

## **I. HOUSING DEVELOPMENT**

### **A. FY 2020-21 Housing/Economic Environment**

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

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

It will also grow increasingly important for our communities in Connecticut to develop a range of creative and effective programs to address the challenges in providing and encouraging a range of appropriate and affordable housing options for all of our citizens, both young and old, especially in light of the challenges that COVID-19 has brought. Health care provisions are increasingly relying on community-and home-based care rather than institutional care as detailed in the Affordable Care Act and other federal and state legislation and policies. The shift, in conjunction with the financial pressures the health care industry faces, will likely give rise to new community-based housing models that better link human services and health

care with residents (PAS Report 579, Planning Aging-Supportive Communities, Bradley H. Winick, AICP, LEED, and Martin Jaffe. Copyright 2015 by the American Planning Association).

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

Keeping this in mind, the Connecticut Department of Housing together with Regional Plan Association and partners across the state started working together to create a guidebook to help municipalities develop their local affordable housing plans, as required by State statute §8-30j. Effective July 24, 2017, Connecticut General Statute, Title 8, Chapter 126a, §8-30j requires every municipality in Connecticut to prepare an affordable housing plan at least once every five years. Under this statute, municipalities have until July 2022 to adopt an affordable housing plan. This guidebook will help communities to better understand what an affordable housing plan is and what should be included. It will help municipalities to know how to coordinate their affordable housing plan with other local planning documents like the Plan of Conservation and Development.

In addressing sales prices and unit production, the Warren Group report states that Connecticut single-family home sales totaled 38,641 in 2020, a 16.6% increase from the previous year. Condominium sales did better with a gain of 0.6% over 2019. The same report indicates the median single-family home sales price reached \$300,000 in 20. ("The Connecticut Economic Digest: 2020 Connecticut Housing Market: A Year like No Other," July 2021, Vol. 26, No. 7, Kolie Sun, Senior Research Analyst, DECD). Sun also sites data recently release from the US Census shows that Connecticut cities and towns authorized a total of 5,471 single and multifamily homes with a total valuation of \$1.061 billion in 2020. This level of production represented a 6.5% decrease from 5,854 in 2019, but a 13.6% increase from 4,815 in 2018.

According to the Federal housing Financing Agency's Home Price Index (HPI), state house prices rose 14.1% from the fourth quarter of 2019 to the fourth quarter of 2020, outpacing the U.S. (10.8%). Idaho, Montana, Utah, Arizona, and Connecticut ranked as the top five states.

The Department of Economic and Community Development (DECD) annually surveys each municipality for demolition information. Based on 108 towns reporting, 500 units were demolished last year. As a result, the state's net gain of 4,971 units brings its housing inventory estimates to 1,527,652 units.

Sun reports that early data shows that Connecticut is poised to have sustained housing growth in 2021. The state's preliminary new residential construction permits year-to-date (as of April) increased 4.5%. For the first two months of this year home sales increased 24.8% and prices reached \$300,000, a 20% increase when compared to the same period a year ago.

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

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

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

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

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

The state utilizes its federal formula grant funding, as well as its state allocations to address Connecticut's housing and community development needs through the application of six Growth Management Principles by giving funding priority to projects that address multiple needs and leverage existing infrastructure and resources, with a focus on addressing homelessness and expanding supportive housing opportunities. The six Growth Management Principles are:

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

The Department of Housing in collaboration with the Connecticut Housing Finance Authority is inviting any Developer/Owner that is looking to apply for funding and/or other resources from DOH and/or CHFA for the new construction, substantial rehabilitation, and/or preservation of affordable housing in the next calendar year to participate in a new Developer Engagement Process. This process is intended to identify and to create a pipeline of potential activity for future funding opportunities including but not limited to new construction, substantial rehabilitation and/or preservation of affordable and supportive housing.

Developers/applicants should complete the DOH/CHFA Development Engagement Profile that describes the project, development or concept as it currently stands. There is no requirement to engage a consultant, prepare any formal documentation, obtain any approvals or expend any funds in order to complete and submit the DOH/CHFA Development Engagement Profile.

Upon receipt of a DOH/CHFA Development Engagement Profile, developers/applicants will be contacted by DOH to schedule a face-to-face meeting with DOH and CHFA staff to discuss the proposed activity outlined. When funding is available, including CDBG, HOME, NHTF, and state bond funds, projects in the pipeline will be invited to make an application.

Between July 1, 2020 and June 30, 2021, the Department of Housing (“DOH”) completed 24 projects around the state and, in doing so, created or retained and estimated 458 total units, of which 225 units will be affordable. This includes a total project investment of \$119,089,373, with \$44,038,366 invested through the Department of Housing. An analysis of DOH’s housing development completion portfolio is detailed below. More detailed presentation of the DOH investments can be found at the end of this report as Attachment A.

The information provided includes:

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

## 1. Housing Development Portfolio Analysis

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

<b>Table 1</b>			
<b>FY 2020-21 DOH Housing Development Activity</b>			
	<b>State</b>	<b>Federal</b>	<b>Total</b>
<b>FY 2020-21 Housing Activity</b>	\$ 37,741,380	\$ 6,296,986	\$ 44,038,366
<b>DOH Housing Portfolio Value</b>	\$ 915,483,098	\$251,961,369	\$1,167,444,757

*Source: DOH*

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

<b>Table 2 DOH Housing Development Leveraging</b>				
<b>All Funding Sources</b>	<b>Leverage Ratio</b>	<b>Total Development Cost</b>	<b>Non-DOH Funds</b>	<b>DOH Investment</b>
<b>FY 2020-21 Leverage Ratio</b>	2.70	\$ 119,089,373	\$ 75,051,007	\$ 44,038,366
<b>Portfolio Leverage Ratio</b>	3.90	\$4,539,292,027	\$3,389,218,373	\$1,162,478,097

Source: DOH

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

<b>Table 3 DOH’s Housing Development Per Unit Cost</b>			
<b>FY 2020-2021 Funding</b>	<b>DOH Investment</b>	<b>Units</b>	<b>DOH Per Unit Cost</b>
<b>Total Average FY 2020-21 Cost Per Unit</b>	\$ 44,038,366	225	\$195,726
<b>Total Average Portfolio Cost Per Unit</b>	\$1,162,478,097	20,466	\$56,800

Source: DOH

## 2. State Funded Housing Production and Preservation Analysis

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

<b>Table 4 Household Type Analysis FY 2020-2021</b>		
	<b>Elderly Units</b>	<b>Family Units</b>
<b>Units Completed</b>	<b>0</b>	<b>458</b>

Source: DOH

## 3. State Sponsored Housing Portfolio Preservation Initiative

Six (6) properties received nearly \$8,000,000 million in funding to support the capital improvement of 232 units of affordable housing.

DOH and CHFA continue to identify properties that have critical healthy and safety needs. A total of eight (8) properties received \$1,099,746.69 in funding to support the critical needs of 133 units of affordable housing.

Through various forums, panels and conferences, CHFA and DOH staff continued their outreach to SSHP stakeholders to provide important information about the State’s SSHP-related resources. DOH and CHFA participated in the CONN-NAHRO annual convention. This event provides staff the opportunity to connect with affordable housing owners, residents, and technical assistance providers to discuss upcoming funding rounds and other statewide initiatives.

DOH and CHFA awarded assistance to six (6) specific properties representing approximately 99 units which had already completed their planning activities, and were best able to use the funds. The following tables represent Critical/Priority Needs and SSHP properties, the units being preserved, and the award to be provided.

<b>Table 5 A</b>			
<b>Critical/Priority Needs Projects Contracted During FY 20-21</b>			
<b>Property Name</b>	<b>Municipality</b>	<b>Units Preserved</b>	<b>\$ Awarded</b>
4-6 Arch Street	Norwalk	8	\$5,800.00
D.J. Komanetsky Congregate	Bristol	44	\$140,215.00
M.J. Caruso Gables	Hartford	36	\$255,565.18
New Horizon	Middlebury	6	\$138,086.71
Pine Grove Manor	Enfield	8	\$119,079.00
Pleasant Street Cooperative	Enfield	12	\$22,301.00
Riverside School	Torrington	12	\$98,950.00
Union Street	Willimantic	7	\$319,749.80
<b>Subtotal</b>		<b>133</b>	<b>\$1,099,746.69</b>

<b>Table 5 B</b>			
<b>SSHP Preservation Projects Contracted During FY 20-21</b>			
<b>Property Name</b>	<b>Municipality</b>	<b>Units Preserved</b>	<b>\$ Awarded</b>
Pleasant Street Cooperative	Enfield	12	\$1,294,885.00
Brace Dale Association	West Hartford	4	\$534,800
Hill House Rehab	Greenwich	38	\$1,966,452.00
Tannery Brook Cooperative	Litchfield	16	\$931,800.00
Bristol Apartments	Hartford	15	\$813,780.00
Ward Affleck	Hartford	14	\$1,296,280.00
<b>Subtotal</b>			<b>\$6,837,997.00</b>

Source: DOH

#### **4. Housing Development Impact**

In FY 2020-21 DOH was the lead state agency for all matters relating to housing in Connecticut. As part of the agency's overall mission, DOH worked to increase opportunities for Connecticut's citizens to live in safe, quality housing at affordable prices. To fulfill its mission, DOH monitored and analyzed the Connecticut housing environment and developed policies, strategies, programs and services that maximize success in expanding affordable housing opportunities in Connecticut.

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

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

The Department of Housing is the designated principal state agency for the allocation and administration of the federal CDBG program for non-entitlement areas within the state. Non-entitlement areas include those units of general local government that do not receive CDBG funds directly from HUD as part of the entitlement program.

Funding for the Connecticut CDBG program is provided by the U.S. Department of Housing and Urban Development (HUD) under the guidelines of Title I of the Housing and Community Development Act of 1974, as amended. Eligible Activities must meet one of the following CDBG program National Objectives: benefiting low and moderate-income persons, eliminating slum and blight or addressing an urgent need.

The primary focus of the CDBG program is to benefit low-and moderate-income persons. The Connecticut CDBG program receives and distributes over thirteen million dollars each year. Since the state took over the administration of the CDBG program in 1982, over \$325,700,000 has been invested in Connecticut communities.

Communities participate in a competitive application process annually for CDBG funds to implement their proposed community and economic development projects.

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



The following table offers a summary of the types of activities that were awarded funding during FY 20-21.

<b>Table 6</b>		
<b>SC/CDBG Program Projects Awarded During FY 2020-21</b>		
<b>Activity</b>	<b>Total Funding</b>	<b>Number of Projects</b>
Homeowner Rehabilitation	\$ 800,000	2
Public Housing Rehabilitation	\$ 9,800,000	7
<b>Total Housing</b>	<b>\$ 10,600,000</b>	<b>9</b>
Public Service	\$ 3,245,548	10
Public Infrastructure	\$ 2,900,000	3
<b>Public Facility</b>	<b>\$ 6,145,548</b>	<b>13</b>
<b>Total Other</b>	<b>\$ 5,000,000</b>	<b>1</b>
<b>TOTAL</b>	<b>\$ 21,745,548</b>	<b>23</b>

Source: DOH

The following table outlines DOH's Small Cities CDBG program activity during SFY 2020-21.

<b>Table 7</b>			
<b>SC/CDBG Projects Awarded During FY 20-21</b>			
<b>Municipality</b>	<b>CDBG Covid Funds</b>	<b>Project Description</b>	<b>\$ Investment</b>
Ansonia		2020 Ansonia Housing Rehabilitation Program	\$ 400,000
Cheshire		Beachport Apartments – Cheshire Housing Authority	\$ 1,500,000
Coventry		Renovation at Orchid Hill Estates-Coventry	\$ 1,500,000
East Hampton		Chatham Acres & Bellwood Court – East Hampton Housing Authority	\$ 1,500,000
Guilford	Y	Greater New Haven CAN shelter Diversion	\$ 350,000
Jewett City		Waste Water Treatment Plant flood Waste Control	\$ 1,000,000
Kent		South Commons Capitol Improvement - Kent	\$ 800,000
Ledyard		King's Corner Manor - Ledyard	\$ 1,500,000
Plymouth		Gosinski Park ADA Renovation	\$ 1,500,000
Portland	Y	Portland shelter Diversion	\$ 306,800
Putnam		Putnam Housing Rehabilitation Program	\$ 400,000
Stonington	Y	Shelter Diversion of Eastern Connecticut	\$ 350,000
Torrington	Y	Homeless diversion Program – Supportive Housing Works - Torrington	\$ 170,000
Windham		Nathan Hale Terrace Phase III	\$ 1,500,000
Naugatuck		Cherry Street Area Flood Drainage Control	\$ 1,000,000
Mansfield		Fire Protection Equipment - Mansfield	\$ 900,000
Westport	Y	Fairfield Shelter Diversion Program - Westport	\$ 500,000
Pacific House Inc.	Y	Pacific House West - A Housing Decompression Center	\$ 5,000,000

Westport	Y	Westport Homeless and Food Insecurity Improvements (Homes with HOPE)	\$ 500,000
Trumbull	Y	Trumbull Local Meals Project	\$ 200,000
Enfield	Y	Enfield food Shelter Support Program	\$ 218,748
Mansfield	Y	Mansfield Resident Assistance Program	\$ 500,000
Groton	Y	Groton full-on Approach to COVID-19	\$ 150,000
	<b>Total</b>		<b>\$ 21,745,548</b>

Source: DOH

## 6. Supportive Housing

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

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

Connecticut also created a Connecticut Collaborative on Re-Entry (“CCR”), formerly known as the Frequent User Service Engagement (“FUSE”) program in which we matched data from the HMIS and our criminal justice system to permanently house individuals that cycle between jails and homeless shelters. Both programs are successful in reducing high cost institutional care. Services are designed to address the individual needs of the residents, and included the help of a case manager, connections to community treatment and employment services, and rehabilitation services that help the client achieve and retain permanent housing.

The State of Connecticut is planning to build on these successes to bring these programs to full scale. Although our State has been generous in appropriating over 100 million dollars for capital work, support services and rental assistance for permanent supportive housing, more resources are needed especially in light

of the COVID Pandemic, to meet the goal of ending chronic homelessness, and youth and family homelessness. Connecticut has been successful in creating over 50 single site supportive housing properties that have resulted in over 1200 units of permanent supportive housing. In the past five years, Connecticut has been able to develop over 632 additional units of permanent supportive housing by prioritizing efforts through the Low-Income Housing Tax Credit Program (“LIHTC”) program, the Qualified Allocation Plan (“QAP”), and the Competitive Housing Assistance for Multifamily Properties (“CHAMP”).

## **II. Housing Support Programs**

### **A. Congregate Facilities Operating Cost Subsidies**

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

Program participation, and the availability of the DOH grants allow the elderly residents to age comfortably in their apartment, and prevents many of them from premature placement in a nursing home or other higher level of care facility. At an average cost of assistance per month of approximately \$719.84, the State of Connecticut has already seen a significant savings in the cost of providing the necessary care to these individuals, when compared to the cost to the State of providing nursing home care, on average of \$12,167 per month. Although the minimum age of occupancy for these facilities is 62 years of age, the current average age of a resident of these facilities is 81 years young.

In FY 2020-21 DOH assisted 25 congregate facilities with \$8,823,041 in assistance.

<b>Table 8 Congregate Program Awards FY 2020-2021</b>			
<b>Entity</b>	<b>Project Name</b>	<b>Subsidized Units</b>	<b>Amount Awarded</b>
Augustana Homes, Inc.	Augustana Homes	44	\$436,919
Women's Institute Realty of CT,	Eleanor Congregate Apts.	35	\$640,812
Bristol Housing Authority	Komanetsky Estates	44	\$214,623
Enfield Housing Authority	Mark Twain I and II	82	\$178,693
Glastonbury Housing Authority	Herbert T. Clark	45	\$402,840
Hill House, Inc.	Hill House	61	\$393,966
Mystic River Homes, Inc.	Mystic River Homes	50	\$439,676
Hamden Housing Authority	Mount Carmel	30	\$507,431
Sheldon Oak Central, Inc.	Bacon Congregate	23	\$424,708
Killingly Housing Authority	Maple Court	43	\$99,827
Manchester Housing Authority	Westhill Gardens	37	\$359,424
Lutheran Social Services, Inc.	Luther Manor	45	\$239,188
Naugatuck Housing Authority	Robert E. Hutt	36	\$280,948
Hannah Gray Development Corporation	E.B. Scantlebury	20	\$372,628
Norwalk Housing Authority	Ludlow Commons	44	\$593,346
Under One Roof, Inc.	The Marvin	49	\$560,504
St. Jude Housing Corporation	St. Jude Commons	51	\$252,212
Town of Orange	Silverbrook Estates	45	\$305,746
Pomfret Community Housing Corporation	Seely Brown Village	30	\$375,685
Ridgefield Housing Authority	Prospect Ridge	34	\$303,938
Simsbury Housing Authority	Virginia Connolly	40	\$314,380
Stamford Housing Authority	Margot J. Wormser	41	\$469,923
Trumbull Housing Authority	Stern Village	36	\$167,475
Vernon Housing Authority	F.J. Pitkat	44	\$203,592
Wilton Commons 2 LLC	Wilton Commons II	23	\$284,557
<b>TOTAL</b>		<b>1,032</b>	<b>\$8,823,041</b>

Source: DOH

## B. Elderly Rental Assistance Program (ERAP)

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

The following table outlines the FY 2020-21 awards.

<b>Table 9 Elderly Rental Assistance Program Awards FY 2020-21</b>				
<b>Entity</b>	<b>Units</b>	<b>Tenants on RAP</b>	<b>Disabled/ under 62</b>	<b>Amount Awarded</b>
Ashford Housing Authority	32	14	4	\$30,300
Branford Housing Authority	90	27	15	\$24,708
Brookfield Housing Authority	35	10	1	\$19,572
Colchester Housing Authority	72	30	6	\$44,688
Coventry Housing Authority	40	5	0	\$3,720
Enfield Housing Authority	200	96	51	\$149,388
Essex Housing Authority	36	11	1	\$10,572
Guilford Housing Authority	90	27	6	\$25,860
Hamden Housing Authority	80	26	8	\$37,728
Hebron Housing Authority	25	9	1	\$10,440
Carabetta (Faith Manor)	40	21	2	\$83,484
Killingly Housing Authority	120	9	1	\$4,752
Manchester Housing Authority	80	32	17	\$111,168
Mansfield Housing Authority	40	5	2	\$9,492
Marlborough Association for Senior Housing	24	16	2	\$64,464
Monroe Housing Authority	30	9	2	\$8,364
North Branford Housing Authority	60	22	9	\$29,316
Norwich Housing Authority	183	60	24	\$95,436
Old Lyme (Ryefield)	39	26	3	\$86,340
Oxford Housing Authority	34	4	0	\$10,980
Preston Housing Authority	40	11	5	\$12,768
Putnam Housing Authority	40	10	2	\$12,324
Ridgefield Housing Authority	60	37	4	\$83,640
Simsbury Housing Authority	70	12	5	\$24,876
South/Southwest Housing Corporation	36	9	0	\$21,312
Tolland Housing Authority	30	1	0	\$
Wallingford Housing Authority	155	50	17	\$39,420
Wethersfield Housing Authority	112	31	16	\$47,292
Willimantic Housing Authority	50	31	12	\$48,744
Windsor Locks Housing Authority	40	6	2	\$6,660
<b>TOTAL</b>	<b>1983</b>	<b>657</b>	<b>218</b>	<b>1,157,808</b>

Source: DOH

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

In accordance with § 8-119ll of the Connecticut General Statutes, the Department of Housing is required to prepare a comprehensive analysis of the current and future needs for rental assistance under the Elderly/Congregate Rental Assistance Payments program (ERAP). In order to do this, DOH collected detailed information from the current owners of the participating properties through the submission of Tenant Certification and Rent Roll forms. These forms broke down actual tenant contributions toward rent, as well as the subsidy portion to be paid through ERAP. The analysis of these subsidy costs included taking into consideration the effect of anticipated rent increases projected both during the current year and in the coming year, allowing accurate estimates of the impacts of these necessary rent increases on the cost of the program.

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

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

<b>Elderly/Congregate Rental Assistance Payments Needs</b>				
<b>Table 10</b>				
<b>Report Year FY 2020-21 Allocation</b>	<b>Current Year FY 2021-22 Allocation</b>	<b>FY 2021-22 Current Participants Annualized</b>	<b>FY 2022-23 Projected Need – Current Participation</b>	<b>FY 2022-23 Projected Need – Full Participation</b>
\$1,935,625	\$1,935,625	\$ 2,057,977	\$ 4,395,431	\$ 6,247,053
657 Elderly residents	537 Elderly residents	537 Elderly residents	880 Elderly residents	1,860 Elderly residents
325 Congregate residents	235 Congregate residents	235 Congregate Residents	770 Congregate Residents	770 Congregate Residents

Source: DOH

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

The **FY 2022-23 Projected Need – Current Participation** reflects the **FY 2021-22 Current Participants Annualized** plus approved or anticipated rent increases at these participating facilities. It does not anticipate savings as a result of tenant turnover.

The **FY 2022-23 Projected Need – Full Participation** reflects the projected need for rental assistance at all of the participating facilities if new unsubsidized residents were allowed to be added to the program, as well as including all of the current Congregate residents rental assistance costs shifting to ERAP. It is anticipated that up to an additional 1,323 residents in participating Elderly facilities may be in need of rental assistance. This would extrapolate to a total of \$ 6,247,053 in new ERAP funding being necessary to assist these individuals. This would bring total participation to approximately 2,630 elderly/disabled residents receiving assistance.

### **C. Resident Service Coordinator (“RSC”) Program**

The RSC Program (also known as the Elderly Rental Registry and Counselor Program) provided grant funds to sponsors of DOH-assisted rental housing for the elderly to hire a resident services coordinator to perform an evaluation of all tenants and to provide other services related to housing when necessary. FY 20-21 DOH awarded the total grant amount of \$967,970 to provide for a total of 4,595 housing units.

**Table 11  
Resident Services Coordinator Program Awards FY 20-21**

<b>Entity</b>	<b>Total Units</b>	<b>Amount Awarded</b>	<b>Entity</b>	<b>Total Units</b>	<b>Amount Awarded</b>
Ansonia Housing Authority	40	\$7,400	Monroe Housing Authority	30	\$7,000
Ashford Housing Authority	32	\$7,460	Morris Housing Authority	20	\$6,450
Berlin Housing Authority	70	\$14,920	Naugatuck Housing Authority	194	\$38,000
Bethel Housing Authority – E133	40	\$8,420	Newington Housing Authority	106	\$22,600
Bethel Housing Authority – E166	40	\$8,420	New London Housing Authority	210	\$39,500
Branford Housing Authority	90	\$19,200	New Neighborhoods	28	\$7,400
Canton Housing Authority	40	\$7,600	North Branford Housing Auth.	60	\$14,000
Cheshire Housing Authority	48	\$12,000	North Haven Housing Authority	70	\$14,822
Colchester Housing Auth.	70	\$14,920	Norwich Housing Authority	183	\$38,500
Coventry Housing Authority	80	\$17,120	Oxford Housing Authority	34	\$7,600
Danbury Housing Authority	100	\$21,120	Plainfield Housing Authority	0	\$0
Deep River Housing Authority	40	\$7,000	Plainville Housing Authority	120	\$25,680
Derby Housing Authority	106	\$20,000	Preston Housing Authority	40	\$8,562
East Hampton Housing Authority	70	\$14,920	Putnam Housing Authority	0	\$0
East Windsor Housing Authority	84	\$17,920	Ridgefield Housing Authority	60	\$14,600
Ellington Housing Authority	42	\$8,940	Simsbury Housing Authority	70	\$15,000
Enfield Housing Authority	240	\$38,500	Southington Housing Authority	180	\$38,400
Essex Housing Authority	36	\$7,400	South/Southwest Housing Corp.	36	\$7,600
Farmington Housing Authority	40	\$7,600	So. Windsor Housing Authority	70	\$15,000
Glastonbury Housing Authority	162	\$32,000	Stafford Housing Authority	110	\$23,448
Greenwich Housing Authority	51	\$12,240	Tolland Housing Authority	30	\$6,676
Groton Housing Authority	175	\$32,000	Vernon Housing Authority	54	\$14,000
Guilford Housing Authority	122	\$30,100	Wallingford Housing Authority	185	\$38,500
Hamden Housing Authority	190	\$35,000	Watertown Housing Authority	120	\$25,600
Hebron Housing Authority	25	\$7,400	Westbrook Housing Authority	32	\$7,400
Killingly Housing Authority	120	\$25,680	Westport Housing Authority	50	\$14,000
Manchester Housing Authority	80	\$17,120	Willimantic Housing Authority	50	\$14,000
Mansfield Housing Authority	40	\$8,426	Winchester Housing Authority	14	\$5,000
Marlborough Association for Senior Housing, Inc.	24	\$7,400	Windsor Housing Authority	112	\$23,206
Middlefield Housing Authority	30	\$7,200	Woodstock Housing Authority	0	\$0
<b>SUBTOTAL</b>	<b>2,327</b>	<b>\$475,426</b>	<b>SUBTOTAL</b>	<b>2,268</b>	<b>\$492,544</b>



#### D. Assisted Living Demonstration Program

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

<b>Table 12</b>		
<b>Assisted Living Demonstration Program Awards FY 2019-20</b>		
<b>Entity</b>	<b>Qualified Units</b>	<b>Amount Awarded</b>
<b>Herbert T. Clark, Glastonbury</b>	25	\$ 236,000
<b>Smithfield Gardens, Seymour</b>	56	\$ 553,000
<b>Luther Ridge</b>	45	\$ 471,000
<b>The Retreat</b>	100	\$1,311,000
<b>TOTAL</b>	<b>226</b>	<b>\$2,571,000</b>

Source: DOH

#### E. Section 8 New Construction/ Substantial Rehabilitation

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

DOH acted as contract administrator for 15 projects throughout Connecticut to ensure HUD-subsidized properties were serving eligible families at the correct level of assistance. DOH also provided asset management functions to ensure the physical and financial health of these HUD properties. DOH’s contract administrator fee for FY 2020-21 was \$121,398. The following table provides detailed information on DOH’s HUD Section 8 projects across the state.

<b>Table 13 HUD Section 8 Portfolio</b>			
<b>Town</b>	<b>Project Name</b>	<b># Elderly</b>	<b># Family</b>
<b>Bethel</b>	Reynolds Ridge	40	0
<b>Bristol</b>	Mountain Laurel Park	40	0
<b>Canton</b>	Twenty-One	40	0
<b>Cheshire</b>	Beachport	48	0
<b>Coventry</b>	Orchard Hill Estates	40	0
<b>Danbury</b>	Fairfield Ridge Mill Ridge	0	25
<b>Farmington</b>	Forest Court	0	36
<b>Hartford</b>	Casa Nueva	0	79
<b>Hartford</b>	Wolcott Place I	0	18
<b>Killingly</b>	Robinwood Apartments	0	42
<b>Middlefield</b>	Sugarloaf Terrace	30	0
<b>Norwich</b>	Hillside Apartments	0	26
<b>Putnam</b>	Bulger Apartments	27	0
<b>Wallingford</b>	McKenna Court	30	0
<b>Westport</b>	Canal Park	50	0
<b>TOTAL</b>		<b>345</b>	<b>226</b>

*Source: DOH/HUD*

### **III. Summary of Efforts to Promote Fair Housing**

All information on activities or requirements provided in this section were carried out by DOH during FY 20-21.

#### **Civil Rights Compliance**

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

- For housing projects with 5 or more units with one owner in common, affirmatively market housing units to persons identified as least likely to apply;
- Utilize newspapers and community resources targeted to members of minority groups to advertise the availability of housing, employment and contracting opportunities;
- Develop and implement a Tenant Selection Plan and Tenant Grievance Procedure;
- Include the Affirmative Action/Equal Opportunity Employer Statement and/or Fair Housing Statement and disability logo in all advertisements/notices;
- Provide employment and training opportunities to Section 3 residents and businesses and if required, have in place and implement a Section 3 Plan;

- Utilize the Connecticut Department of Administrative Services web site Directory of Small, Minority- and Women-Owned Businesses to solicit bids and to outreach to these firms. Points were given in the SC/CDBG application process to those Small Cities who could document utilization of these firms;
- Develop and implement a Fair Housing Action Plan;
- Provide a certification to affirmatively further Fair Housing;
- Develop and post a Fair Housing Policy Statement;
- Develop, post and implement an Affirmative Action Plan or Affirmative Action Policy Statement;
- Recipients are required to include in any sub-contracts the necessary affirmative action and equal employment opportunity provisions to demonstrate the subcontractor's compliance with applicable state and federal laws and regulations;
- Develop and post an American with Disabilities Act (ADA) Notice and Grievance Procedure;
- Post at their offices fair housing and anti-discrimination posters and equal opportunity in employment postings in English and in Spanish;
- Applicants are strongly encouraged to develop and implement or update a Section 504 Self-Evaluation and Transition Plan every 3 years. Points are given in the application process for those CDBG applicants who update and implement their plans; and
- Recipients are monitored to ensure that they implement the Fair Housing Action Steps as identified in their Fair Housing Action Plan. Points are given in the CDBG application process based on the number of documented action steps that were undertaken in the past three years.

### **Employment Outreach**

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

For the HOME Program, the dollar value of contracts reported for Minority-Owned Business Enterprises (MBE), Women-Owned Business Enterprises (WBE) and Section 3 was calculated based on HOME projects completed during the program year and may have included financing from other than the HOME Program. There were no (0) HOME contracts completed during the program year. Four (4) Home contracts were signed in the 20-21 Program Year.

For the SC/CDBG Program, the dollar amount of contracts reported for MBE, WBE and Section 3 was calculated based on contracts awarded during the program year and may have included financing from other than the

SC/CDBG Program. The dollar amount of contracts that included SC/CDBG funding awarded to Minority-Owned Business Enterprises (MBE), was \$1,049,807 of which \$940,572 was awarded to firms owned by persons who are Black Americans, and \$11,634 was awarded to firms owned by persons who are Native, and \$97,601 was awarded to firms owned by persons who are Hispanic Americans. The dollar amount of contracts that included SC/CDBG funding awarded to Women-Owned Business Enterprises (WBE) was \$1,273,567. In addition, a total of \$1,214,073 was awarded in contracts for Section 3 firms.

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

- Trained 325 staff members at shelters for the homeless on the fair housing laws to ensure that they are not denying shelter for illegal discriminatory reasons.
- Fair Housing Training at the Small Cities Application Workshop on May 18, 2021.

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

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

- Title VI of the Civil Rights Act of 1964;
- Title VIII of the Civil Rights Act of 1968, as amended;
- The Americans with Disabilities Act;
- Executive Orders 11063, 11246, and 12892;
- Section 3 of the Housing and Urban Development Act of 1968, as amended;
- Minority Small Business Enterprises – good faith effort, 24CFR 85.36(e);
- The Age Discrimination Act of 1975, as amended;
- Section 104(b) of Title I of the Housing and Community Development Act of 1974, as amended;
- Section 109 of Title I of the Housing and Community Development Act of 1974, as amended;
- Section 503 and 504 of the Rehabilitation Act of 1973, as amended;
- Sections 92.202 and 92.252, 24 CFR Part 92; and
- 24 CFR Part 85.36(e).

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

DOH provides the most recent statewide [Analysis of Impediments \(“AI”\) to Fair Housing Choice](#) on our website. The following is a review of progress made on the previous year’s goals as outlined in the State AI:

### **Objective 1 – Increasing housing access for protected classes**

- DOH entered into a contract from 1/1/18 to 1/1/23 with the Corporation for Independent Living for a total of \$1,500,000 from the Affordable Housing (Flex) Fund to finance the “Loans and Grants Program” to undertake the rehabilitation and accessibility upgrades to at least 20 units of owner occupied housing for the purposes of keeping families in their principal residence and avoiding potential moves to a long term care facility. **Three (3) projects were completed in the July 1, 2020 – June 30, 2021 year.**
- DOH awarded \$7,937,743.69 in Critical Needs and SSHP funding to rehabilitate a total of fourteen (14) state public housing projects, preserving 232 units of family, elderly, congregate and limited equity cooperative housing. As a part of the contracting process, submission of an up-to-date Affirmative Fair Housing Marketing Plan (AFHMP) and Tenant Selection Plan (TSP) that are in conformance with state regulations was mandatory. DOH has spent a considerable amount of time providing technical assistance to owners and managers of this housing in order to achieve compliance. Individual and group training was offered to applicants. More group training sessions will be offered to these housing providers by DOH in the next fiscal year and beyond.
- DOH is on the Board of Directors for the “Money Follows the Person” Medicaid Rebalancing Program and is active on its Housing Committee and others as required.
- DOH is on the Board of Directors for the Long Term Care Planning Committee, Supportive Housing Preservation Committee; Interagency Council on Supportive Housing and Homelessness; and CCEH Homeless Prevention and Rapid Re-housing Task Force.

### **Objective 2 – Increasing supply of affordable housing.**

- DOH awarded \$13,957,420 to support affordable housing development in diverse communities, including eleven (11) housing projects during SFY 2020-21, which will result in 82 units of affordable housing. Funding will support multifamily development in higher opportunity areas, revitalize senior housing, and promote affordable home ownership.
- 458 housing units were completed during SFY 2020-21, of which 225 were affordable.

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

- DOH collects data on a quarterly basis from its grantees relative to Section 3 practices, affirmative fair housing action steps and activities.

- DOH is implementing a “Performance Report on Affirmative Fair Housing Marketing Results” which must be submitted to DOH on an annual basis detailing the percentage of “least likely to apply” (LLA) in residence and currently on the project’s waiting list.

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

- The Connecticut State Legislature reaffirmed its commitment to civil rights and fair housing by authorizing \$670,000 for the SFY 2020-21 to the CT Fair Housing Center (FHC) to continue its work. As part of its duties the FHC provided training and technical assistance on an on-going basis to state employees from DOH, DSS, CHFA and DMHAS who work on fair housing issues and compliance.
- FHC worked with DOH staff to update the SC/CDBG application, process, and training materials for the SC/CDBG Application Workshop.

**Objective 5 – Fair Housing outreach, education, and enforcement activities.**

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

- Performed intakes and gave fair housing advice to 407 Connecticut households;
- Investigated 407 complaints of discrimination;
- Assisted 55 Connecticut residents with disabilities in requesting reasonable accommodations and reasonable modifications;
- Obtained reasonable accommodations and reasonable modifications for 26 Connecticut households without litigation or court action;
- Performed 22 tests designed to investigate any claims of housing discrimination;
- Provided 2,178 hours of legal assistance to the victims of housing discrimination;
- Provided 47 hours of advocacy to protect low and moderate income homeowners from discriminatory practices;
- Provided information on the fair housing laws to 2,986 people who are at risk of eviction to ensure that they understand their rights and responsibilities under the fair housing laws;
- In the process of translating the Fair Housing Center’s fair housing and eviction prevention materials into languages other than English and Spanish;
- Provided 8 translation services for outreach materials into languages other than English and Spanish as needed for 3 state programs that assist tenants and/or homeowners.
- Reached out to 2,390 Connecticut residents who have foreclosure actions filed against them by inviting them to make an appointment with the Fair Housing Center’s foreclosure prevention staff and sending copies of the Fair Housing Center’s foreclosure manual;

- Assisted homeowners in danger of losing their homes to foreclosure by offering virtual office hours each week reaching approximately 65 Connecticut residents;
- Distributed the CFHC “Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners” to 17 Connecticut residents;
- Spent 25 hours accepting calls and emails and offering assistance on how to obtain mortgage modifications to members of the private bar representing homeowners pro-bono in foreclosure;
- Completed 189 intakes for homeowners in foreclosure and provided 2,955 hours of legal advice;
- Represented 18 homeowners in foreclosure in an effort to save their home, prevent homelessness and ensure their transition to alternative housing, and /or obtain a mortgage modification;
- Created materials in English, Spanish, and other languages to advise tenants on what to do if they are served with a Notice to Quit, summary process complaint, or notice of use of an execution;
- Distributed eviction prevention materials to 12,042 Connecticut residents;
- Worked with tenant groups, tenants living in large buildings, or other groups of tenants to ensure that 250 tenants knew and understood their rights under the landlord/tenant laws and to help them stay in their homes if they wanted;
- Responded to 561 calls from Connecticut residents who are in danger of eviction because of the economic impact of COVID-19;
- Provided 428 hours of legal assistance to people who are in danger of being evicted due to the economic downturn as the result of COVID-19;

The following education and training opportunities were provided:

- Trained 325 staff members at shelters for the homeless on fair housing laws to ensure that they are not denying shelter for illegal discriminating reasons;
- Provided training at the Small Cities Application Workshop on May 18, 2021.

Additionally, Due to COVID -19, CFHC negotiated a new work schedule that anticipates all work on the Analysis of Impediments to Fair Housing be completed by August 31, 2021.

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

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

- Performed 5 rental tests to determine if subsidized landlords were evaluating criminal records on a case-by-case basis. The test analysis showed that the majority of landlords did not analyze eviction records on a case by case basis and that people of color were treated less favorable than whites;

- Assisted 160 tenants in applying for rental assistance programs by reviewing notices of waiting list openings, ensuring that the notices comply with the applicable regulations and fair housing laws, and notifying them about how and when to apply;
- Monitored and reviewed appellate matters for one case where it was necessary to protect homeowner’s rights and access to justice, particularly because they were facing foreclosure as a self-represented party;
- The Center filed 2 cases against a landlord who was violating the fair housing laws.

If discrimination is found as the result of any of the CFHC’s monitoring activities, CFHC will determine and implement next steps to ensure compliance with the ant-discrimination laws – CFHC’s attorneys are currently making decisions about which cases to file in court.

#### **IV. Consumer Loan Programs**

##### **A. Energy Conservation Loan Program (“ECL”)**

###### **I. Program Summary**

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

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

- Automatic Set-Back Thermostats
- Siding
- Caulking and Weather-Stripping
- Insulation
- Heat Pumps
- Replacement Heating Systems
- Replacement Roofs
- Replacement Windows
- Solar Systems and Passive Solar Additions



## 2. Application Review Process

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

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

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

## 3. FY 2020-21 Activity

<b>Loan Type</b>	<b>Number</b>	<b>Investment</b>
ECL	12	\$154,966
MEL	0	\$ 0
Deferred	7	\$96,458
<b>TOTAL</b>	<b>19</b>	<b>\$251,424</b>

<b>Table 15</b>	
<b>Fee Type FY 2020-21</b>	
Admin	\$ 3,464
Loan Servicing	\$ 108,054
Recovered Late Fees	\$ 5,146.86
<b>TOTAL</b>	<b>\$ 116,664.86</b>
Average Days App to Close	<b>58 days</b>
Average Days App to Fund	<b>108 days</b>

Source: DOH

## V. Resiliency Programs

### A. Community Development Block Grant - Disaster Recovery Program

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

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

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

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

DOH allocated CDBG-DR funds to eight (8) major program areas: Owner Occupied Housing, Multifamily Housing, Economic Revitalization, Infrastructure, Planning, Rebuild by Design, Homeless Prevention Demonstration Project and Public Facilities. DOH has expended more than \$138 million under these program areas with \$8,155,710.43 being expended in the last fiscal year.

The CDBG-DR program also funded the successful completion of 32 municipal mitigation and resiliency planning projects in 12 towns, ten (10) infrastructure hardening projects, and three (3) multifamily redevelopment projects comprising over 400 publicly-assisted housing units. In response to the State’s request for unmet needs data, local governments identified at least twelve (12) structural repair projects for businesses totaling \$5.3 million and an additional \$5 million of repair or replacement of equipment.

For the list and description of all funds awarded in the Planning program and for greater details on total investments made in the active portfolio, please see the CDBG-DR Quarterly Report ending June 30, 2021.

[CDBG-DR Quarterly Report Ending June 30, 2021](#)

## **VI. Individual and Family Support Programs**

### **A. Emergency Solutions Grant (“ESG”) Program**

Through competitive procurement, DOH awarded six (6) ESG funded shelters: two (2) shelters that support families, three (3) shelters for both families and individuals, and one (1) shelter that supports individuals. These shelters used the ESG funds for shelter operations, rapid re-housing and/or prevention services. These shelters were previously established due to the documented need to support homeless individuals and families. In addition to ESG funded shelters, DOH also funded an additional 32 shelters utilizing state and federal funds, which brought the total funded shelters to 37. DOH utilized ESG monies for rapid re-housing for this fiscal year. DOH awarded a non-profit, Advancing Connecticut Together (ACT), the right to act as the ESG financial assistance fiduciary agency. At a minimum 40% of the annual ESG allocation went to ACT to administer financial assistance requested by housing relocation and stabilization agencies. DOH leveraged existing resources to provide Housing Relocation and Stabilization Services to ensure that literally homeless households would have a better chance of remaining stably housed. Through competitive procurement, seven (7) agencies were awarded assistance to aid our homeless population with housing relocation and up to 12 months of stabilization services and in-home case management. These eight agencies receive referrals for services and financial assistance through their local Coordinated Access Network (CAN).

DOH regularly consulted 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.

DOH works collaboratively with the Connecticut Coalition to End Homelessness (CCEH) and Nutmeg Consulting, LLC. Through a DOH contract with CCEH, Technical Assistance and Training (TA & T) is

provided to emergency shelter programs and rapid rehousing programs. DOH is able to meet its goal of providing quality supportive housing to homeless people and their families through its partnership with CCEH, and the local service providers. DOH contractually requires its providers to utilize a Homeless Management Information System (HMIS) for data entry and reporting compliance purposes. CCEH subcontracts with Nutmeg Consulting for HMIS support, training and technical assistance and user support services.

DOH allocated Federal and State funds for a combined total of \$39,668,615 for the provision of housing assistance and supportive services to homeless people.

Types of services that were provided include the following:

- Intake, needs assessment and case management services;
- Educational & vocational services
- Health/mental health services
- Shelter and housing assistance;
- Substance abuse counseling;
- Rapid rehousing;
- Transportation/provision of bus tokens;
- Outreach; and
- Workshops on life skills, budgeting, parenting skills, nutrition, etc.

Other related services provided by certain service providers include health care, consumable supplies, food and meal services, employment assistance, client support and child care.

<b>Table 16</b>						
<b>FY 2020-21 ESG Allocation Chart</b>						
<b>State Recipient</b>	<b>Shelter Operations</b>	<b>Housing Relocation &amp; Short Term Rental Ass.</b>	<b>Housing Relocation, Stabilization, Case Mgt, Short to Long Term Rental</b>	<b>HMIS</b>	<b>Admin</b>	<b>Total</b>
Prudence Crandall – New Britain (DV –No HMIS entry)	\$23,563				\$1,899	\$25,462
Community Renewal Team – East Hartford Shelter	\$417,820				\$33,877	\$451,697
Saint Vincent de Paul-Bristol	\$186,042				\$15,084	\$201,126
Columbus House – Middletown Family Shelter	\$226,200				\$18,237	\$244,437
Beth-El	\$71,478				\$5,795	\$77,273
Pacific House	\$73,845				\$5,795	\$79,640
AIDS CT – Statewide Rental Assistance Fiduciary			\$777,282		\$63,022	\$840,304
CT Coalition to End Homelessness - HMIS				\$167,958	\$13,618	\$181,576
CHR			\$122,544		\$9,936	\$132,480
<b>TOTAL</b>	<b>\$998,948</b>	<b>\$0</b>	<b>\$899,826</b>	<b>\$167,958</b>	<b>\$167,263</b>	<b>\$2,233,995</b>

\*Total funds for rapid rehousing = \$899,826, 40% of total ESG allocation

## **B. Housing Opportunities for Persons with AIDS (“HOPWA”)**

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

HOPWA funds were pooled with approximately \$4,000,000 in annual funding from Connecticut’s general operating budget and approximately \$1,000,000 from the US Department of Health and Human Services (HHS)

In FY 2020-21 DOH expended \$252,204 in Federal Housing Opportunities for Persons with AIDS (HOPWA) funds for the program year, which covered the time period from July 1, 2020 to June 30, 2021. This “Balance of State” program served twenty-three (23) unduplicated persons with HIV/AIDS and their

families through agreement between DOH and two (“2”) not-for-profit organizations located in the Middlesex and New London Counties, Connecticut. Funds were allocated to the project sponsors for tenant based rental assistance, Short Term Rent Mortgage and Utility assistance, case management, life management, operation costs, administration cost and daily support services.

DOH and ACT carried out the following activities during the FY 2020-21:

- DOH awarded contracts through a competitive procurement process. The Sub-recipients provided scattered-site apartments, STRMU and a range of support services to clients in Middlesex and New London counties during this period.
- DOH and its project sponsors provided tenant-based rental assistance to fifteen (15) households. Twenty-three (23) unduplicated individuals received supportive services which included the following: case management/client advocacy/access to benefits and services.
- Of the households serviced during this reporting period, 6 households obtained employment.
- DOH provided training and technical assistance for Connecticut Homeless Management Information System (“CTHMIS”) utilization to HOPWA funded agencies, utilizing non-HOPWA funds.
- DOH and project sponsors participated in quarterly HOPWA grantee meetings convened by HUD-local.
- The Department staff (programmatic and fiscal) participated and completed HOPWA on-Line Financial Management Training.

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

### **I. Connecticut Section 8 Housing Choice Voucher Program**

The Housing Choice Voucher Program (“HCV”) is the federal government’s largest program for assisting very low income families to afford decent, safe and sanitary housing in the private market. The U.S. Department of Housing and Urban Development (“HUD”) contracted with Public Housing Authorities (PHA) to administer the program. DOH was one of 44 PHA’s in Connecticut that administers the HCV program and the only PHA that is allowed to administer the program statewide. DOH funds four main categories: HCV Housing Choice Voucher Tenant Based Rental Assistance Program, Family Unification Program, Veteran’s Affairs Supportive Housing and Project Based Vouchers; as well as the Disability Voucher Main Stream Program. The total amount of Section 8 vouchers awarded in FY 20-21 was 7,740, totaling \$90,229,543.91.

a) **Housing Choice Voucher Tenant Based Rental Assistance Program**

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

b) **Family Unification Program**

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

c) **Veteran’s Affairs Supportive Housing**

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

d) **Project Based Vouchers**

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

e) **Disability Voucher Main Stream Program (“DV Main Stream”)**

The Disability Voucher Main Stream Program (“DV Main Stream”) provides vouchers for low-income households that include a person (s) with disabilities. The program is designed to help tenants with disabilities live independently in the community. IN FY 20-21 DOH received 380 Emergency Housing Vouchers to assist homeless households live independently in the community in the housing of their choice.

f) **Security Deposit Guarantee Program**

The Security Deposit Guarantee Program provides a guarantee to landlords of up to two month’s rent instead of an actual payment. DOH will guarantee payment of the signed agreed-upon, security deposit, in part or in whole, if the tenant moves out of the apartment and there is any damage caused by the tenant which requires repair, or if the tenant owes back rent. The landlord must submit a claim for payment within 45 days after the tenant moves out of the unit. This program is currently available only to individuals and families that are chronically homeless and meet program criteria. We helped 259 people totaling \$417,521 in FY 20-21.

## **2. Connecticut Rental Assistance Programs (“RAP”)**

The State of Connecticut Rental Assistance Program (“RAP”) is the primary state-supported program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Much like the federal HCV, RAP provides a portable rental assistance subsidy, which allows tenants to move from one rental unit to another provided the unit meets program requirements. Participants that are issued a housing voucher are responsible for finding a suitable housing unit of the participant’s choice where the owner agrees to rent under the program. Participants are able to select their own housing, including apartment, townhouses, and single-family homes. Rental units meet minimum standards of quality and safety as defined by the State of Connecticut, which were the Federal Housing Quality Standards (“HQS”) as established by HUD. Participants pay 40% of their adjusted gross income (or 30% of adjusted gross income if the participant is elderly or disabled) toward the rent and RAP pays the remainder directly to the landlord. The total amount of RAP certificates awarded in FY 20-21 was 6,506 totaling \$62,787,54.60.

### **a) Department of Housing and Department of Children and Families Housing Collaborative**

#### **1) Family Unification Program (State)**

The Family Unification Program (“FUP”) built off the success of the federally funded FUP program. FUP is a collaboration between DOH and DCF designed to reduce the number of children in foster care by providing affordable housing through a rental subsidy and the necessary support services, including intensive case management and behavioral health services, to vulnerable and homeless families.

### **b) Department of Housing and Department of Developmental Disabilities Housing Collaborative**

#### **1) Department of Developmental Disabilities Supportive Housing**

In FY 20-21, DDS received 15 RAP certificates for use in covering the rental costs associated with transitioning individuals from 24 hour privately operated group homes to community based living settings. DDS currently supports over 1300 individuals in apartment-type settings throughout the state. Typically DDS has funded rental costs for individuals (in excess of their contributions) through a rental subsidy program managed internally. Starting in 2013 DDS has had the opportunity to utilize the RAP as a new resources alternative to prior practices.

### **c) Department of Housing and Department of Mental Health Addiction Services Housing Collaborative**

#### **1) Permanent Supportive Housing Initiative**



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

2) Department of Mental Health and Addiction Service Rental Assistance Program

The Department of Mental Health and Addiction Service Rental Assistance Program provided 110 rental certificates to assist clients in obtaining supportive housing. Specifically, 60 rental assistance certificates were allocated to the DMHAS forensics unit to allow individuals in the criminal justice system with a mental health diagnosis and who would be homeless upon release from prison live independently in the community. An additional 50 rental assistance certificates were allocated to the Enhancing Housing Opportunities Program, which allowed stable tenants living in supportive housing to move into housing with less support services.

3) Housing First

DOH and DMHAS launched the Housing First Program in 2009 to offer permanent supportive housing through RAP certificates and supportive services. In FY 20-21 this program helped 20 individuals with serious mental illness who were being discharged from psychiatric hospitals, or who were homeless and at risk of hospitalization.

4) Connecticut Collaborative on Re-Entry

The Connecticut Collaborative on Re-Entry (“CCR”) Program was a 190 unit permanent supportive housing program that identified and assisted individuals who cycled through homeless service and corrections systems in the state’s largest urban centers.

d) Department of Housing and Department of Social Services Housing Collaborative

1) Money Follows the Person

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

2) Social Innovation Fund

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

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

Under Chapter 126a of the Connecticut General Statutes (“CGS”), the department is required to annually promulgate a list of municipalities which satisfy the criteria contained in subsection 8-30g (k). Attached is the 2020-21 Affordable Housing Land Use Appeals List that identifies exempt municipalities.

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

Changes in the number of units counted toward the ten per cent threshold are caused by several factors: (1) the relocation of households using Section 8 vouchers or RAP certificates; (2) the expiration of deed restrictions or refinancing of mortgages; (3) the demolition of buildings; or (4) the addition of units completed during the 2020-21 fiscal year.

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

2021 Affordable Housing Appeals List - Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
Ansonia	8,148	366	799	138	0	1,303	15.99%
Bloomfield	9,019	574	114	303	0	991	10.99%
Bridgeport	57,012	6,949	4351	815	19	12,134	21.28%
Bristol	27,011	2,006	950	1,031	0	3,987	14.76%
Danbury	31,154	1,652	1258	465	221	3,596	11.54%
Derby	5,849	275	314	102	0	691	11.81%
East Hartford	21,328	1,593	809	964	0	3,366	15.78%
East Windsor	5,045	559	37	102	0	698	13.84%
Enfield	17,558	1,360	221	592	7	2,180	12.42%
Groton	17,978	3,727	103	335	10	4,175	23.22%
Hartford	51,822	10,733	8,723	1,441	0	20,897	40.32%
Killingly	7,592	467	152	167	0	786	10.35%
Manchester	25,996	1,871	979	872	32	3,754	14.44%
Meriden	25,892	1,976	1,360	956	11	4,303	16.62%
Middletown	21,223	3,116	1,129	486	25	4,756	22.41%
New Britain	31,226	3,017	1,583	1,109	100	5,809	18.60%
New Haven	54,967	9,652	7,142	891	457	18,142	33.01%
New London	11,840	1,600	490	475	101	2,666	22.52%
North Canaan	1,587	148	0	14	0	162	10.21%
Norwalk	35,415	2,245	1,546	385	667	4,843	13.67%
Norwich	18,659	2,296	796	516	0	3,608	19.34%
Plainfield	6,229	377	196	191	4	768	12.33%
Putnam	4,299	413	63	70	0	546	12.70%
Stamford	50,573	4,219	2,073	383	1270	7,945	15.71%
Torrington	16,761	912	328	513	17	1,770	10.56%
Vernon	13,896	1,509	470	348	12	2,339	16.83%
Waterbury	47,991	5,385	3,156	1,597	48	10,186	21.22%
West Haven	22,446	1,024	2,119	395	0	3,538	15.76%
Winchester	5,613	350	170	84	0	604	10.76%
Windham	9,570	1,776	597	338	0	2,711	28.33%
Windsor Locks	5,429	297	154	224	0	675	12.43%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
Andover	1,317	24	1	29	0	54	4.10%
Ashford	1,903	32	0	32	0	64	3.36%
Avon	7,389	244	21	36	1	302	4.09%
Barkhamsted	1,589	0	5	21	0	26	1.64%
Beacon Falls	2,509	0	4	38	0	42	1.67%
Berlin	8,140	556	50	124	4	734	9.02%
Bethany	2,044	0	2	11	0	13	0.64%
Bethel	7,310	192	30	132	87	441	6.03%
Bethlehem	1,575	24	0	5	0	29	1.84%
Bolton	2,015	0	2	29	0	31	1.54%
Bozrah	1,059	0	3	27	0	30	2.83%
Branford	13,972	243	73	152	9	477	3.41%
Bridgewater	881	0	0	1	0	1	0.11%
Brookfield	6,562	155	22	97	77	351	5.35%
Brooklyn	3,235	232	10	63	0	305	9.43%
Burlington	3,389	27	0	44	0	71	2.10%
Canaan	779	1	3	4	1	9	1.16%
Canterbury	2,043	76	1	61	0	138	6.75%
Canton	4,339	251	31	48	32	362	8.34%
Chaplin	988	0	2	35	0	37	3.74%
Cheshire	10,424	258	23	88	17	386	3.70%
Chester	1,923	23	4	15	0	42	2.18%
Clinton	6,065	105	8	60	0	173	2.85%
Colchester	6,182	364	37	132	4	537	8.69%
Colebrook	722	0	1	6	1	8	1.11%
Columbia	2,308	24	2	57	0	83	3.60%
Cornwall	1,007	28	2	6	0	36	3.57%
Coventry	5,099	103	4	120	20	247	4.84%
Cromwell	6,001	212	9	173	0	394	6.57%
Darien	7,074	161	14	2	104	281	3.97%
Deep River	2,096	26	6	32	0	64	3.05%
Durham	2,694	36	1	26	0	63	2.34%
East Granby	2,152	72	2	42	0	116	5.39%
East Haddam	4,508	73	2	59	0	134	2.97%
East Hampton	5,485	64	7	83	25	179	3.26%
East Haven	12,533	542	167	274	0	983	7.84%
East Lyme	8,458	396	19	86	19	520	6.15%
Eastford	793	0	0	10	0	10	1.26%
Easton	2,715	0	0	3	15	18	0.66%
Ellington	6,665	260	5	104	0	369	5.54%
Essex	3,261	75	2	16	16	109	3.34%
Fairfield	21,648	231	139	56	182	608	2.81%
Farmington	11,106	470	115	128	155	868	7.82%
Franklin	771	27	2	19	0	48	6.23%
Glastonbury	13,656	604	49	108	2	763	5.59%
Goshen	1,664	1	1	4	0	6	0.36%
Granby	4,360	85	2	46	5	138	3.17%
Greenwich	25,631	879	458	13	38	1,388	5.42%
Griswold	5,118	222	57	144	0	423	8.26%
Guilford	9,596	186	10	32	0	228	2.38%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
Haddam	3,504	22	1	27	0	50	1.43%
Hamden	25,114	1,048	818	473	4	2,343	9.33%
Hampton	793	0	1	11	0	12	1.51%
Hartland	856	2	0	6	0	8	0.93%
Harwinton	2,282	22	6	34	5	67	2.94%
Hebron	3,567	58	3	44	0	105	2.94%
Kent	1,665	58	4	4	0	66	3.96%
Killingworth	2,598	0	0	16	5	21	0.81%
Lebanon	3,125	26	3	76	0	105	3.36%
Ledyard	5,987	32	12	210	6	260	4.34%
Lisbon	1,730	2	0	58	0	60	3.47%
Litchfield	3,975	140	3	30	19	192	4.83%
Lyme	1,223	0	0	5	8	13	1.06%
Madison	8,049	90	3	9	33	135	1.68%
Mansfield	6,017	175	128	80	2	385	6.40%
Marlborough	2,389	24	0	24	0	48	2.01%
Middlebury	2,892	77	5	18	20	120	4.15%
Middlefield	1,863	30	3	18	1	52	2.79%
Milford	23,074	728	244	168	74	1,214	5.26%
Monroe	6,918	35	5	44	8	92	1.33%
Montville	7,407	81	54	247	0	382	5.16%
Morris	1,314	20	3	5	0	28	2.13%
Naugatuck	13,061	493	305	344	0	1,142	8.74%
New Canaan	7,551	175	19	5	21	220	2.91%
New Fairfield	5,593	0	2	53	17	72	1.29%
New Hartford	2,923	12	3	47	15	77	2.63%
New Milford	11,731	319	41	153	20	533	4.54%
Newington	13,011	531	128	437	36	1,132	8.70%
Newtown	10,061	134	7	80	32	253	2.51%
Norfolk	967	21	1	5	0	27	2.79%
North Branford	5,629	62	14	45	0	121	2.15%
North Haven	9,491	393	51	85	23	552	5.82%
North Stonington	2,306	0	1	21	6	28	1.21%
Old Lyme	5,021	64	2	14	3	83	1.65%
Old Saybrook	5,602	52	15	21	73	161	2.87%
Orange	5,345	46	10	10	6	72	1.35%
Oxford	4,746	36	3	26	0	65	1.37%
Plainville	8,063	205	46	282	22	555	6.88%
Plymouth	5,109	178	20	174	0	372	7.28%
Pomfret	1,684	32	2	13	0	47	2.79%
Portland	4,077	185	90	64	0	339	8.31%
Preston	2,019	40	5	38	0	83	4.11%
Prospect	3,474	0	4	43	45	92	2.65%
Redding	3,811	0	2	15	0	17	0.45%
Ridgefield	9,420	175	6	26	79	286	3.04%
Rocky Hill	8,843	235	62	157	0	454	5.13%
Roxbury	1,167	19	0	5	0	24	2.06%
Salem	1,635	0	4	30	0	34	2.08%
Salisbury	2,593	24	0	2	14	40	1.54%
Scotland	680	0	1	28	0	29	4.26%
Seymour	6,968	262	29	98	0	389	5.58%

2021 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2021 Gov Assisted	2021 Tenant Rental Assistance	2021 Single Family CHFA/USDA Mortgages	2021 Deed Restricted Units	2021 Total Assisted Units	2021 Percent Affordable
Sharon	1,775	32	1	3	0	36	2.03%
Shelton	16,146	254	40	118	82	494	3.06%
Sherman	1,831	0	1	6	0	7	0.38%
Simsbury	9,123	289	63	86	0	438	4.80%
Somers	3,479	146	7	33	0	186	5.35%
South Windsor	10,243	443	57	186	12	698	6.81%
Southbury	9,091	90	7	31	0	128	1.41%
Southington	17,447	499	62	317	54	932	5.34%
Sprague	1,248	20	12	24	1	57	4.57%
Stafford	5,124	257	20	115	0	392	7.65%
Sterling	1,511	0	6	21	0	27	1.79%
Stonington	9,467	441	19	79	2	541	5.71%
Stratford	21,091	524	425	344	33	1,326	6.29%
Suffield	5,469	296	6	48	15	365	6.67%
Thomaston	3,276	104	5	97	0	206	6.29%
Thompson	4,171	151	13	42	0	206	4.94%
Tolland	5,451	127	12	95	3	237	4.35%
Trumbull	13,157	315	19	82	315	731	5.56%
Union	388	0	0	6	0	6	1.55%
Voluntown	1,127	20	1	22	0	43	3.82%
Wallingford	18,945	354	142	296	35	827	4.37%
Warren	811	0	0	1	0	1	0.12%
Washington	2,124	17	2	3	23	45	2.12%
Waterford	8,634	213	33	239	0	485	5.62%
Watertown	9,096	205	33	216	0	454	4.99%
West Hartford	26,396	643	852	320	250	2,065	7.82%
Westbrook	3,937	140	5	29	29	203	5.16%
Weston	3,674	0	2	6	0	8	0.22%
Westport	10,399	265	60	2	63	390	3.75%
Wethersfield	11,677	705	109	258	0	1,072	9.18%
Willington	2,637	160	6	35	0	201	7.62%
Wilton	6,475	158	9	14	51	232	3.58%
Windsor	11,767	154	288	420	26	888	7.55%
Wolcott	6,276	313	14	174	0	501	7.98%
Woodbridge	3,478	30	8	3	0	41	1.18%
Woodbury	4,564	60	4	27	0	91	1.99%
Woodstock	3,582	24	0	28	0	52	1.45%
	1,487,891	93,840	48,102	26,989	5,406	174,337	