 Rental Assistance		\$ 76,599,811	\$ 0	\$ 76,599,811
Housing/Homeless Services - Municipality	\$ 640,398			
Housing/Homeless Services, including: Special Needs Housing benefits (incl. in TFA, AABD expenses) Rental Assistance Program/Supportive Hsg. Security Deposit Program Eviction Prevention Program Transitional Living Program	\$ 69,107,806		\$ 1,421,760	\$ 70,529,566
TOTAL	\$ 69,748,204	\$ 78,978,865	\$ 10,670,347	\$ 158,757,048

Source: DOH/OPM

Table 3: CHFA Anticipated State and Federal Funding			
Connecticut Housing Finance Authority (CHFA)	State FY 2015-16	Federal FY 2015-16	Total
Low Income Housing Tax Credit	\$ 0	\$ 7,860,000*	\$ 7,860,000
Housing Tax Credit Contribution	\$ 10,000,000	\$ 0	\$ 10,000,000
TOTAL FOR CHFA:	\$ 10,000,000	\$ 7,860,000	\$ 17,860,000

*Source: CHFA * Amount is the estimated credit amount for calendar year 2013 Under Federal Statute state credit amounts are established annually by formula on a calendar year basis*

J. Performance Measurement

The 2014-15 Action Plan outlined DOH's proposed accomplishments for FY 2014-2015. These were based on the performance measurement system presented in the 2010-15 ConPlan. The results for FY 2014-15 proposed accomplishments will be contained in the 2014-15 Consolidated Annual Performance Evaluation Report (CAPER).

Likewise the 2015-16 Action Plan outlines DOH's proposed accomplishments for FY 2015-16, based on the performance measurement system presented in the 2015-19 ConPlan. The results for FY 2015-16 proposed accomplishments will be contained in the 2015-16 Consolidated Annual Performance Evaluation Report (CAPER). Connecticut's 2015-19 Consolidated Plan, 2015-16 Action Plan and subsequent Action Plans outline Overarching Principles, Goals, Strategies, Objectives, Outputs, Outcomes, and Indicators based on HUD's Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs as contained in the Federal Register dated March 7, 2006 (Volume 71, Number 44). The state intends to make available HOME, SC/CDBG, ESG, and HOPWA funds to eligible recipients based on the priorities set forth in the state's 2015-19 ConPlan and this document.

Below is a summary of the Performance Measures as contained in the 2015-19 ConPlan, which serve as an outline of the annual proposed accomplishments for the 2015-16 Action Plan.

The state's long-term vision is to create a Connecticut where affordable housing, in strong, vibrant, and inclusive communities, is accessible to individuals and families across the state and homelessness is a thing of the past. Housing developments will be clustered around pedestrian-friendly areas, in close proximity to employment and commercial centers, schools, public transportation, and around established infrastructure. Connecticut will revitalize its urban and regional centers with mixed-use, mixed-income housing and

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community development, providing a safe and clean environment to attract an economically and socially diverse workforce. Chronic homelessness and in particular chronic veteran's homelessness will be a thing of the past.

Housing is a key component of attaining and sustaining local viability, community health and ensuring a thriving community. Ensuring affordable housing options, to own and rent is an important contributing factor to future community health. Additionally, many of Connecticut's most vulnerable citizens are in need of quality affordable housing with the availability of services. In order to address these needs, it is important to add new housing as well as preserve affordable housing presently serving households in need in a coordinated and efficient manner.

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

Responsible Development and Sustainable Communities' principles consider and connect all of the aforementioned public policy areas. These principles are in conformance with the state's Conservation and Development Policies Plan for Connecticut (C&D Plan), and the current [Analysis of Impediments to Fair Housing Choice 2015](#). Because Responsible Growth and Sustainable Communities principles make the most efficient uses of energy, land, travel time and other societal resources over the long-term they are incorporated into the state's Consolidated Plan. The state will use its federal formula grant funding and state resources to address Connecticut's housing and community development needs through the application of Responsible Growth and Sustainable Communities principles and by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources.

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

The 2015-2019 Consolidated Plan is intended to describe the state's strategic goals and objectives relative to the use of its state and federal resources, specifically with regard to:

- Affordable housing (preservation and creation);
- Public housing (preservation);
- Homelessness (elimination of)
- Other special needs (both family and elderly); and
- Non-housing community development needs.

In addition, it is intended to address issues related to:

- Community revitalization;
- Barriers to affordable housing;
- Lead-based paint hazards;
- The state's anti-poverty strategy;
- The state's institutional structure;
- Coordination among state agencies and with other interested parties, both public and private; and
- Low-income housing tax credit use

In order to address these issues, three overarching goals have been established:

1. Work to ensure decent housing is available to all

Decent housing includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantage minorities, without

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discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.

2. Work to ensure that all of the state's residents live in a suitable living environment

A suitable living environment includes improving the safety and livability of neighborhood; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower-income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

3. Work to ensure that all of the state's residents have access to economic opportunities

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

Objectives, Outputs, Outcomes, and Indicators

Each goal is supported by specific objectives (objectives are either specific actions to be taken or specific milestones to be achieved) designed to help achieve the goal. Each of these objectives is, in turn, followed by an output a corresponding proposed outcome and

an indicator. Outputs are the products of the activities undertaken to meet the objectives and outcomes are the benefits that result from undertaking those activities. Indicators are the metric that will gauge the performance of the state in meeting the objectives and ultimately the goal to which they relate.

Basis for Assigning Priority

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

Priority ratings were established after a thorough examination of Connecticut's housing and community development needs and the state's current and historical housing market. (See Needs Assessment and Housing Market Analysis sections). Based on the state's review of all relevant and available data, specific issues were selected at the Department of Housing. Issues chosen to be assigned high priority funding status within this plan were selected based on four primary factors: (1) the primary eligibility criteria of the respective funding; (2) the availability of "other" funds to address the issue, (3) the issue's relative demonstrated need (as identified in the needs assessment), and (4) the impact of the issue on the prevention and reduction of homelessness.

High Priority Needs and Funding

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

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

A proposed project that addresses a high priority need is not guaranteed funding based solely on the fact that it will address a high priority need. All projects funded by the state must be financially and logistically feasible as well as meet all of the eligibility criteria of the

proposed funding source. When two or more projects are competing for funding dollars (all things being equal), the project addressing the high priority need will be given funding preference. **Note: for the purposes of this plan, “Other Funds” include all available state, federal or private funds other than those identified.**

Geographic Targeting

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

- The existing Section 8 Housing Choice Voucher/Certificate, Section 8 Moderate Rehabilitation, Resident Service Coordinator grant, Elderly Rental Assistance Payments, State Rental Assistance Payments, and other “housing support” programs are exempt from the state’s geographic targeting.

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

- Emergency Solutions Grant (ESG) - Emergency Solutions Grant funds are awarded through a formula established by the federal government. The state's allocation of ESG funds may be used anywhere in Connecticut without restriction. Four jurisdictions (Bridgeport, Hartford, New Haven and Waterbury) receive their own allocations of ESG funds directly from the federal government, thus are not eligible for the state allocation. Because of the nature of homelessness, the ESG program is exempt from Priority Funding Area requirements.
- Home Investment Partnerships Program (HOME) - The HOME Program was established under the Cranston-Gonzalez National Affordable Housing Act of 1990. The state's allocation of HOME funds may be used anywhere within the State of Connecticut.
- Federal Low-Income Housing Tax Credits (FLIHTC) - Federal Low-Income Housing Tax Credits may be used anywhere within the State of Connecticut. However, in accordance with federal law, states are required to develop allocation criteria that

disperse the tax credits across the state through an IRS-approved competitive process. CHFA is Connecticut's tax credit administering agency and has an approved competitive process that allows points to be given to rental housing projects. CHFA's allocation plan must be consistent with the recommended State Plan of Conservation and Development.

- Small Cities Community Development Block Grant (SC/CDBG) – Small Cities Community Development Block Grant funds are awarded through a formula established by the federal government. The state's allocation of SC/CDBG funds may not be used in the following jurisdictions: Bridgeport, Bristol, Danbury, East Hartford, Fairfield, Greenwich, Hamden, Hartford, Manchester, Meriden, Middletown, Milford Town, New Britain, New Haven, New London, Norwalk, Norwich, Stamford, Stratford, Waterbury, West Hartford, West Haven. These jurisdictions receive their own allocations of CDBG funds directly from the federal government and are not eligible for use of the state allocation designated for small cities.
- The majority of HOPWA dollars allocated to Connecticut are apportioned through the Eligible Metropolitan Statistical Area (EMSA) of Bridgeport, Hartford, New Haven and their surrounding areas. DOH receives a small amount of “Balance of State Dollars” and uses a competitive procurement process for HOPWA services to ensure statewide coverage for the balance of state catchment area: Windham County, New London County, Middlesex County and Litchfield County.

AFFORDABLE HOUSING

Goal

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

Affordable Housing Strategies

Fair Housing and Housing Choice

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

Consistent with the recommendations in the Analysis of Impediments to Fair Housing Choice 2015 (AI2015), the state will implement the following strategies, within available programs and appropriations:

1. Collaborate with other State Agencies to Affirmatively Further Fair Housing
2. Convene stakeholders to review proposed legislative solutions to existing impediments to fair housing choice
3. Ensure State and local planning documents affirmatively further fair housing
4. Maximize the effectiveness of State programs that promote mobility
5. Promote fair housing enforcement and education
6. Encourage the creation and rehabilitation of affordable housing in a variety of locations

In addition, the state will do the following:

7. In cooperation with the Fair Housing Enforcement Office of HUD, the state will endeavor to redraft and update the Connecticut Fair Housing Regulations, and
8. Initiate testing and use of the Connecticut Opportunity Map

Supply of Quality Affordable Housing

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

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

- Interdepartmental Cooperation - DOH will work cooperatively with other state agencies over the next five years in its effort to not only provide quality affordable housing, but to rebuild ailing urban and suburban centers into healthy communities.
- Support Other Housing Providers - DOH and CHFA will, to the extent possible, support the applications of housing providers for affordable housing funds for which DOH is not an eligible applicant. This includes support for persons and organizations applying for Section 202, Continuum of Care grants, Federal Historic Tax Credits, USDA, and other federal and private funding.
- Financial Resources – DOH, CHFA, and the Office of Policy and Management (OPM) will continue to work at the state and federal level to increase the amount of resources available to build or renovate quality affordable housing.
- Low Income Housing Tax Credits - CHFA, through revision of the Low Income Tax Credit Qualified Allocation Plan will ensure that the Low Income Housing Tax Credit program addresses the needs and priorities of this Consolidated Plan for Housing and Community Development.

- Rental Housing – DOH and CHFA will individually and jointly finance quality affordable new rental housing and preserve existing state-assisted and/or CHFA financed housing stock by using private, federal, local, and state resources.
- Housing Rehabilitation - DOH will use its Small Cities Community Development Block Grant (SC/CDBG) program, as well as other programs, to rehabilitate eligible owner-occupied and small rental housing.
- Homeownership Counseling - CHFA will continue its counseling process for first time borrowers to reduce default rates and will also work to reduce single family delinquencies and foreclosures through proactive intervention indicators.
-
- Homeownership for Persons with Disabilities – DMHAS, DSS, DOH, and CHFA will promote homeownership opportunities for persons with disabilities who have been unable to access private financing.
- Mortgage Assistance - CHFA will continue to implement the Emergency Mortgage Assistance and CT FAMLIES (Connecticut Fair Alternative Mortgage Lending Initiative & Education Services) program as well as counseling initiatives and mediation efforts to assist economically distressed households maintain homeownership.
- Encourage and promote mixed use and transit-oriented development. To these ends the DOH will:
 - Prioritize funding requests for affordable housing projects that include mixed-uses and/or are located close to public transportation facilities and are on established bus routes.
- Encourage and support municipal efforts to create higher density residential zoning districts through the Incentive Housing Zone Program and other programs.
- Green Building - Encourage green building by the use of sustainable construction in new buildings that meet Leadership in Energy and Environmental Design (LEED) standards or similar standards and through the use of tax credits, and in coordination with the Green Bank.
- Healthy Homes - DOH, CHFA, the Department of Energy and Environmental Protection (DEEP), the Department of Public Health (DPH), DSS, local governments and property owners will work to help abate lead paint through the Connecticut Lead Action for Medicaid Primary Prevention Project (LAMPP) or other similar programs and work with DPH on the implementation of its 'Healthy Homes Initiative' which has been designed to promote and mainstream healthy housing principles to ensure that Connecticut's housing supply is dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.
- Initiate use and testing of the Connecticut Opportunity Map.

2015-2016 Affordable Housing Objectives

Fair Housing and Housing Choice

In the first year of the 2015-19 ConPlan, the state will focus its resources to achieve the following:

- Within available appropriations, the DOH will continue to support the Connecticut Fair Housing Center with their efforts to assist the State of Connecticut to fulfill the recommendations in the state's AI2015 for state level action.
- DOH will continue to conduct regular monitoring of its funding recipients in the areas of civil rights and fair housing and enforcement.
- Update and redraft the Connecticut Fair Housing Regulations consistent with guidance from the Fair Housing Enforcement Office HUD.

Quality Affordable Housing

In the first year of the 2015-19 ConPlan, the state will focus its resources to achieve the following:

With Regard to New Affordable Rental Housing

- DOH will work to create 1,000 new quality affordable rental housing units.

With Regard to New Homeownership Opportunities

- DOH will work to create 100 new affordable homeownership opportunities.

With Regard to Preserving Existing Affordable Rental Units

- DOH will work to preserve 1,000 existing affordable rental housing units.

With Regard to Maintaining Homeownership

- DOH will work to maintain homeownership for 60 households.

The above referenced figures were based on historic program performance, current unit production costs and anticipated financial resources at the time the 2015-19 ConPlan was developed.

Objectives, Outputs, Outcomes and Indicators

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

To achieve the aforementioned one year Objectives for Affordable Housing Strategies, the state will endeavor to undertake a combination of the following activities, initiatives and specific objectives:

Objective 1:

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

Output:

- Within available resources, fund the activities of the Fair Housing Center related to outreach and education with an emphasis on preventing discrimination and increasing housing choice opportunities annually.
- Improved availability/accessibility and affordability by promoting and funding at least one inter-municipal or regional partnership for a housing and/or community development project that benefits low- and moderate-income persons/households to increase housing choice.
- Continue to fund mobility counseling/tenant education programs to encourage/assist/educate approximately 8,500 DOH Section 8 Housing Choice Voucher (S8 HCV) and State Rental Assistance Payments Program (RAP) participants with moves to areas of higher opportunity.
- Support the upgrading of existing infrastructure within areas where the majority of residents are of low-and-moderate-income to increase housing choice.
- Support up to five infrastructure projects to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low-and-moderate-income areas.
- Improve availability/accessibility by supporting the construction and/or rehabilitation and/or expansion of five existing public facilities that primarily serve low-and-moderate-income persons, including but not limited to: transitional housing, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new-handicapped accessible facilities annually.

Outcome:

- Increased opportunities for housing choice.

Indicator(s):

- Number of fair housing educational and outreach opportunities achieved
- Increased housing choice for low-and-moderate-income residents.
- Number of regional projects funded that promote fair housing and further the state's fair housing efforts.
- Number of inter-municipal or regional housing projects supported.
- Number of infrastructure projects conducted per year.
- Number of DOH S8 HCV and RAP participants educated through this program that move to areas of de-concentrated poverty.
- Number of DOH S8 HCV and RAP participant moves from an area of very low or low opportunity to a higher opportunity area.

Objective 2:

Enhance suitable living environments through the creation of decent affordable housing.

Output:

- Produce up to 1,000 newly constructed or rehabilitated rental units that serve households.

- Produce up to 100 newly constructed or created homeowner units that serve low-and-moderate income households.
- Rehabilitate up to 100 homeowner units that serve low-and-moderate income households.
- Preserve up to 1000 rental units that serve low- and moderate-income households.
- Fund up to one single-family moderate rehabilitation program.
- Create and/or preserve up to 100 residential units through the adaptive re-use of historic structures.
- Support energy conservation/efficiency activities that would primarily serve low-and-moderate-income persons.

Outcome:

Increased rental and homeowner housing opportunities that serve low-and-moderate income households in a variety of geographies.

Indicators:

- Number of newly constructed ownership units.
- Number of newly constructed rental units.
- Number of newly rehabilitated rental units.
- Number of newly rehabilitated ownership units.
- Number of single-family moderate rehabilitation programs funded each year.
- Number of single-family units rehabbed each year.
- Number of new multifamily housing units created in areas of high opportunity.
- Number of residential units created/preserved by re-use of historic structures.
- Number of energy efficiency programs funded each year.

Objective 3:

To enhance suitable living environments through financial intermediaries.

Output:

- Provide economic opportunities in the form of rent subsidies.
- Provide economic opportunities in the form of mortgage assistance.
- Assign priority consideration to the creation of flexible mechanisms that include gap financing and regulatory relief so that the production of affordable homeownership units can be significantly increased throughout the state.
- Produce affordable homeownership units through increased funding flexibility and reduced regulatory burden.
- Coordinate grants and loans from the Housing Trust Fund, Affordable Housing (AHP) and HOME Programs, treating each pool of funding as a source of flexible capital.
- Develop housing projects by allowing developers to seek subsidized capital from a pool of flexible capital.
- Promote and leverage transit oriented development, mixed-use development, brownfield redevelopment and other responsible development principles and strategies.

Outcome:

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

Indicators:

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

Geographic Distribution & Relative Priority			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME, State, Section 8 HCV	Low-Mod Income	Statewide
Objective 2	HOME, State, CHFA, CDBG, State/Federal Weatherization Programs	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas, CDBG Eligible Communities, Statewide
Objective 3	HOME, State, CHFA	Low-Mod Income, CHFA Targeted Populations	Statewide, CHFA Targeted Areas,

PUBLIC HOUSING

Goal

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

Objectives, Outputs, Outcomes and Indicators

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

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

Objective 1:

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

Output:

- Preserve federally assisted housing units annually by working with current owners and prospective purchasers of these projects to retain them in service to low-income households over the long-term with a focus on projects nearing the end of their current mortgage service periods and those in need of capital reinvestment to provide quality rental housing through a new extended use period.
- Invest in the maintenance/rehabilitation/modernization of 1,000 existing publicly-assisted rental housing units annually to preserve them as a long-term resource.
- Preserve or replace state or federally assisted housing units annually by working with current owners and prospective developers of these projects to retain them in service to low-income households with a focus on projects in need of capital reinvestment to provide quality rental housing through a new extended use period.
- Encourage local public housing authorities and DOH to respond to all notices of funding availability from HUD to increase the supply of Federal Section 8 Housing Choice Vouchers by 50 new vouchers.

Outcome:

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

Indicators:

- Number of public housing units preserved/rehabilitated annually.
- Number of units and properties redeveloped and maintained via capital funding each year.
- Number and amount of new funding opportunities identified and developed annually.
- Number of new Section 8 vouchers each year.

Geographic Distribution & Relative Priority			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State SC/CDBG HOME CHFA Section 8	Low-Mod Income, CHFA Targeted Populations	State-Wide, CHFA Targeted Areas, SC/CDBG Eligible Communities

HOMELESSNESS PREVENTION & SUPPORTIVE HOUSING

GOAL

Enhance suitable living environment, create decent housing, and address the shelter, housing and service needs of the homeless, and those threatened with homelessness with an emphasis on ending chronic homelessness, including veteran's homelessness, as well as preventing future homelessness.

OBJECTIVES, OUTPUTS, OUTCOMES AND INDICATORS

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

Objective 1:

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

Output:

- Utilize all eligible resources administered by the DOH to reduce the reoccurrence of homelessness by assisting families who are leaving homeless shelters and transitional living programs to achieve housing stability by providing support services.
- Participate in Zero 2016, the national campaign to end chronic homelessness by the end of 2016.
- Continue RRP to promote quick access to housing for those who are eligible.
- Utilize the Coordinated Access Network (CAN) to produce better placements and outcomes for the most vulnerable individuals in need as assistance.
- Implement the CT811 PRA program to locate project-based rental subsidies in areas where community-based services are available.

Outcome:

Eliminate chronic homelessness, and veteran's homelessness, and reduce the occurrence of homelessness.

Indicator(s):

- Number of homelessness reoccurrences among assisted families leaving shelters and transitional living programs.
- Increases in efficiency or elimination of duplications identified.
- Timely placement of the most vulnerable individuals/families.
- Number of clients served by DSS, DCF and DHMAS through homeless prevention, rapid re-housing and follow-up services is increased.

Objective 2:

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

Output:

- Maintain the state-funded Eviction Foreclosure Prevention Program that assists families and individuals to remain in permanent housing.
- Increase the supply of permanent supportive housing opportunities for individuals and families experiencing homelessness or at risk of becoming homeless, particularly those with special needs by providing financing for renovation of existing buildings. Create 50 new supportive housing units.
- Fully implement CAN statewide, and improve coordination and consistency across the CAN's

Outcome:

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

Indicator(s):

- Funding level and dollars committed to the Eviction Foreclosure Prevention Program.
- Number of at risk families and individuals assisted and remain in permanent housing.
- Number of supportive housing units created.
- Number of project-based rental subsidies placed.

Objective 3:

End chronic veteran's homelessness.

Output:

- Place all known homeless veterans in permanent supportive housing or in service-enhanced housing with subsidies.

Outcome:

- All known homeless veterans are placed in permanent supportive housing or in service-enhanced housing with subsidies.

Indicator(s):

- Number of veteran's using a VASH voucher
- Number of veteran's placed in permanent supportive housing

Objective 4:

Maintain the state's network of "Homeless Shelters."

Output:

- Continue to fund "Homeless Shelters" across the state.

Indicator(s):

- Funding leveraged (ESS/ESG).
- Number of shelters DOH funds (ESS/ESG).
- Number of beds by type (men, women, children) (ESS/ESG).
- Number of clients (ESS/ESG).
- Number of services/type provided (ESS/ESG).

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	MFP, State, CT811 PRA, ESS/ESG	Low-Mod Income	State-Wide
Objective 2	EFPP, State, ESS/ESG, TANF	Low-Mod Income	State-Wide
Objective 3	MFP, State, CT811 PRA, VASH	Low-Mod Income	State-Wide
Objective 4	ESS/ESG, State	Low-Mod Income	State-Wide

OTHER SPECIAL NEEDS

GOAL

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

Objectives, Outputs, Outcomes and Indicators

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

Special Needs – General

Objective 1:

Improve coordinate of the efforts of state agencies and quasi-public entities involved in housing and the provision of social services to persons with special needs.

Output:

- Participate in Interagency Councils and/or Interagency Committees that meet regularly to insure coordination of efforts for persons with special needs.

Outcome:

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

Indicator(s):

- Number of special needs persons assisted over time.

Objective 2:

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

Output:

- Utilize the various agency plans to identify opportunities for coordination between state agencies.

Outcome:

- Agency priorities are better aligned, and efficiencies are implemented resulting in more efficient, timely and targeted use of resources which will ultimately lead to more special needs persons being assisted.

Indicator(s):

- Number of special needs persons assisted over time.

Objective 3:

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

Output:

- Link permanent housing, employment and support services, and rental subsidies programs to meet the needs of each individual.

Outcome:

- Improved delivery and effectiveness of programs and services.

Indicator(s):

- Number of clients that received appropriate services across programs.
- Change in the number of clients that received appropriate services over time.

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

Elderly and Frail Elderly

Objective 1:

Maintain the housing choice opportunities for the elderly and the frail elderly, including access to appropriate services.

Output:

- Provide funding to preserve existing housing opportunities that serve the elderly and the frail elderly.
- Promote cross-population of housing and service options through a continuum of opportunities in one location (rental – congregate – assisted living – nursing facility).

Outcome:

- Elderly and frail elderly persons are able to live within their community of choice in quality, accessible, affordable housing and obtain the services they need to do so.

Indicator(s):

- Vacancy rate at existing facilities.
- Number of clients being served by each program.
- Average age of occupant by facility.

Objective 2:

Promote efficiency in service delivery to the elderly and frail elderly.

Output:

- Increase client caseload per case manager.

Outcome:

- More elderly and frail elderly state residents will receive assistance and be able to live independently longer with a higher quality of life.

Indicator(s):

- Number of new client cases managed.

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

Persons with Disabilities

Objective 1:

Increase the number of linkages among federal agencies, state agencies and consumers in providing resources to continue family cohesion with those individuals with disabilities through placement in stable living situations and providing them with appropriate supportive services.

Output:

- Increase and/or maintain linkages among federal agencies, state agencies and consumers.

Outcome:

- Family cohesion with those individuals with disabilities is increased which ultimately increases quality of life for all members.

Indicator:

- Number of families with individuals with disabilities that are placed in a stable living situations with appropriate services.

Objective 2:

Increase the accessibility of DMHAS provided client support services connected to affordable housing for individuals with disabilities.

Output:

- The number of individuals with disabilities receiving DMHAS support services tied to affordable housing is increased.

Outcome:

- Accessible, affordable housing is made available to individuals with disabilities that require it. State and federal resources designed to aid disabled persons are coordinated and leveraged increasing the quality of life for the recipients.

Indicator(s):

- Number of DMHAS clients with disabilities accessing services and affordable housing.
- Measured decrease in average wait period to receive services and affordable housing.
- Year over year change in the number of individuals with disabilities accessing services and affordable housing.

Objective 3:

Continue to provide for accessibility modifications.

Output:

- Accessibility modifications for 10 to 25 housing units per year are funded.

Outcome:

- New/Improved Availability/Accessibility.
- The supply of housing accessible to the disabled is increased providing more housing options for the disabled allowing them to live with in the community of their choice.

Indicator(s):

- Number of accessibility modifications funded.

Objective 4:

Expand accessibility modification activities to: 1) specifically target persons with disabilities who are ready and willing to leave nursing facilities and return to community living; 2) provide a full range of supportive services, including but not limited to employment training, social, health, recreational, housing and transportation services to ensure successful transition and long-term independence.

Output:

- Bond funds are provided to complete accessibility modifications for persons leaving nursing facilities under MFP.

- RAP set-aside for up to 50 eligible persons in support of the MFP is established.

Outcome:

- Independent living is restored to those capable of living independently with the aid of appropriate support services. Lower costs to the state and increase in the quality of life for these individuals.

Indicator(s):

- Number of accessibility projects completed.
- Number of persons returned to independent living as a result of accessibility modifications being made.
- Number of eligible persons transitioning from nursing homes provided RAP certificates.

Objective 5:

Create a continuum of affordable housing with support services and increase the supply of appropriate housing so that the disabled can live independently within their community of choice.

Output:

- Create linkages between various housing types that serve the disabled.
- The number of accessible housing units in the state is increased.

Outcome:

- New/Improved Affordability.
- Independent living is maintained for those capable of living independently with the aid of appropriate support services. Lower costs to the state and increase the quality of life for these individuals.

Indicator(s):

- Number of linkage opportunities identified.
- Number of linkage opportunities achieved.
- Year over year change in number of clients being transitioned without displacement.
- Number of new accessible housing units created.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State	Low-Mod Income	State-Wide
Objective 2	State	Low-Mod Income	State-wide
Objective 3	State/HOME/ SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 4	State	Low-Mod Income	State-Wide
Objective 5	State/HOME	Low-Mod Income	State-Wide

Persons With HIV/AIDS And Their Families

Objective 1:

Continue to fund existing HIV/AIDS programs and seek additional federal funding for existing HIV/AIDS programs.

Output:

- Existing HIV/AIDS programs are maintained and expanded.

Outcome:

- New/Improved Availability/Accessibility.
- Persons living with HIV/AIDS continue to receive appropriate care and services.
- Funding leveraged (beyond HOPWA).
- Number of service providers DOH funds (HOPWA).
- Number of clients receiving assistance (HOPWA).
- Type of assistance (HOPWA).

Indicator(s):

- Dollars leveraged/amount of additional funding received.
- Number of people served by the programs.
- Year over year change in the number of clients accessing services.

Objective 2:

Increase access to supportive housing services for people living with HIV/AIDS and increase number of clients over five years.

Output:

- Number of people accessing supportive housing services is increased by 10.

Outcome:

- New/Improved Availability/Accessibility.
- Supportive housing services become available to more persons living with HIV/AIDS.

Indicator(s):

- Number of people accessing supportive housing services.
- Year over year change in number of people accessing supportive housing services.

Objective 3:

Assess the effectiveness of supportive housing programs for people living with HIV/AIDS periodically through the use of performance measures and ongoing mechanisms to track client preferences and needs.

Output:

- AIDS/HIV supportive housing programs are evaluated annually and modified as necessary to improve services and benefits to clients.

Outcome:

- New/Improved Availability/Accessibility.
- Supportive housing programs become more efficient and effective in helping persons living with HIV/AIDS live longer and better lives.

Indicator(s):

- Number of evaluations conducted.

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

Persons With Alcohol Or Other Drug Addiction

Objective 1:

Continue existing substance abuse programs at levels permitted by funding availability. Link employment services, housing subsidies and long term supportive care to meet the needs of each beneficiary, by adapting services which anticipate and deal with changes in age, health, income and other circumstances. These actions will influence long term stability.

Output:

- Increase the number of clients who are provided appropriate services.

Outcome:

- More persons with substance abuse issues receive appropriate care leading to a better quality of life and a lower incidence of the negative consequences and costs associated with substance abuse.

Indicator(s):

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

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

Ex-Offenders

Objective 1:

Increase the availability of permanent supportive housing as a housing option, to assist individuals leaving the correction system, to facilitate their integration back into the community. Individuals leaving the corrections system and in need of long-term supports could either immediately, or after living for a short time in a halfway house, live in supportive housing. The Connecticut Department of Correction (DOC) will work with other state agencies to maximize the use of various funding streams to assist persons to reintegrate into their communities after release from DOC facilities.

Output:

- The state will work to increase the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Outcome:

- Recidivism rates will be reduced as a result of the increase in the availability of permanent supportive housing, the number of halfway house beds, and other supervised community placements that will enhance re-entry efforts.

Indicator(s):

- Year over year change in the number of halfway house beds and other supervised community placements, enhance re-entry efforts, and pilot approaches.

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

NON-HOUSING COMMUNITY DEVELOPMENT

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

Objectives, Outputs, Outcomes and Indicators

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

Objective 1:

Enhance suitable living environments, create decent housing and provide economic opportunities by promoting and funding at least one inter-municipal or regional partnership for community development project.

Output:

- Support one inter-municipal or regional project per year under the SC/CDBG Program.

Short-Term Outcome:

- New/Improved availability/accessibility.
- State, local and regional revitalization efforts and resources will be coordinated to maximize return on investment and chances of success.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive regional cooperative and cost sharing agreements and strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of inter-municipal/regional projects funded under the SC/CDBG program annually.
- Cost savings for local municipalities and the state due to regional partnerships.
- Number of low-and-moderate-income persons served annually.

Objective 2:

Enhance suitable living environments by supporting the upgrading of existing infrastructure within areas where the majority of residents are of low- and moderate-income.

Output:

- Support up to four infrastructure projects per year under the SC/CDBG program to include reconstruction of streets, sidewalks, water lines, and drainage problems in predominately low- and moderate-income areas.

Short-Term Outcome:

- New/Improved availability/accessibility.
- Infrastructure projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional infrastructure improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.

- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of infrastructure projects funded under the SC/CDBG program per year.
- Number of low-and-moderate-income persons served annually.

Objective 3:

Enhance suitable living environments by supporting the construction and/or rehabilitation and/or expansion of existing public facilities that primarily serve low- and moderate-income persons, including but not limited to: homeless shelters, battered women shelters, daycare centers, and efforts to meet the needs of the physically handicapped population by supporting projects designed to make current facilities accessible or to provide new handicapped accessible facilities.

Output:

- Support up to three public facilities projects per year under the SC/CDBG Program.

Short-Term Outcome:

- New/Improved availability/accessibility.
- Public Facilities projects will assist in the creation of a safe and sanitary living environment, benefit low-and-moderate-income persons, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional public facility improvement strategies which develop viable communities and primarily benefit low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of public facilities projects conducted per year.
- Number of low-and-moderate-income persons served annually.

Objective 4:

Enhance suitable living environments and create decent housing by supporting energy conservation/efficiency projects that would that primarily serve low-and-moderate-income persons.

Output:

- Fund up to two projects per year under state/federal weatherization programs that would improve energy efficiency.

Short-Term Outcome:

- New/Improved availability/accessibility and/ or affordability.
- Energy costs borne by low- and moderate-income persons and/or by the state will be reduced freeing up resources that can be used to provide other needed assistance to low-and-moderate-income persons.

Long-Term Outcome:

- The state will move closer to energy independence/self sufficiency, air quality will improve as will the quality of life of the state's citizens.

Indicator(s):

- Number of low-and-moderate-income persons served annually.
- Number of units with improved energy efficiency annually.

Objective 5:

Assist in the creation of a safe and sanitary living environment, benefit low-to moderate-income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state through the redevelopment of brownfield redevelopment projects.

Output:

- Provide federal/state/local community development resources for up to ten brownfield redevelopment projects over the next five-years.

Short-Term Outcome:

- Brownfield remediation will assist in the creation of a safe and sanitary living environment, benefit low-to moderate- income people, aid in the elimination of slums or blight and provide community facilities and services affecting public health, safety and welfare all of which will lead to a better quality of life for the citizens of the state.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will enhance the quality of life for the citizens of the state.
- Local governments will be encouraged to create, coordinate and implement comprehensive local and regional land use and development/redevelopment strategies which develop viable communities and primarily benefit low-and moderate- income persons.
- Strategies which facilitate the coordination of available brownfield remediation resources with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.
- Will indirectly reduce sprawl due to reuse of land and avoiding development of raw land.

Indicator(s):

- Level of funding provided for brownfield redevelopment projects during the next five years.
- Number of brownfield projects undertaken as a result of the funding provided.
- Number of brownfields/acres and/or buildings brought back to productive use.

Objective 6:

Implement one Section 108 Program activity in the next five years.

Output:

- Identify potential projects eligible for Section 108 Program funding.
- Support one Section 108 program activity on behalf of one non-entitlement community.

Short-Term Outcome:

- New/Improved availability/accessibility to funds.
- Creation and/or retention of permanent, private sector job opportunities principally for low- and moderate-income persons.
- Increased employment opportunities for low-and-moderate-income persons.

Long-Term Outcome:

- The vibrancy of our communities will be improved which will in turn enhance the quality of life for the citizens of the state.
- Local governments will be encouraged and assisted in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low-and-moderate-income persons.
- Strategies which facilitate the coordination of SC/CDBG funding with other federal/state/local community development resources will be developed and implemented leading to the maximization of return on investment and benefit.

Indicator(s):

- Number of projects funded under the Section 108 Program annually.
- Number of jobs created by Section 108 projects funded annually.
- Percent of jobs created benefiting low-and-moderate-income persons.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 2	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 3	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 4	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 5	State/SC/CDBG	Low-Mod Income	State -Wide/ SC/CDBG Eligible Communities
Objective 6	Section 108	Low-Mod Income	State -Wide

COMMUNITY REVITALIZATION

GOAL

Enhance suitable living environments, create decent housing and provide economic opportunities for low- and moderate-income persons through community development activities that promote responsible growth principles to develop viable urban communities and suitable living environments.

Objectives, Outputs, Outcomes and Indicators

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

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

Objective 1:

Enhance sustainable living environments, create decent housing and provide economic opportunities for low- and moderate- income persons through community revitalization activities that promote responsible growth principals to develop viable urban communities and suitable living environments.

Output:

- Consolidate state bond allocations for shovel ready projects.
- Coordinated state agency activities to encourage and promote support of one Community Revitalization Strategy or Neighborhood Revitalization Zone.

Outcomes:

New and improved sustainable communities.

Indicator(s):

- Number of responsible development projects developed and/or implemented as a result of the implementation of the federal Recovery Zone Economic Development Bond Program.
- Bond allocations consolidated for shovel ready projects.
- Number of state agency activities coordinated to encourage and promote support of Community Revitalization Strategies and Neighborhood Revitalization Zones.
- Number of Community Revitalization Strategies and Neighborhood Revitalization Zones supported using the SC/CDBG Program involving two or more state agencies.

Objective 2:

Enhance suitable living environments and create decent housing in areas of need.

Output:

- Support up to one municipality in rezoning efforts to enable for higher-density housing, mixed-use developments, and/or transit-oriented developments.
- Support local efforts to develop appropriate urban infill housing to make better use of limited urban land. Support 20 to 60 units of infill housing in urban areas using the HOME/State Housing Programs.
- Promote and support mixed-income housing developments in areas that currently under-serve low-and-moderate-income households.
- Give preference to one mixed-income infill project creating at least 10-25 units of housing in areas that currently under-serve low-and-moderate-income households using the HOME/State Housing Programs.
- Promote mixed-use and/or transit-oriented developments with residential ownership opportunities for low-and-moderate- income households in areas of need.

Outcomes:

- New and improved sustainability.
- New and improved affordability.
- New and improved availability/accessibility.

Indicator(s):

- Number of municipalities funded for zoning changes that enable higher density housing, mixed-use developments, and transit-oriented developments.
- Number of municipalities funded through the Incentive Housing Zone Program.
- Number of municipalities that pursued building higher density housing after adopting the incentive housing overlay zones.
- Number of municipalities supported in rezoning efforts to enable higher-density residential uses, mixed-use developments, and/or transit-oriented developments.
- Number of units of infill housing in urban areas created.
- Number of mixed-income housing units created.
- Number of mixed-use and /or transit-oriented development projects in an urban or suburban area supported for low-and-moderate-income households.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State, SC/CDBG	Low-Mod Income	State-Wide
Objective 2	State, HOME, SC/CDBG	Low-Mod Income	State-Wide

BARRIERS TO AFFORDABLE HOUSING

GOAL

The state will reduce or eliminate the impact of barriers at the state, local and regional level in order to promote fair housing choice in Connecticut.

Objective 1:

Encourage the creation and rehabilitation of affordable housing in a variety of locations through competitive funding rounds

Output:

- Continue to assign a high point value for developments that achieve fair housing goals in historically under-served communities
- Increase funding flexibility to seize immediate development opportunities to increase affordable housing units in high opportunity communities.
- Evaluate the effectiveness of funding rounds in facilitating the creation of new family affordable housing units to ensure the availability of affordable family housing in diverse areas.

Outcomes:

New affordable housing opportunities in historically under-served communities.

Indicator(s):

- Number of applications received that target communities of high or moderate opportunity.
- Number of applications received that promote fair housing choice, racial and economic integration.

Objective 2:

Collaborate with other agencies to affirmatively further fair housing

Output:

- Participate in new and existing opportunities to align policies and funding with other agencies

Outcomes:

Provide improved housing choice and opportunities in alignment with investments by other agencies

Indicator(s):

- Number of housing opportunities generated in alignment with other state investments.
- Number of collaborative opportunities

Objective 3:

Convene stakeholders to review potential legislative solutions to existing impediments

Output:

- Convene partner agencies, organizations and stakeholders in the redrafting of the Connecticut Fair Housing Regulations and Waiting List Regulations

Outcomes:

Provide clear concise regulatory direction on meeting and addressing fair housing requirements in state-supported housing

Indicator(s):

- Number of collaborative opportunities with partner agencies, organizations and stakeholders
- Passage of revised regulations

Objective 4:

Maximize effectiveness of mobility programs

Output:

- Work with mobility counselors under contract to improve processes

Outcomes:

Provide increased opportunities for mobility.

Indicator(s):

- Number of clients successfully moved to an improved opportunity area

Objective 5:

Improve fair housing education and enforcement

Output:

- Work with mobility counselors under contract to improve processes

Outcomes:

Provide increased opportunities for mobility.

Indicator(s):

- Number of clients successfully moved to an improved opportunity area

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	State, HOME	Low-Mod Income	State-Wide
Objective 2	State, HOME	Low-Mod Income	State-Wide
Objective 3	State	Low-Mod Income	State-Wide
Objective 4	State, Sec 8 HCV	Low-Mod Income	State-Wide
Objective 5	State, SC- CDBG, HOME, Sec 8 HCV	Low-Mod Income	State-Wide

LEAD-BASED PAINT HAZARDS

GOAL

Enhance suitable living environment and create decent housing for low- and moderate-income persons through the evaluation and reduction of lead-based paint hazards and the implementation of Healthy Homes principles, assessment practices, and evidence-based interventions.

Objectives, Outputs, Outcomes and Indicators

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

Objective 1:

Enhance suitable living environments and ensure the availability of a decent housing supply that is free of lead-based paint, dry, clean, pest-free, ventilated, safe, without contaminants, maintained and accessible.

Output:

- Actively participate in the Statewide Healthy Homes Initiative meetings, as scheduled.
- Collaborate with the DPH Healthy Homes Initiative on the development and implementation of a uniform healthy homes assessment and intervention approach.
- Support the abatement or remediation of lead-based paint and lead-based paint hazards, damaged asbestos containing materials, elevated indoor radon levels, and other identified or known environmental hazards in housing units in collaboration with other state agencies and in accordance with applicable federal and state laws. Lead-based paint testing, and remediation or abatement activities will be conducted in accordance with Regulations of CT State Agencies section 19a-111 et.al., the final lead safe housing rule – [Title X of the Lead-based Paint Hazard Reduction Act of 1992 (24 CFR Pt 35)] the EPA Lead Paint: Renovation, Repair and Painting Program (RRP) effective April 22, 2010, and through healthy homes assessments and intervention strategies established in concert with the Department of Public Health
- Fund up to three housing rehabilitation projects per year with the goal of making 20 units per year healthy homes (as defined in concert with the Statewide Healthy Homes Initiative).
- Build the technical capacity local housing agencies by sponsoring one (1) National Center for Healthy Homes (NCHH) training courses.
- Support the training and certification of DOH and/or local housing staff who are interested in seeking national certification as “healthy homes specialists”.

Outcomes:

- Improved accessibility to housing free of lead-based paint and other environmental health and safety hazards.

Indicator(s):

- Number of housing lead-safe rehab projects per year.
- Number of housing units made lead-safe per year.

- Number of housing units that have had a healthy homes assessment conducted.
- Number of housing units where a healthy homes intervention activity is performed.
- Number of low-and-moderate income persons served per year.
- Number of National Center for Healthy Homes training courses coordinated with DPH per year.
- Number of DOH and local housing agency staff trained in the National Center for Healthy Homes Course.
- Number of DOH and local housing agency staff certified as “Healthy Homes Specialists” by the National Environmental Health Association.

GEOGRAPHIC DISTRIBUTION & RELATIVE PRIORITY			
Objective	Funding Source	Targeted Population	Geographic Target
Objective 1	HOME SC/CDBG Other/ State	Low-Mod Income	State-Wide SC/CDBG Small Cities

VI. ATTACHMENTS TO THE 2015-2016 ACTION PLAN

Attachment A – Citizen Participation

- Attachment A-1 – Citizen Participation Process
- Attachment A-2 – Outline of Activity for Public Hearings/Public Comment
This attachment will be added after completion of the public comment period and prior to submission to HUD
- Attachment A-3 – Summary of Public Comments Received and DOH Responses
This attachment will be added after completion of the public comment period and prior to submission to HUD

Attachment B – Citizen Participation Documents

These attachments will be added after completion of the public comment period and prior to submission to HUD

- B.1. Legal Notices for Public Input Hearing and Public Comment Period
- B.2. Public Hearing Transcripts
- B.3. Written Comments

Attachment C - Application Documents:

These attachments will be added after completion of the public comment period and prior to submission to HUD

- C-1 Application Form HUD 424
- C-2 Program Certifications