

# Annual Report

Fiscal Year 2019-2020



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

*March 1, 2021*

## **I. HOUSING DEVELOPMENT**

### **A. FY 2019-20 Housing/Economic Environment**

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

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

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

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

Supportive housing strategies are already beginning to evolve such as housing types that improve linkages between residents' housing, human services, and health care needs. Many communities have developed housing assistance programs that often include one or more programs specifically targeted toward meeting the housing needs of disabled individuals. Housing authorities have increasingly become an important vehicle in the development of creative strategies to support their residents 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 33,146 in 2019, a 2.1% decrease from the previous year. Condominium sales did better with a gain of 0.2% over 2018. The same report indicates the median single-family home sales price reached \$260,000 in 2019. ("The Connecticut Economic Digest: Connecticut's Housing Market Trended Upward in 2019," July 2020, Vol. 25, No. 7, Kolie Sun, Senior Research Analyst, DECD). Sun also cites data recently release from the US Census shows that Connecticut cities and towns authorized a total of 5,854 single and multifamily homes with a total valuation of \$1.354 billion in 2019. The level of production is the highest since 2015 and represents a 21.6%increase compared to 4,815 in 2018.

The multifamily sector played an integral role in Connecticut's strong performance in 2019, with over half of the state's units coming from 5-unit or more structures. Connecticut ranked 4<sup>th</sup> in the nation in multifamily authorization.

The demand for multifamily units gained momentum over the past decade. More than 49K total housing units were authorized in Connecticut between 2010 and 2019. Sun indicates that single family homes accounted for 51% of housing production while multifamily (5-unit or more) homes accounted for 44%. This is a contrast compared to the prior decade (200-2009) when more than 77% of new housing units were in single family homes and 19% in multifamily. This shift in housing choices can be partially attributed to the growth of transit-oriented development, creating walkable urban environments that are seen as increasingly attractive to millennials and baby boomers.

The Department of Economic and Community Development (DECD) annually surveys each municipality for demolition information. One hundred twenty-two towns responded (72.2% response rate), reporting 828 demolished units last year. As a result, the state's net gain of 5,026 units brings its housing inventory estimates to 1,522,681 units.

Connecticut's housing market experienced robust growth in 2019, but the onset of the COVID-19 pandemic casts doubt on this trend continuing in 2020. According to the forecast from the National Association of Realtors (NAR), home sales will drop 13.5% this year. Prior to the pandemic, the organization forecasted a 3% increase. Many experts believe that prices will be relatively flat for the rest of the year. NAR projected a 1% increase in 2020. During these difficult times, the Department of Housing will continue to strive to ensure everyone has access to quality housing opportunities and options throughout the State of Connecticut.

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

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

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

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

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

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

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

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, 2019 and June 30, 2020, the Department of Housing (“DOH”) completed 24 projects around the state and, in doing so, created or retained and estimated 1175 total units, of which 910 units will be affordable. This includes a total project investment of \$221,973,408, with \$55,293,074 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 2019-20 DOH Housing Development Activity</b>			
	<b>State</b>	<b>Federal</b>	<b>Total</b>
<b>FY 2019-20 Housing Activity</b>	\$ 55,293,074	\$ 0	\$ 55,293,074
<b>DOH Housing Portfolio Value</b>	\$ 877,741,718	\$245,664,383	\$1,123,406,391

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</b>				
<b>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 2019-20 Leverage Ratio</b>	3.01	\$ 221,973,408	\$ 166,679,704	\$ 55,293,704
<b>Portfolio Leverage Ratio</b>	2.96	\$4,420,202,654	\$3,314,167,366	\$1,118,439,731

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</b>			
<b>DOH’s Housing Development Per Unit Cost</b>			
<b>FY 2019-2020 Funding</b>	<b>DOH Investment</b>	<b>Units</b>	<b>DOH Per Unit Cost</b>
<b>Total Average FY 2019-20 Cost Per Unit</b>	<b>\$55,293,704</b>	<b>910</b>	<b>\$60,672</b>
<b>Total Average Portfolio Cost Per Unit</b>	<b>\$1,118,439,731</b>	<b>20,241</b>	<b>\$55,256</b>

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 2019-2020</b>		
	<b>Elderly Units</b>	<b>Family Units</b>
<b>Units Completed</b>	<b>535</b>	<b>640</b>

Source: DOH

### 3. State Sponsored Housing Portfolio Preservation Initiative

Six (6) properties received nearly \$14,000,000 million in funding to support the capital improvement of 251 units of affordable housing.

DOH and CHFA continue to identify properties that have critical healthy and safety needs. A total of seven (7) properties received \$1,655,097 in funding to support the critical needs of 412 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 251 units which had already completed their planning activities, and were best able to use the funds. The following table is a list of those properties, the units being preserved, and the award to be provided.

<b>Table 5 SSHP Preservation Projects Contracted During FY 19-20</b>			
<b>Property Name</b>	<b>Municipality</b>	<b>Units Preserved</b>	<b>\$ Awarded</b>
Wapping Mews	S. Windsor	30	\$2,086,537
Dublin Village	Colchester	40	\$2,378,556
Herbert T. Clark Congregate	Glastonbury	45	\$2,109,227
Robert Hutt Congregate	Naugatuck	36	\$1,047,780
Harry Schwartz Manor	Norwich	48	\$1,656,742
Lawnhill Terrace 3	Stamford	52	\$4,700,000
<b>Subtotal</b>		<b>251</b>	<b>\$13,978,842</b>

Source: DOH



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

In FY 2019-20 DOH was the lead state agency for all matters relating to housing in Connecticut. As part of the agency's overall mission, DOH worked to increase opportunities for Connecticut's citizens to live in safe, quality housing at affordable prices. To fulfill its mission, DOH monitored and analyzed the Connecticut housing environment and developed policies, strategies, programs and services that maximize success in expanding affordable housing opportunities in Connecticut.

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

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

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

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

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

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

The following table offers a summary of the types of activities that were funded during FY 2019-20.

<b>Table 6</b>		
<b>SC/CDBG Program Projects Contracted During FY 2019-20</b>		
<b>Activity</b>	<b>Total Funding</b>	<b>Number of Projects</b>
Homeowner Rehabilitation	\$ 39,000.00	1
Public Housing Rehabilitation	\$ 12,624,975.00	12
<b>Total Housing</b>	<b>\$ 12,663,975.00</b>	<b>13</b>
Public Service	\$ 350,000.00	1
Water/Sewer/Street Improvements	\$ 0	0
Public Facility	\$ 0	0
<b>Total Other</b>	<b>\$ 350,000.00</b>	<b>1</b>
<b>TOTAL</b>	<b>\$ 13,013,975.00</b>	<b>14</b>

Source: DOH

The following table outlines DOH's Small Cities CDBG program activity during SFY 2019-20.

<b>Table 7</b>		
<b>SC/CDBG Projects Contracted During FY 19-20</b>		
<b>Municipality</b>	<b>Project Description</b>	<b>\$ Investment</b>
Chester	Cherry Hill Apartments	\$ 800,000
Derby	CiCia Manor	\$ 1,000,000
East Windsor	Park Hill	\$ 650,000
Enfield	Laurel Park	\$ 175,000
Farmington	New Horizons Village	\$ 900,000
Groton	Mystic River Homes	\$ 1,500,000
Guilford	Shelter Diversion for GNH CAN	\$ 350,000
Hebron	Stonecroft Village	\$ 700,000
Madison	Concord Meadows	\$ 1,479,021
Plainville	Centerview Village and Woodmoor Manor	\$ 1,500,000
Roxbury	Roxbury Housing Rehabilitation Project	\$ 39,000
Trumbull	Henry Stern Center	\$ 1,072,234
Wallingford	John Savage Commons	\$ 1,348,720
Windham	Nathan Hale Terrace	\$ 1,500,000
<b>Total</b>		<b>\$ 13,013,975</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, youth and family homelessness by the end of 2020. Connecticut has been successful in creating over 50 single site supportive housing properties that have resulted in over 1200 units of permanent supportive housing. In the past five years, Connecticut has been able to develop 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 2019-20 DOH assisted 25 congregate facilities with \$8.35M in assistance.

Entity	Project Name	Subsidized Units	Amount Awarded
<b>Augustana Homes, Inc.</b>	Augustana Homes	44	\$432,782
<b>Women's Institute Reality of CT,</b>	Eleanor Congregate Apts.	35	\$598,102
<b>Bristol Housing Authority</b>	Komanetsky Estates	44	\$193,900
<b>Enfield Housing Authority</b>	Mark Twain I and II	82	\$141,314
<b>Glastonbury Housing Authority</b>	Herbert T. Clark	45	\$344,412
<b>Hill House, Inc.</b>	Hill House	61	\$348,195
<b>Mystic River Homes, Inc.</b>	Mystic River Homes	50	\$415,810
<b>Hamden Housing Authority</b>	Mount Carmel	30	\$461,587
<b>Sheldon Oak Central, Inc.</b>	Bacon Congregate	23	\$416,640
<b>Killingly Housing Authority</b>	Maple Court	43	\$165,614
<b>Manchester Housing Authority</b>	Westhill Gardens	37	\$382,127
<b>Lutheran Social Services, Inc.</b>	Luther Manor	45	\$245,810
<b>Naugatuck Housing Authority</b>	Robert E. Hutt	36	\$258,025
<b>Hannah Gray Development Corporation</b>	E.B. Scantlebury	20	\$390,290
<b>Norwalk Housing Authority</b>	Ludlow Commons	44	\$636,651
<b>Under One Roof, Inc.</b>	The Marvin	50	\$419,796
<b>St. Jude Housing Corporation</b>	St. Jude Commons	50	\$252,122
<b>Town of Orange</b>	Silverbrook Estates	45	\$307,330
<b>Pomfret Community Housing Corporation</b>	Seely Brown Village	31	\$398,057
<b>Ridgefield Housing Authority</b>	Prospect Ridge	34	\$334,432
<b>Simsbury Housing Authority</b>	Virginia Connolly	40	\$357,941
<b>Stamford Housing Authority</b>	Margot J. Wormser	41	\$378,737
<b>Trumbull Housing Authority</b>	Stern Village	36	\$141,696
<b>Vernon Housing Authority</b>	F.J. Pitkat	44	\$134,343
<b>Wilton Commons 2 LLC</b>	Wilton Commons II	23	\$200,284
<b>TOTAL</b>		<b>1,033</b>	<b>\$8,355,997</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 2019-20 awards.

<b>Table 9 Elderly Rental Assistance Program Awards FY 2019-20</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	\$32,268
Branford Housing Authority	90	27	15	\$27,732
Brookfield Housing Authority	35	10	1	\$23,100
Colchester Housing Authority	70	30	6	\$48,144
Coventry Housing Authority	40	5	0	\$4,272
Enfield Housing Authority	200	96	51	\$170,556
Essex Housing Authority	36	11	1	\$14,472
Guilford Housing Authority	90	27	6	\$26,404
Hamden Housing Authority	80	26	8	\$38,160
Hebron Housing Authority	25	9	1	\$12,420
Carabetta (Faith Manor)	40	21	2	\$105,786
Killingly Housing Authority	120	9	1	\$5,544
Manchester Housing Authority	80			\$124,476
Mansfield Housing Authority	40	5	2	\$9,876
Marlborough Association for Senior Housing	24	16	2	\$72,396
Monroe Housing Authority	30	9	2	\$14,232
North Branford Housing Authority	60	22	9	\$37,992
Norwich Housing Authority	183	60	24	\$108,852
Old Lyme (Ryefield)	39	26	3	\$107,136
Oxford Housing Authority	34			\$11,092
Preston Housing Authority	40	11	5	\$17,292
Putnam Housing Authority	40	10	2	\$12,600
Ridgefield Housing Authority	60	37	4	\$84,440
Simsbury Housing Authority	70	12	5	\$25,404
South/Southwest Housing Corporation	36	9	0	\$21,420
Tolland Housing Authority	30	1	0	\$516
Wallingford Housing Authority	155	50	17	\$50,552
Wethersfield Housing Authority	112	31	16	\$50,652
Willimantic Housing Authority	50	31	12	\$55,248
Windsor Locks Housing Authority	40	6	2	\$6,924
<b>TOTAL</b>	<b>1981</b>	<b>621</b>	<b>201</b>	<b>\$1,319,958</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 2019-20 Allocation</b>	<b>Current Year FY 2020-21 Allocation</b>	<b>FY 2020-21 Current Participants Annualized</b>	<b>FY 2021-22 Projected Need – Current Participation</b>	<b>FY 2021-22 Projected Need – Full Participation</b>
\$1,935,626	\$1,935,625	\$ 2,003,373	\$ 2,003,373	\$ 6,229,270
822 Elderly residents	822 Elderly residents	822 Elderly residents	822 Elderly residents	1,981 Elderly residents
147 Congregate residents	147 Congregate residents	147 Congregate Residents	147 Congregate Residents	1,032 Congregate Residents

Source: DOH

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

The **FY 2021-22 Projected Need – Current Participation** reflects the **FY 2020-21 Current Participants Annualized** plus approved or anticipated rent increases at these participating facilities. It does not anticipate savings as a result of tenant turnover. It is estimated that the Governor’s proposed funding level for this program will be sufficient to address the needs of these properties in the coming fiscal year when this tenant turnover is considered.

The **FY 2021-21 Projected Need – Full Participation** reflects the projected need for rental assistance at all of the participating facilities if new unsubsidized residents were allowed to be added to the program, as well as including all of the 1,032 Congregate residents rental costs shifting to ERAP. It is anticipated that up to an additional 1,159 residents in participating Elderly facilities may be in need of rental assistance. This would extrapolate to an additional \$4,225,897 in new ERAP funding being necessary to assist these individuals. This would bring total participation to approximately 3,013 elderly/disabled residents receiving a total of \$6,229,270 in ERAP.

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

The RSC Program (also known as the Elderly Rental Registry and Counselor Program) provided grant funds to sponsors of DOH-assisted rental housing for the elderly to hire a resident services coordinator to perform an evaluation of all tenants and to provide other services related to housing when necessary. FY 19-20 DOH awarded the total grant amount of \$967,970 to provide for a total of 4,573 housing units.

<b>Table 11</b>					
<b>Resident Services Coordinator Program Awards FY 19-20</b>					
<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	\$4,268	Monroe Housing Authority	30	\$7,200
Ashford Housing Authority	32	\$7,460	Morris Housing Authority	20	\$6,450
Berlin Housing Authority	70	\$15,000	Naugatuck Housing Authority	194	\$37,500
Bethel Housing Authority – E133	40	\$8,560	Newington Housing Authority	106	\$22,688
Bethel Housing Authority – E166	40	\$8,560	New London Housing Authority	210	\$39,500
Branford Housing Authority	90	\$19,264	New Neighborhoods	28	\$7,000
Canton Housing Authority	40	\$8,562	North Branford Housing Auth.	60	\$14,600
Cheshire Housing Authority	48	\$10,274	North Haven Housing Authority	70	\$15,000
Colchester Housing Auth.	70	\$15,000	Norwich Housing Authority	183	\$39,160
Coventry Housing Authority	80	\$17,120	Oxford Housing Authority	34	\$7,600
Danbury Housing Authority	100	\$21,404	Plainfield Housing Authority	0	\$0
Deep River Housing Authority	40	\$7,000	Plainville Housing Authority	120	\$25,680
Derby Housing Authority	106	\$21,800	Preston Housing Authority	40	\$8,562
East Hampton Housing Authority	70	\$15,000	Putnam Housing Authority	0	\$0
East Windsor Housing Authority	84	\$17,970	Ridgefield Housing Authority	60	\$14,600
Ellington Housing Authority	42	\$8,990	Simsbury Housing Authority	70	\$15,000
Enfield Housing Authority	240	\$38,000	Southington Housing Authority	180	\$38,526
Essex Housing Authority	36	\$7,800	South/Southwest Housing Corp.	36	\$7,800
Farmington Housing Authority	40	\$7,820	So. Windsor Housing Authority	70	\$15,000
Glastonbury Housing Authority	140	\$29,990	Stafford Housing Authority	110	\$23,500
Greenwich Housing Authority	51	\$14,200	Tolland Housing Authority	30	\$7,200
Groton Housing Authority	175	\$32,000	Vernon Housing Authority	54	\$11,808
Guilford Housing Authority	122	\$30,100	Wallingford Housing Authority	185	\$39,590
Hamden Housing Authority	190	\$35,000	Watertown Housing Authority	120	\$25,680
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	\$8,562	Winchester Housing Authority	14	\$5,000
Marlborough Association for Senior Housing, Inc.	24	\$6,850	Windsor Housing Authority	112	\$23,972
Middlefield Housing Authority	30	\$7,200	Woodstock Housing Authority	0	\$0
<b>SUBTOTAL</b>	<b>2,305</b>	<b>\$473,954</b>	<b>SUBTOTAL</b>	<b>2,268</b>	<b>\$494,016</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	\$ 243,000
<b>Smithfield Gardens, Seymour</b>	56	\$ 569,000
<b>Luther Ridge</b>	45	\$ 437,000
<b>The Retreat</b>	100	\$1,310,000
<b>TOTAL</b>	<b>226</b>	<b>\$2,559,000</b>

Source: DOH

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

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

DOH acted as contract administrator for 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 2019-20 was \$358,838. 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 19-20.

#### **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. Two (2) Home contracts were signed in the 19-20 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 \$684,579 of which \$670,050 was awarded to firms owned by persons who are Black Americans, and \$9,500 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 \$755,729. In addition, a total of \$684,420 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:

- Training staff at 10 shelters for the homeless (452 individuals) 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 January 28, 2020 in Hartford.

### **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 1/1/21 with the Corporation for Independent Living for a total of \$1,500,000 from the Affordable Housing (Flex) Fund to finance the [WL1] “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.
- DOH awarded \$15,633,939 in Critical Needs and SSHP funding to rehabilitate a total of thirteen (13) state public housing projects, preserving 663 units of family, elder [WL2]y, 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 \$56,170,452 to support affordable housing development in diverse communities, including fourteen (14) housing projects during SFY 2019-20, which will result [WL3]in 817 units of affordable housing. Funding will support multifamily development in higher opportunity areas, revitalize senior housing, and promote affordable home ownership.
- 538 housing units were completed during SFY 2019-20, of which 419 were affordable [WL4].

### **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 2019-20 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 418 Connecticut households;
- Investigated 418 complaints of discrimination;
- Assisted 138 Connecticut residents with disabilities in requesting reasonable accommodations and reasonable modifications;
- Obtained reasonable accommodations and reasonable modifications for 21 Connecticut households without litigation or court action;
- Performed 22 tests designed to investigate any claims of housing discrimination;
- Provided 1,217 hours of legal assistance to the victims of housing discrimination;
- Opened up more than 395 units of housing to Connecticut residents in the protected classes.
- Provided information on the fair housing laws either orally or in writing to the victims of housing discrimination to ensure that they understand their rights and responsibilities under the fair housing laws educating 968 Connecticut residents;
- Spent 90 hours accepting calls and emails and offering assistance on how to obtain mortgage modifications to members of the private bar representing homeowners pro-bono in foreclosure;
- Expanded homeowners’ access to legal advice on foreclosure prevention by assisting the Judicial Branch with its foreclosure advice tables by providing 105 hours of legal advice, training, and outreach support to the Judicial Branch and the volunteer attorneys participating in the program. Additionally, due to COVID -19, CFHC worked with the Banking Department to ensure that lenders were adhering to the agreement not to file new foreclosure cases;
- Provided 172 hours of legal representation to homeowners in foreclosure and by appearing at a “lawyer for the day program” in foreclosure court at least once every month. Additionally, due to COVID-19, CFHC worked with the Banking Department to ensure that lenders were adhering to the agreement not to file new foreclosure cases;
- Completed 221 intakes for homeowners in foreclosure and provided 1,152 hours of legal advice;

- Represented 28 homeowners in foreclosure in an effort to save their home and /or obtain a mortgage modification;
- Taught 3 classes to provide information on the legal foreclosure process to 9 households facing foreclosure in Norwalk, Stamford, New Haven and Hartford;
- Distributed CFHC’s “Statewide Moving Forward” guide to 2,953 Connecticut residents to ensure that people who must move have access to information about the fair housing and landlord/tenant laws;
- 392 copies of the Representing Yourself in Foreclosure Guide were reprinted and distributed to Connecticut residents.

The following education and training opportunities were provided:

- Trained 452 shelter staff in 3 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 January 28, 2020.

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 December 31, 2020.

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

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

- Provided 41 families being displaced from public or subsidized housing with information about fair housing laws and information on how to move to new housing that meets their family need;
- Monitored 11 subsidized waiting list openings to ensure that they were using their affirmative fair marketing plans to advertise openings.
- 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;
- Monitored the performance of homeless shelters to determine if there is discrimination on the basis of disability. These tests were completed during the last quarter and revealed wide differences in how shelters treat people with disabilities;
- Assisted 5 families who were moving by requesting reasonable accommodations, challenging arbitrary rent reasonableness standards, and filing complaints against landlords who refused to accept housing choice vouchers.

If discrimination is found as the result of any of the CFHC's monitoring activities, determine and impellent 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”)**

#### **1. Program Summary**

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

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

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

#### **2. Application Review Process**

Capital for Change receives the majority of applications electronically via the online application. A manual application can also be taken over the phone, mailed to Capital for Change or completed in person. Capital for Change's address is 121 Tremont Street, Hartford 06105. The web site is: [capitalforchange.org](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 2019-20 Activity

<b>Table 14 ECL Program Activity FY 2019-20</b>		
<b>Loan Type</b>	<b>Number</b>	<b>Investment</b>
ECL	22	\$231,936
MEL	0	\$ 0
Deferred	8	\$107,831
<b>TOTAL</b>	<b>30</b>	<b>\$339,767</b>

<b>Table 15 Fee Type</b>	
Admin	\$ 2,870
Loan Servicing	\$ 121,458
Recovered Late Fees	\$ 7,883
<b>TOTAL</b>	<b>\$ 132,211</b>
Average Days App to Close	<b>36 days</b>
Average Days App to Fund	<b>81 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 \$133 million under these program areas with over \$6.6 million 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. There are an additional fourteen (14) infrastructure projects and one (1) public facility project that are either in the design development phase or under construction.

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, 2020. [CDBG-DR Quarterly Report Ending June 30, 2020](#)

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

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

Through its Emergency Solutions Grant (“ESG”) Program, DOH provided emergency shelter services, rapid rehousing programs and multi-family or single room residency programs to individuals and /or families who were homeless. DOH allocated Federal and State funds for a combined total of \$39,615,133 for the provision of housing assistance and supportive services to homeless people. ESG Program funding was provided in FFY 19 to nine (9) non-profit organizations for shelter operations, administration, rapid rehousing, and HMIS. Through a competitive procurement process, six (6) not-for-profit organizations were allocated funding for shelter operations and two (2) not-for-profit organizations were allocated funding for offering rapid re-housing funds. The ESG total allocated for DOH equaled \$2,269,089.

Types of services that were provided include the following:

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

<b>Table 16</b>						
<b>FY 2019-20 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			\$809,983		\$65,415	\$875,398
CT Coalition to End Homelessness - HMIS				\$167,958	\$13,618	\$181,576
CHR			\$122,544		\$9,936	\$132,480
<b>TOTAL</b>	\$998,948	\$0	\$932,527	\$167,958	\$169,656	\$2,269,089

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

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

DOH allocated a total of \$4,412,435 in Federal and State funds for the provision of housing assistance and supportive services to persons with HIV/AIDS and their families.

In FY 2019-20 DOH received \$263,259 in Federal Housing Opportunities for Persons with AIDS (HOPWA) funds for the program year, which covered the time period from July 1, 2018 to June 30, 2019. This “Balance of State” program served twenty-nine (29) unduplicated persons with HIV/AIDS and their families through agreement between DOH and two (“2”) not-for-profit organizations located in the Middlesex and Litchfield and New London Counties, Connecticut. Funds were allocated to the project

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

DOH and ACT carried out the following activities during the FY 2019-20:

- DOH awarded contracts starting July 1, 2018 through a competitive procurement process for FY 2017 through 2019. The Sub-recipients provided scattered-site apartments, STRMU and a range of support services to clients in Middlesex and New London counties during this period.
- DOH and its project sponsors provided tenant-based rental assistance to thirteen (13) households. Twenty-six (26) unduplicated individuals received supportive services which included the following: case management/client advocacy/access to benefits and services.
- During the reporting period, DOH and its project sponsors provided short term rent, mortgage and utility assistance to sixteen (16) households.
- Of the households serviced during this reporting period, 11 households obtained employment.
- DOH provided training and technical assistance for Connecticut Homeless Management Information System (“CTHMIS”) utilization to HOPWA funded agencies, utilizing non-HOPWA funds; and
- DOH and project sponsors participated in quarterly HOPWA grantee meetings convened by HUD-local.
- The Department staff (programmatic and fiscal) participated and completed HOPWA on-Line Financial Management Training.

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

### **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 19-20 was 7,817, totaling \$87,653,217.

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 19-20 DOH received an additional 114 Mainstream Vouchers from HUD, 47 of which were dedicated to responding to the COVID-19. These vouchers are currently being used to assist homeless households, individuals with a developmental disability or individuals discharging from a nursing home to the community.

f) **Security Deposit Guarantee Program**

The Security Deposit Guarantee Program provides a guarantee to landlords of up to two month’s rent instead of an actual payment. DOH will guarantee payment of the signed agreed-upon, security deposit, in part or in whole, if the tenant moves out of the apartment and there is any damage caused by the tenant which requires repair, or if the tenant owes back rent. The landlord must submit a claim for payment within 45 days after the tenant moves out of the unit. This program is currently available only to individuals and families that are chronically homeless and meet program criteria. We helped 466 people totaling \$663,852 in FY 19-20.

## **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 19-20 was 6,529 totaling \$61,527,728.

### **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 19-20, 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 19-20 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 2019-20 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 2019-20 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.

2020 Affordable Housing Appeals List - Exempt Municipalities							
Town	2010 Census	2020 Gov Assisted	2020 Tenant Rental Assistance	2020 Single Family CHFA/USDA Mortgages	2020 Deed Restricted Units	2020 Total Assisted Units	2020 Percent Affordable
Ansonia	8,148	349	764	147	0	1,260	15.46%
Bloomfield	9,019	558	106	341	0	1,005	11.14%
Bridgeport	57,012	6,505	4,353	900	19	11,777	20.66%
Bristol	27,011	1,908	962	1124	0	3,994	14.79%
Danbury	31,154	1,615	1,269	565	289	3,738	12.00%
Derby	5,849	275	301	111	0	687	11.75%
East Hartford	21,328	1,593	815	1035	0	3,443	16.14%
East Windsor	5,045	559	42	116	0	717	14.21%
Enfield	17,558	1,340	227	659	7	2,233	12.72%
Groton	17,978	3,727	107	377	10	4,221	23.48%
Hartford	51,822	10,501	8,635	1523	0	20,659	39.87%
Killingly	7,592	520	147	188	0	855	11.26%
Manchester	25,996	1,851	950	964	32	3,797	14.61%
Meriden	25,892	1,964	1,270	1029	11	4,274	16.51%
Middletown	21,223	3,019	1,123	543	25	4,710	22.19%
New Britain	31,226	2,913	1,583	1167	100	5,763	18.46%
New Haven	54,967	9,511	6,867	982	440	17,800	32.38%
New London	11,840	1,598	510	509	101	2,718	22.96%
North Canaan	1,587	148	0	14	0	162	10.21%
Norwalk	35,415	2,242	1,468	437	635	4,782	13.50%
Norwich	18,659	2,249	794	567	0	3,610	19.35%
Plainfield	6,229	377	190	224	0	791	12.70%
Putnam	4,299	383	64	77	0	524	12.19%
Stamford	50,573	4,225	1,971	450	1270	7,916	15.65%
Torrington	16,761	908	322	547	17	1,794	10.70%
Vernon	13,896	1,509	461	386	12	2,368	17.04%
Waterbury	47,991	5,344	3,123	1,751	21	10,239	21.34%
West Haven	22,446	1,024	1,868	439	0	3,331	14.84%
Winchester	5,613	350	167	92	0	609	10.85%
Windham	9,570	1,763	617	363	0	2,743	28.66%
Windsor Locks	5,429	297	156	243	0	696	12.82%

2020 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2020 Gov Assisted	2020 Tenant Rental Assistance	2020 Single Family CHFA/USDA Mortgages	2020 Deed Restricted Units	2020 Total Assisted Units	2020 Percent Affordable
Andover	1,317	18	1	32	0	51	3.87%
Ashford	1,903	32	0	36	0	68	3.57%
Avon	7,389	244	16	44	0	304	4.11%
Barkhamsted	1,589	0	6	23	0	29	1.83%
Beacon Falls	2,509	0	4	46	0	50	1.99%
Berlin	8,140	556	50	142	4	752	9.24%
Bethany	2,044	0	2	13	0	15	0.73%
Bethel	7,310	192	26	154	87	459	6.28%
Bethlehem	1,575	24	0	9	0	33	2.10%
Bolton	2,015	0	2	28	0	30	1.49%
Bozrah	1,059	0	3	30	0	33	3.12%
Branford	13,972	233	77	170	9	489	3.50%
Bridgewater	881	0	24	1	0	25	2.84%
Brookfield	6,562	155	27	110	77	369	5.62%
Brooklyn	3,235	189	9	65	0	263	8.13%
Burlington	3,389	27	0	47	0	74	2.18%
Canaan	779	1	4	5	1	11	1.41%
Canterbury	2,043	76	1	68	0	145	7.10%
Canton	4,339	211	15	53	32	311	7.17%
Chaplin	988	0	1	37	0	38	3.85%
Cheshire	10,424	258	22	100	17	397	3.81%
Chester	1,923	23	3	16	0	42	2.18%
Clinton	6,065	105	8	66	0	179	2.95%
Colchester	6,182	364	38	146	4	552	8.93%
Colebrook	722	0	1	7	1	9	1.25%
Columbia	2,308	24	2	62	0	88	3.81%
Cornwall	1,007	28	2	6	0	36	3.57%
Coventry	5,099	103	5	131	20	259	5.08%
Cromwell	6,001	212	11	198	0	421	7.02%
Darien	7,074	136	10	2	104	252	3.56%
Deep River	2,096	26	6	32	0	64	3.05%
Durham	2,694	36	1	28	0	65	2.41%
East Granby	2,152	72	2	48	0	122	5.67%
East Haddam	4,508	73	3	63	0	139	3.08%
East Hampton	5,485	70	6	91	25	192	3.50%
East Haven	12,533	542	168	302	0	1,012	8.07%
East Lyme	8,458	396	20	95	19	530	6.27%
Eastford	793	0	0	15	0	15	1.89%
Easton	2,715	0	0	3	15	18	0.66%
Ellington	6,665	260	5	118	0	383	5.75%
Essex	3,261	58	2	17	16	93	2.85%
Fairfield	21,648	231	131	70	124	556	2.57%
Farmington	11,106	470	107	149	155	881	7.93%
Franklin	771	27	2	20	0	49	6.36%
Glastonbury	13,656	604	44	133	2	783	5.73%
Goshen	1,664	1	1	5	0	7	0.42%
Granby	4,360	85	2	51	5	143	3.28%
Greenwich	25,631	879	443	16	33	1,371	5.35%
Griswold	5,118	137	54	158	0	349	6.82%
Guilford	9,596	186	10	34	0	230	2.40%
Haddam	3,504	22	1	31	0	54	1.54%

2020 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2020 Gov Assisted	2020 Tenant Rental Assistance	2020 Single Family CHFA/USDA Mortgages	2020 Deed Restricted Units	2020 Total Assisted Units	2020 Percent Affordable
Hamden	25,114	937	788	523	4	2,252	8.97%
Hampton	793	0	1	11	0	12	1.51%
Hartland	856	2	0	8	0	10	1.17%
Harwinton	2,282	22	5	36	5	68	2.98%
Hebron	3,567	56	3	51	0	110	3.08%
Kent	1,665	58	4	5	0	67	4.02%
Killingworth	2,598	0	0	18	5	23	0.89%
Lebanon	3,125	26	3	84	0	113	3.62%
Ledyard	5,987	32	8	233	0	273	4.56%
Lisbon	1,730	2	0	59	0	61	3.53%
Litchfield	3,975	140	2	28	19	189	4.75%
Lyme	1,223	0	0	5	8	13	1.06%
Madison	8,049	90	2	11	33	136	1.69%
Mansfield	6,017	175	124	96	2	397	6.60%
Marlborough	2,389	24	0	24	0	48	2.01%
Middlebury	2,892	77	5	25	20	127	4.39%
Middlefield	1,863	30	3	21	1	55	2.95%
Milford	23,074	726	208	192	74	1,200	5.20%
Monroe	6,918	35	3	54	8	100	1.45%
Montville	7,407	81	58	267	0	406	5.48%
Morris	1,314	20	4	8	0	32	2.44%
Naugatuck	13,061	493	315	367	0	1,175	9.00%
New Canaan	7,551	175	21	5	21	222	2.94%
New Fairfield	5,593	0	1	67	17	85	1.52%
New Hartford	2,923	12	4	55	15	86	2.94%
New Milford	11,731	307	44	182	17	550	4.69%
Newington	13,011	531	122	479	36	1,168	8.98%
Newtown	10,061	134	7	95	32	268	2.66%
Norfolk	967	21	2	5	0	28	2.90%
North Branford	5,629	62	13	52	0	127	2.26%
North Haven	9,491	393	53	97	23	566	5.96%
North Stonington	2,306	0	1	27	6	34	1.47%
Old Lyme	5,021	60	2	20	3	85	1.69%
Old Saybrook	5,602	50	15	25	73	163	2.91%
Orange	5,345	46	9	12	6	73	1.37%
Oxford	4,746	36	2	31	0	69	1.45%
Plainville	8,063	205	41	306	22	574	7.12%
Plymouth	5,109	178	21	196	0	395	7.73%
Pomfret	1,684	32	5	13	0	50	2.97%
Portland	4,077	185	94	70	0	349	8.56%
Preston	2,019	40	7	40	0	87	4.31%
Prospect	3,474	0	6	56	0	62	1.78%
Redding	3,811	0	1	17	0	18	0.47%
Ridgefield	9,420	175	7	36	69	287	3.05%
Rocky Hill	8,843	235	52	194	0	481	5.44%
Roxbury	1,167	19	0	5	0	24	2.06%
Salem	1,635	0	3	34	0	37	2.26%
Salisbury	2,593	24	2	2	14	42	1.62%
Scotland	680	0	1	31	0	32	4.71%
Seymour	6,968	262	28	113	0	403	5.78%
Sharon	1,775	32	1	3	0	36	2.03%

2020 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	2010 Census	2020 Gov Assisted	2020 Tenant Rental Assistance	2020 Single Family CHFA/USDA Mortgages	2020 Deed Restricted Units	2020 Total Assisted Units	2020 Percent Affordable
Shelton	16,146	254	45	137	82	518	3.21%
Sherman	1,831	0	1	7	0	8	0.44%
Simsbury	9,123	289	60	98	0	447	4.90%
Somers	3,479	146	9	35	0	190	5.46%
South Windsor	10,243	443	55	232	9	739	7.21%
Southbury	9,091	90	6	41	0	137	1.51%
Southington	17,447	499	63	354	51	967	5.54%
Sprague	1,248	20	13	27	1	61	4.89%
Stafford	5,124	257	22	127	0	406	7.92%
Sterling	1,511	0	7	24	0	31	2.05%
Stonington	9,467	441	16	97	0	554	5.85%
Stratford	21,091	524	460	373	33	1,390	6.59%
Suffield	5,469	296	5	51	15	367	6.71%
Thomaston	3,276	104	6	98	0	208	6.35%
Thompson	4,171	151	13	48	0	212	5.08%
Tolland	5,451	127	5	103	3	238	4.37%
Trumbull	13,157	315	19	97	303	734	5.58%
Union	388	0	0	5	0	5	1.29%
Voluntown	1,127	20	1	24	0	45	3.99%
Wallingford	18,945	354	129	328	35	846	4.47%
Warren	811	0	0	1	0	1	0.12%
Washington	2,124	14	2	4	23	43	2.02%
Waterford	8,634	123	30	266	0	419	4.85%
Watertown	9,096	205	32	229	0	466	5.12%
West Hartford	26,396	643	854	372	250	2,119	8.03%
Westbrook	3,937	140	5	30	29	204	5.18%
Weston	3,674	0	2	6	0	8	0.22%
Westport	10,399	265	60	4	58	387	3.72%
Wethersfield	11,677	705	114	293	0	1,112	9.52%
Willington	2,637	160	5	37	0	202	7.66%
Wilton	6,475	158	6	17	51	232	3.58%
Windsor	11,767	154	258	453	26	891	7.57%
Wolcott	6,276	313	9	184	0	506	8.06%
Woodbridge	3,478	30	8	6	0	44	1.27%
Woodbury	4,564	60	3	28	0	91	1.99%
Woodstock	3,582	24	0	32	0	56	1.56%
	1,487,891	92,075	47,034	29,858	5,241	174,208	