
Neighborhood Revitalization Zones

Resource Directory



for Rebuilding Communities

*Organized by
Connecticut Institute of Municipal Studies
(CIMS)*

*Prepared by
Lee & Associates
With A Grant From
Local Initiatives Support Corporation (LISC)*



ACKNOWLEDGMENT

On behalf of the Connecticut Institute of Municipal Studies and the members of the Neighborhood Revitalization and Reinvestment Task Force, we thank the many individuals and organizations who contributed to the NRZ Resources Directory. We especially acknowledge the generous contribution of the Local Initiatives Support Corporation (LISC) who funded this project and the efforts of Richard Lee (Lee & Associates) and Elizabeth C. Brown (CIMS) who organized the directory and Lisa Martin (CIMS) who provided technical assistance.

Public Act 95-340, An Act Establishing Neighborhood Revitalization Zones, encompasses a new vision for rebuilding Connecticut's neighborhoods. This law establishes a vehicle for all "stakeholders" in a neighborhood to work together to solve problems in a comprehensive manner. The goals, objectives and strategies embraced within the Neighborhood Revitalization legislation represents a new approach to community development requiring a major shift in roles and responsibilities for federal, state, and local stakeholders. Its goal is to empower people to take control of their lives and environment in the tradition of participatory citizenship...democracy.

We hope this Resource Directory offers guidance to communities as they come together to establish Neighborhood Revitalization Zones in their neighborhoods. It is our profound belief that all segments of society, private and public, must assume responsibility for finding creative ways to rebuild healthy, caring communities.

In the words of noted author John McKnight in his book "The Careless Society"...

"New strategies must stress a process that enhances and builds communities, and that focuses on developing a neighborhood's won capacity to do for itself what outsiders will or can no longer do. Taking neighborhoods seriously in their current condition means building social, political and economic structures at the level that re-create a space for these people to act and decide."



Nicholas R. Carbone
President

PREFACE

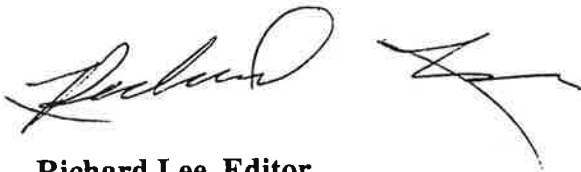
The NRZ Resources Manual for "*Rebuilding Communities*" is an important source for modeling your communities economic development strategies. These goals are creating *JOBS* and developing new or existing businesses. The manual shows many examples of how communities are taking *ACTION* and rebuilding their own *CAPACITY* to solve their own problems.

The purpose of this Resources Manual is:

- * To provide a framework for community organizing and planning by showing examples of how other communities are achieving results.
- * To show how communities have assets and contributions which need to be featured. These contributions reflect the caring and successes already happening in other communities.
- * o identify the various strategic planning models for achieving goals and objectives of community economic development. Also, to present alternative sources of funding/loans.
- * Finally, to list the various resources for technical assistance, funding, and reference materials.

This manual is only a start and we are challenged to make it a 'living' document where new information will be included to assist your research and planning efforts. My special thanks to Nancy Hadley of LISC for her support and their grant to develop this Resources Manual.

I look forward to working with you as you revitalize and mobilize your community. As the proverb goes: "*The journey of a thousand miles starts with one step.*" Thank you for the opportunity to be of service.



Richard Lee, Editor

A REPORT FROM
THE NEIGHBORHOOD REVITALIZATION AND REINVESTMENT
TASK FORCE

July 1995

Mayor Robert DeCrescenzo, Co-Chairman

John D. Wardlaw, Co-Chairman

RE: Public Act 340 "An Act Establishing A Neighborhood Revitalization Zone Process"

**"AN ACT ESTABLISHING A NEIGHBORHOOD
REVITALIZATION ZONE PROCESS"**

Building self-reliant Communities

Connecticut's Neighborhood Revitalization and Reinvestment Task Force convened on July 11, 1994 to address the problem of foreclosed and abandoned property in a comprehensive, innovative and socially productive way.

Spearheaded by U.S. Senator Christopher Dodd, major participants in this effort include the Federal Deposit and Insurance Corporation (FDIC); U.S. Department of Housing and Urban Development (HUD); Connecticut Housing Finance Authority (CHFA); and Connecticut's Office of Policy and Management (OPM). The Task Force was co-chaired by Mayor Robert DeCrescenzo, East Hartford, and John Wardlaw, the Executive Director of the Hartford Public Housing Authority.

We express gratitude to the individuals, organizations, government agencies and elected officials who served on the Neighborhood Revitalization and Reinvestment Task Force. We also acknowledge the leadership and commitment of the Congressional delegation, the Governor and members of the General Assembly in this collaborative effort.

Public Act 340 "An Act Establishing a Neighborhood Revitalization Process" establishes a new model for economic revitalization of neighborhoods on the local level. This approach provides a structure that brings all stake-holders together to develop a comprehensive strategic plan that overcomes systemic and structural barriers typically presented by government bureaucracies... one that moves away from government dependency and toward neighborhood self sufficiency.

The establishment of Neighborhood Revitalization Zones charts a new course for Connecticut neighborhoods. The people of the neighborhood are captain of their own ship. The shipmates are government, community organizations, churches, schools... all institutions steering the ship to its final destination. The final port is a collaborative community living together in a safe, clean, caring community, confident of a prosperous future.

THE PROCESS

A municipality may create one or more Neighborhood Revitalization Zones in areas where a significant number of properties are foreclosed, abandoned, blighted, substandard, or pose a public safety hazard. The zone boundaries must be jointly determined by the neighborhood committee and local government.

The designation of a Neighborhood Revitalization Zone consists of two steps:

- MUNICIPAL RESOLUTION
- FORMATION OF A NEIGHBORHOOD PLANNING COMMITTEE

1) Municipal Resolution:

- To establish Neighborhood Revitalization Zone in one or more neighborhoods
- To provide that the chief executive official facilitate the planning process; assign municipal staff; provide information; and
- To establish a process for determination of the boundaries of Neighborhood Revitalization Zones

2) Neighborhood Revitalization Planning Committee:

- Shall include but not be limited to tenants, property owners, community organizations, and representatives of businesses located in the neighborhood or which own property in the neighborhood.
- Shall reflect the composition of the neighborhood.
- Shall be made up of a majority of the residents living in the NRZ.
- Shall consist of a municipal official who is appointed by the chief executive official as a voting member.

COMMUNITY EMPOWERMENT

The Neighborhood Committee:

- Shall provide for consensus decision making process.
- Shall create and approve the neighborhood strategic plan.
- Shall request waivers of rules and regulations that impede the plan.
- Shall monitor and evaluate the progress of the plan.
- Shall request local and state government to allocate funds and personnel to the NRZ's.
- Shall hold public hearings.
- Shall adopt committee by-laws.

The Municipality:

- Shall forward waivers to state officials and to approve waivers of local codes and regulations
- May take property which is in the NRZ identified in a strategic plan adopted by city ordinance subject to sections 8-128 to 8-133 inclusive and section 48-12 of the Connecticut General Statutes.
- May petition the court to appoint a Receiver of rents to bring property into compliance with environmental, health and safety standards established in state and local codes and regulations and to prevent further deterioration.
- Shall treat abandoned or vacant property located in a neighborhood revitalization zone established pursuant to sections 1 to 3 inclusive, to be in continuous use for the purposes of enforcement of state and local environmental, health and safety codes or regulations.
- Shall assign municipal staff and make information available to the neighborhood committee and shall modify municipal procedures to assist NRZ's.
- May establish multi-agency collaborative delivery teams, including code enforcement teams.
- Shall establish a process for determining the NRZ boundaries.

- May enter into tax agreements with different classes of property owners within the NRZ.

THE STRATEGIC PLAN

- The neighborhood revitalization planning committee shall develop a strategic plan for short term and long term revitalization of the neighborhood.
- The plan shall be designed to promote self-reliance in the neighborhood and home ownership, property management, sustainable economic development, effective relations between landlords and tenants, coordinated and comprehensive delivery of services to the neighborhood and creative leveraging of financial resources and shall build neighborhood capacity for self-empowerment.
- The plan shall consider provisions for obtaining funds from public and private sources.
- The plan shall consider provisions for property usage, neighborhood design, traditional and nontraditional financing of development, marketing and outreach, property management, utilization of municipal facilities by communities, recreation and the environment.
- The plan may contain an inventory of abandoned, foreclosed and deteriorated property; may analyze federal, state and local environmental, health and safety codes and regulations that impact revitalization of neighborhoods.
- The plan shall include recommendations for waivers of state and local environment, health and safety codes and regulations that unreasonably jeopardize implementation of the plan.
- The plan may include components for public safety, education, job training, youth, the elderly and arts and culture.
- The plan may contain recommendations for the establishment by the municipality of multi-agency collaborative delivery teams, including code enforcement teams.
- The plan shall assign responsibility for implementing each aspect of the plan and may have recommendations for providing authority to the chief executive official to enter into tax agreements and to allocate municipal funds to achieve the purpose of the plan.
- The plan shall include a list of members and the bylaws of the committee.

ADOPTION OF THE PLAN BY ORDINANCE

A public hearing must be held prior to adoption of the committee's strategic revitalization plan by the municipality. Notice of the public hearing must be published in the local newspaper.

The proposed plan must also be submitted to the Secretary of the Connecticut Office of Policy and Management for review and comments.

The local legislative body must adopt the plan by ordinance.

WAIVER REQUEST PROCESS

The municipal CEO must be notified within five days of the committee's decision to waive codes consistent with the adopted plan. The CEO must notify the local official responsible for code enforcement and the Secretary of OPM.

The OPM Secretary must then notify the state official responsible for the code enforcement. The state or local official must hold a public hearing within ten days of notification from OPM. The municipal CEO must be notified by the state or local official within five days after conclusion of the hearing of the decision regarding waiver request. This decision is final.

REPORTING REQUIREMENTS

During the first year, the neighborhood committee must report on the plan's implementation to the local legislative body, municipal CEO and Secretary of OPM every six months. After the first year, the committee must issue an annual report.

ROLE OF THE STATE GOVERNMENT

- The Office of Policy & Management shall be the lead agency for coordination of state services to Neighborhood Revitalization Zones.
- OPM will review all NRZ Committee plans and provide feedback.

- The Secretary of the Office of Policy and Management may develop guidelines for state departments, agencies and institutions to provide technical assistance to Neighborhood Revitalization Zones.
- Guidelines may provide for multiagency collaboration as well as a process to make funds, technical support and training available to neighborhoods.
- Guidelines may also recommend models for community outreach, job training and education, conflict resolution, environmental and health performance standards, new technologies and public safety strategies.

PENDING FEDERAL ROLE

Establishment of Connecticut NRZ's is on the verge of becoming a National Model.

Through the efforts of Connecticut's Congressional delegation, Vice President Albert Gore, Jr., as Chairman of the Community Empowerment Board, has begun to review what role the federal government will have in Neighborhood Revitalization Zones. Congressional and Federal cooperation is an integral part of directing federal agencies to give expedited consideration of regulatory waiver requests.

The NRZ requires a comprehensive collaborative effort from all levels of government, cooperation between the public and private sector and active participation of neighborhood residents.

Through this inclusive partnership, Connecticut's communities will be revitalized and will serve as a National Model of implementing innovative strategies.

For more information please contact

Elizabeth C. Brown

at

The Connecticut Institute of Municipal Studies

State Capitol Room 417

Capitol Avenue

Hartford, CT 06106

(203) 240-0291

NRZ RESOURCES MANUAL

FOR

'REBUILDING COMMUNITIES'

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|----------------|--|-------------|
| I | ACKNOWLEDGEMENTS | i-1 |
| II | PREFACE | ii-1 |
| 1.0 | <u>NEIGHBORHOOD REVITALIZATION ZONE (NRZ) PROCESS</u> | . |
| 1.1 | CT PUBLIC ACT 340 "AN ACT ESTABLISHING A NEIGHBORHOOD REVITALIZATION ZONE PROCESS" | 1.1-1 |
| 1.2 | "MEMORANDUM OF UNDERSTANDING" BETWEEN VICE PRESIDENT GORE AND GOVERNOR ROWLAND. | 1.2-1 |
| 1.3 | AGENCY DESCRIPTIONS FOR AGENCIES PORTENTUALLY AFFECTED BY THE NEIGHBORHOOD REVITALIZATION ZONE LEGISLATION | 1.3-1 |
| 2.0 | <u>COMMUNITY FOUNDATION</u> | . |
| 2.1 | VALUES | 2.1-1 |
| 2.2 | VISION | 2.2-1 |
| 2.3 | MISSION | 2.3-1 |
| 2.4 | GOALS & OBJECTIVES | 2.4-1 |
| 3.0 | <u>COMMUNITY BUILDING BLOCKS - ASSETS</u> | . |
| 3.1 | YOUTH | 3.1-1 |
| 3.2 | SENIORS | 3.2-1 |
| 3.3 | PEOPLE WITH DISABILITY | 3.3-1 |
| 3.4 | WELFARE RECIPIENTS | 3.4-1 |
| 3.5 | LOCAL ARTIST | 3.5-1 |
| 3.6 | LOCAL ASSOCIATIONS & ORGANIZATIONS | 3.6-1 |
| 3.7 | LOCAL INSTITUTIONS | 3.7-1 |
| 4.0 | <u>NRZ & COMMUNITY - BASED ORGANIZATIONS: "WIN - WIN" SUCCESS CASE STUDIES</u> | . |
| 4.1 | ARCH AREA NEIGHBORHOOD ASSOCIATION (AANA) - NEW BRITAIN | 4.1-1 |
| 4.2 | WALNUT ORANGE WALSH (WOW) - WATERBURY | 4.2-1 |
| 4.3 | ASYLUM HILL ECONOMIC DEVELOPMENT COMMITTEE - HARTFORD | 4.3-1 |
| 4.4 | PITTSBURGH'S JOB LINK | 4.4-1 |
| 4.5 | PITTSBURGH PARTNERSHIP FOR NEIGHBORHOOD DEVELOPMENT | 4.5-1 |
| 4.6 | YOUTHBUILD, USA | 4.6-1 |
| 4.7 | EASTSIDE COMMUNITY INVESTMENTS, INC. - INDIANAPOLIS | 4.7-1 |
| 5.0 | <u>STRATEGIC PLANNING MODEL</u> | . |
| 5.1 | COLLABORATION FRAMEWORK | 5.1-1 |
| 5.2 | COMMUNITY PLANNING PROCESS - LEE | 5.2-1 |
| 5.3 | ASSET- BASED PLANNING PROCESS - KRETZMANN & MCKNIGHT | 5.3-1 |
| 5.4 | COMPETITIVE INNER-CITY MODEL - PORTER TOOLS - MAPPING & SURVEYS | 5.4-1 |

NRZ RESOURCES MANUAL
FOR
'REBUILDING COMMUNITIES'

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|-----------------------|---|--------------------|
| 6.0 | <u>ALTERNATIVE CREDIT INSTITUTIONS</u> | |
| 6.1 | PEER GROUP LENDING | 6.1-1 |
| 6.2 | COMMUNITY CREDIT UNION | 6.2-1 |
| 6.3 | ECONOMIC DEVELOPMENT LOAN FUNDS | 6.3-1 |
| APPENDIX | <u>RESOURCES DIRECTORY</u> | |
| A | BUSINESS RESOURCES & TECHNICAL ASSISTANCE | A-1 |
| B | LOAN AND FUNDING SOURCES | B-1 |
| C | REFERENCES | C-1 |

SECTION 1.0 NEIGHBORHOOD REVITALIZATION ZONE (NRZ)

| SECTION | SUBJECT | PAGE |
|----------------|--|--------------|
| 1.1 | CT Public Act 340 "An Act Establishing a Neighborhood Revitalization Zone Process" | 1.1-1 |
| 1.2 | "Memorandum of Understanding: between Vice President Al Gore and Governor John G Rowland | 1.2-1 |
| 1.3 | Neighborhood Revitalization Zones-Summary | 1.3-1 |
| 1.4 | Agency Descriptions for Agencies Potentially Affected by the Neighborhood Revitalization Zone Legislation | 1.4-1 |

Substitute House Bill No. 6763

PUBLIC ACT NO. 95-340

AN ACT ESTABLISHING A NEIGHBORHOOD REVITALIZATION ZONE PROCESS AND CONCERNING DISPOSITION OF LAND BY THE METROPOLITAN DISTRICT COMMISSION.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. (NEW) (a) Any municipality may by resolution of its legislative body establish neighborhood revitalization zones, in one or more neighborhoods, for the development by neighborhood groups of a collaborative process for federal, state and local governments to revitalize neighborhoods where there is a significant number of deteriorated property and property that has been foreclosed, is abandoned, blighted or is substandard or poses a hazard to public safety. The resolution shall (1) provide that the chief executive official facilitate the planning process for neighborhood revitalization zones by assigning municipal staff to make available information to neighborhood groups and to modify municipal procedures to assist neighborhood revitalization zones and (2) establish a process for determination of the boundaries of neighborhood revitalization zones.

(b) Public buildings in the municipality shall be available for neighborhood groups to meet for neighborhood revitalization purposes as determined by the chief executive official.

(c) As used in this section "deteriorated property" means property in serious noncompliance with state and local health and safety codes and regulations.

Sec. 2. (NEW) (a) Upon passage of a resolution pursuant to section 1 of this act, a neighborhood revitalization planning committee may organize to develop a strategic plan to revitalize the neighborhood. The membership of such committee shall reflect the composition of the neighborhood and include, but not be limited to, tenants and property owners, community organizations, and representatives of businesses located in the neighborhood or which own property in the neighborhood. A majority of the members shall be residents of the neighborhood. The chief executive official may appoint a municipal official to the committee who shall be a voting member. The

Substitute House Bill No. 6763

committee shall adopt bylaws which shall include a process for consensus building decision-making. Notice of adoption of such bylaws and any amendments thereto shall be published in a newspaper having a general circulation in the municipality not more than seven days after adoption or amendment.

(b) The neighborhood revitalization planning committee shall develop a strategic plan for short-term and long-term revitalization of the neighborhood. The plan shall be designed to promote self-reliance in the neighborhood and home ownership, property management, sustainable economic development, effective relations between landlords and tenants, coordinated and comprehensive delivery of services to the neighborhood and creative leveraging of financial resources and shall build neighborhood capacity for self-empowerment. The plan shall consider provisions for obtaining funds from public and private sources. The plan shall consider provisions for property usage, neighborhood design, traditional and nontraditional financing of development, marketing and outreach, property management, utilization of municipal facilities by communities, recreation and the environment. The plan may contain an inventory of abandoned, foreclosed and deteriorated property, as defined in section 1 of this act, located within the revitalization zone and may analyze federal, state and local environmental, health and safety codes and regulations that impact revitalization of the neighborhood. The plan shall include recommendations for waivers of state and local environmental, health and safety codes that unreasonably jeopardize implementation of the plan, provided any waiver shall be in accordance with section 7 of this act and shall not create a substantial threat to the environment, public health, safety or welfare of residents or occupants of the neighborhood. The plan may include components for public safety, education, job training, youth, the elderly and the arts and culture. The plan may contain recommendations for the establishment by the municipality of multi-agency collaborative delivery teams, including code enforcement teams. The plan shall assign responsibility for implementing each aspect of the plan and may have recommendations for providing authority to the chief executive official to enter into tax agreements and to

Substitute House Bill No. 6763

allocate municipal funds to achieve the purposes of the plan. The plan shall include a list of members and the bylaws of the committee.

(c) The neighborhood revitalization planning committee shall conduct a public hearing on the proposed strategic plan, notice of the time and place of which shall be published in a newspaper having a general circulation in the municipality at least twice at intervals of not less than two days, the first not more than fifteen days nor less than ten days and the last not less than two days prior to the day of such hearing. The proposed plan shall be submitted to the secretary of the office of policy and management for review. The secretary may submit comments on the plan to the neighborhood revitalization planning committee.

(d) The strategic plan shall be adopted in accordance with the bylaws of the neighborhood revitalization planning committee. The committee shall submit the approved strategic plan to the legislative body of the municipality for adoption by ordinance pursuant to section 3 of this act.

Sec. 3. (NEW) (a) The strategic plan shall not be implemented unless approved by ordinance of the legislative body of the municipality. Such ordinance shall create a neighborhood revitalization zone committee for the neighborhood and establish the powers and membership of the committee, provided the categories of membership shall be consistent with the categories of membership of the neighborhood revitalization planning committee.

(b) The neighborhood revitalization zone committee shall submit a report on implementation of the strategic plan to the chief executive official and the legislative body of the municipality and to the secretary of the office of policy and management at intervals of six months in the first year after adoption of the ordinance and annually thereafter.

Sec. 4. (NEW) It is found and declared that there has existed and will continue to exist in municipalities of the state substandard, insanitary and blighted neighborhoods in which there are significant properties that have been foreclosed, and are abandoned, which constitute a serious menace to the environment, public health, safety and welfare of the residents of the state; that the existence of such conditions in neighborhoods contributes substantially and

Substitute House Bill No. 6763

increasingly to the spread of disease and crime, necessitating excessive and disproportionate expenditures of public funds for the preservation of the public health and safety, for crime prevention, correction, prosecution, punishment and the treatment of juvenile delinquency and for the maintenance of adequate police, fire and accident protection and other public services and facilities, and the existence of such conditions constitute an economic and social liability, substantially impairs or arrests the sound growth of municipalities and retards the provision of housing accommodations; that this menace is beyond remedy and control solely by regulatory process in the exercise of the police power and cannot be dealt with effectively by the ordinary operations of private enterprise and government without the powers herein provided; that the acquisition of the property because of the substandard, insanitary and blighted conditions thereon, the removal of structures and improvement of sites, the disposition of the property for revitalization incidental to accomplish the purposes of this act, the exercise of powers by municipalities acting to create neighborhood revitalization zones as provided in sections 1 to 3, inclusive, of this act, and any assistance which may be given by any public body in connection therewith, are public uses and purposes for which public money may be expended and the power of eminent domain exercised; and that the necessity in the public interest for the provisions of this section and section 48-6 of the general statutes, as amended by section 5 of this act, is declared to be a matter of legislative determination.

Sec. 5. Section 48-6 of the general statutes is repealed and the following is substituted in lieu thereof:

(a) Any municipal corporation having the right to purchase real property for its municipal purposes which has, in accordance with its charter or the general statutes, voted to purchase the same shall have power to take or acquire such real property, within the corporate limits of such municipal corporation, and if such municipal corporation cannot agree with any owner upon the amount to be paid for any real property thus taken, it shall proceed in the manner provided by section 48-12 within six months after such vote or such vote shall be void.

Substitute House Bill No. 6763

(b) In the case of acquisition by a redevelopment agency of real property located in a redevelopment area, the time for acquisition may be extended by the legislative body upon request of the redevelopment agency, provided the owner of the real property consents to such request.

(c) IN ACCORDANCE WITH THE POLICY ESTABLISHED IN SECTION 4 OF THIS ACT, ANY MUNICIPAL CORPORATION MAY TAKE PROPERTY WHICH IS LOCATED WITHIN THE BOUNDARIES OF A NEIGHBORHOOD REVITALIZATION ZONE IDENTIFIED IN A STRATEGIC PLAN ADOPTED PURSUANT TO SECTIONS 2 AND 3 OF THIS ACT. THE ACQUISITION OF SUCH PROPERTY SHALL PROCEED IN THE MANNER PROVIDED IN SECTIONS 8-128 TO 8-133, INCLUSIVE, AND SECTION 48-12.

Sec. 6. (NEW) In the reuse and resale of residential property acquired by a municipality pursuant to subsection (c) of section 48-6 of the general statutes, as amended by section 5 of this act, the municipality shall give preference to persons who declare an intent to reside in such property. The municipality may establish financial penalties for failure to reside in such residential property when a declaration has been made. In establishing such penalties the municipality shall take into consideration any mitigating factors.

Sec. 7. (NEW) (a) Any municipality with a neighborhood revitalization zone program may establish a process to request that a state or local official waive the application of any provision of state and local environmental, health and safety codes and regulations that unreasonably jeopardize implementation of a strategic plan adopted under section 3 of this act, except a provision necessary to comply with federal law. Any waiver shall not create a substantial threat to the environment, public health, safety or welfare of the residents and occupants of the neighborhood. Any request for a waiver shall include requirements for alternate measures to replace the standard being waived in the existing code or regulation.

(b) A neighborhood revitalization zone committee may determine, by a majority vote of the members present at a meeting scheduled for such purpose and conducted within the boundaries of the zone, if practical, that a provision of a state or local environmental, health and safety code or regulation jeopardizes implementation of the plan and may request a waiver of such provision. The

Substitute House Bill No. 6763

committee shall provide notice of its decision to the chief executive official of the municipality. Within five business days of receipt of the notice, the chief executive official shall forward a copy of the decision to the local official responsible for code enforcement, if any, and to the secretary of the office of policy and management who shall, within five business days of receipt, notify the state official responsible for enforcement of the code or regulation that a provision of such code or regulation is requested to be waived. The state official or local official shall conduct a public hearing on the waiver within ten calendar days of receipt of the request at a place determined by the chief executive official. Within five business days of the conclusion of the hearing, the state official or local official shall notify, in writing, the chief executive official of his decision. The decision of the state official or local official shall be final.

(c) Any abandoned or vacant property located in a neighborhood revitalization zone established pursuant to sections 1 to 3, inclusive, of this act shall be deemed to be in continuous use for purposes of enforcement of state or local environmental, health and safety codes or regulations.

Sec. 8. (NEW) (a) Any municipality in which a neighborhood revitalization zone has been established pursuant to sections 1 to 3, inclusive, of this act may petition the superior court or a judge thereof, for appointment of a receiver of the rents or payments for use and occupancy for any deteriorated property, as defined in section 1 of this act, located within the neighborhood revitalization zone to assure that environmental, health and safety standards established in state and local codes and regulations are met and to prevent further deterioration of such property. Any such petition shall be in accordance with the strategic plan adopted pursuant to sections 2 and 3 of this act. The court or judge shall immediately issue an order to show cause why a receiver should not be appointed, which shall be served upon the owner, agent, lessor or manager in a manner most reasonably calculated to give notice to such owner, agent, lessor or manager as determined by such court or judge, including, but not limited to, a posting of such order on the premises in

Substitute House Bill No. 6763

question. A hearing shall be had on such order no less than three days after its issuance and not more than ten days. The purpose of such a hearing shall be to determine the need for a receiver of the property, the condition of the property and the cost to bring it into compliance with such state and local codes and regulations or into compliance with any waivers approved under section 7 of this act. The court shall make a determination of such amount and there shall be an assignment of the rents of such property in the amount of such determination. A certificate shall be recorded in the land records of the town in which such property is located describing the amount of the assignment and the name of the party who owns the property. When the amount due and owing has been paid, the receiver shall issue a certificate discharging the assignment and shall file the certificate in the land records of the town in which such assignment was recorded. The receiver appointed by the court shall collect rents or payments for use and occupancy forthcoming from the occupants of the building in question in place of the owner, agent, lessor or manager. The receiver shall make payments for such rents or payments for use and occupancy for the cost of bringing the property into compliance with such state and local codes and regulations or into compliance with any waivers approved under section 7 of this act. The owner, agent, lessor or manager shall be liable for such reasonable fees and costs determined by the court to be due the receiver, which fees and costs may be recovered from the rents or payments for use and occupancy under the control of the receiver, provided no such fees or costs shall be recovered until after payment for current taxes, electric, gas, telephone and water services and heating oil deliveries have been made. The owner, agent, lessor or manager shall be liable to the petitioner for reasonable attorney's fees and costs incurred by the petitioner, provided no such fees or costs shall be recovered until after payment for current taxes, electric, gas, telephone and water services and heating oil deliveries have been made and after payments of reasonable fees and costs to the receiver. Any moneys remaining thereafter shall be turned over to the owner, agent, lessor or manager. The court may order an accounting to be made at such times

Substitute House Bill No. 6763

as it determines to be just, reasonable and necessary.

(b) Any receivership established pursuant to subsection (a) of this section shall have priority over any other rights to receive rent and shall be terminated by the court upon its finding that the property complies with state and local environmental, health and safety codes and regulations or is in compliance with any waivers approved under section 7 of this act.

(c) Nothing in this section shall be construed to prevent the petitioner from pursuing any other action or remedy at law or equity that it may have against the owner, agent, lessor or manager.

(d) Any owner, agent, lessor or manager who collects or attempts to collect any rent or payment for use and occupancy from any occupant of a building subject to an order appointing a receiver after due notice and hearing, shall be found to be in contempt of court.

(e) If a proceeding is initiated pursuant to sections 47a-14a to 47a-14h, inclusive, of the general statutes, or sections 47a-56 to 47a-56i, inclusive, of the general statutes, or if a receiver of rents is appointed pursuant to chapter 735a of the general statutes or pursuant to any other action involving the making of repairs to real property under court supervision, rent or use and occupancy payments shall be made pursuant to such proceeding or action without regard to whether such proceeding or action is initiated before or after a receivership is established under this section, and such proceeding or action shall take priority over a receivership established under this section in regard to expenditure of such rent or use and occupancy payments.

Sec. 9. (NEW) The office of policy and management, within available funds, shall be the lead agency for coordination of state services to neighborhood revitalization zones. On or before January 1, 1996, the secretary of the office of policy and management may develop guidelines for state departments, agencies and institutions to provide technical assistance to neighborhood revitalization zones. Such guidelines may provide for multiagency collaboration as well as a process to make funds, technical support and training available to neighborhoods and may recommend models for community outreach, job training and

Substitute House Bill No. 6763

education, conflict resolution, environmental and health performance standards, new technologies and public safety strategies.

Sec. 10. Section 2 of special act 90-27 is amended to read as follows:

[The district board of the metropolitan district in Hartford county created pursuant to number 511 of the special acts of 1929, as amended, shall have the power to sell, lease, transfer, grant and convey any portion of the district's lands which the district board shall determine by resolution is not part of the existing reservoir system of the district on such terms and conditions and for such compensation as the district board shall determine.] All proceeds from the sale of nonreservoir lands located in the towns of Glastonbury and Manchester shall be deposited by the district treasurer in an account with a bank and trust company and applied for the following purposes: First, to the replacement, pro tanto, of any surplus moneys of the district pledged in accordance with the provisions of section 4 of [this act] SPECIAL ACT 90-27 to secure repayment of any bonds issued under the provisions of sections 2 and 13 of number 511 of the special acts of 1929, as amended, and [sections 2 and 4 of this act] THIS SECTION AND SECTION 4 OF SPECIAL ACT 90-27 to the extent necessary to replace such moneys as security for such bonds, all in accordance with the provisions of the indenture of trust for such bonds; second, to the payment at maturity of any temporary notes issued in anticipation of bonds of the district pursuant to the authority granted in sections 2 and 13 of number 511 of the special acts of 1929, as amended, and [sections 2 and 4 of this act] THIS SECTION AND SECTION 4 OF SPECIAL ACT 90-27 to finance temporarily the costs of active recreational and educational facilities, to the extent necessary; and third, to meet any portion of the costs of active recreational or educational facilities not met by bonds or notes.

Sec. 11. (a) The district board of the metropolitan district in Hartford county created pursuant to number 511 of the special acts of 1929, as amended, whenever the district intends to sell, transfer, grant, and convey any portion of land determined by the board to be not part of the existing reservoir system, shall notify the chief executive officer of each municipality in which such lands are located by certified mail, return

Substitute House Bill No. 6763

receipt requested of its intent to sell, transfer grant, and convey such lands. The notice provided under this section shall be mailed to each municipality simultaneously.

(b) Within ninety days of receipt of the notice provided under subsection (a) of this section any such chief executive officer may give written notice to the district by certified mail, return receipt requested, of the municipality's desire to acquire such land and each shall have the right to acquire the interest in the land which the district has declared its intent to sell, transfer, grant, and convey. If the recipients of a notice provided pursuant to subsection (a) of this section fails to give notice of a desire not to acquire such land, the right to acquire such land shall have been waived by such recipient. The written notice given by a municipality pursuant to this subsection shall constitute acceptance of the terms, conditions and compensation set forth by the district for such lands. When more than one municipality gives notice of a desire to acquire such lands, the right to acquire such lands shall be determined by the earliest postmarked receipt for the notice provided in this subsection.

Sec. 12. This act shall take effect from its passage except that sections 1 to 9, inclusive, shall take effect October 1, 1995.

Certified as correct by

Legislative Commissioner.

Clerk of the Senate.

Clerk of the House.

Approved _____, 1995.

Governor, State of Connecticut.

MEMORANDUM OF UNDERSTANDING CONNECTICUT NEIGHBORHOOD REVITALIZATION PARTNERSHIP

Purpose

The purpose of this Memorandum of Understanding to encourage and facilitate cooperation among Federal, State and local entities to promote economic development and neighborhood revitalization in Connecticut's neighborhoods and to improve outcomes for Connecticut's residents. This special partnership will serve as a demonstration of principles and practices which may serve as a model for improvements nationwide.

Short term action plans or project agreements will supplement this Memorandum of Understanding as the partners work together on specific issues identified as barriers to economic development and neighborhood revitalization. Examples of areas where Connecticut would like to begin working together include: exploring innovative financing structures: developing a common property disposition agreement to dispose of abandoned and foreclosed property through a coordinated approach: modification of historical preservation requirements in low income neighborhoods: reviewing lead paint abatement, asbestos removal, and urban site remediation procedures and regulations to develop ways to reduce the barriers yet retain necessary safeguards of public health and welfare.

Background

A six-year recession with the loss of more than 200,000 jobs from which Connecticut is only now emerging has caused Connecticut to completely reshape the landscape of community development and neighborhood revitalization. Public Act 95-340. An Act Establishing a Neighborhood Revitalization Zone Process was developed to articulate a new paradigm and vision. The Act represents the integration of three policy documents:

- Connecticut's Goals and Benchmarks for the Year 2000 and Beyond
- The Conservation and Development Policies Plan for the State of Connecticut
- Consolidated Plan for Housing and Community Development

The goals, objectives and strategies embraced by Connecticut represent an innovative approach to community development requiring a major shift in roles and responsibilities for local, state and federal stakeholders -- one which moves all levels towards working together to solve problems and achieve results rather than focus on specific rules.

These efforts led Connecticut with overwhelming bipartisan support to pass an extremely innovative law, "An Act Establishing a Neighborhood Revitalization Zone Process," Public Act No. 95-340, which took effect on October 1, 1995. This Act creates a new model for economic revitalization of deteriorating neighborhoods -- the creation of Neighborhood Revitalization Zones (NRZ's) and a process for communities and governments to work together to support them. The law aims to empower local communities to make decisions; provide relief from burdensome state and local regulations and systems barriers, and provide for federal, state and local collaboration to coordinate governmental functions and personnel to develop and implement locally-driven strategic plans for neighborhood revitalization.

Numerous Connecticut State and local officials and the entire Congressional delegation approached the Vice President asking the federal government to partner with Connecticut in these efforts. This Memorandum of Understanding establishes the parameters for that partnership.

Principles to Guide Partnership

The following principles should guide the parties' cooperation in this undertaking. The partnership will:

- Be structured, managed, and evaluated on the basis of results (i.e., progress in achieving Connecticut's stated goals or benchmarks). Moves toward measurement of results rather than micro-management and red tape.
- Focus on customers.
- Shift the impetus of planning and service design and delivery to the local level. Empower municipalities neighborhood leaders, regional entities, and community constituency groups to foster neighborhood development.
- Maximize use of federal, state, local and private resources through enhanced coordination and communication. Encourage a problem solving approach between communities and government (local, state and federal) based on mutual trust, collaboration and consensus decision making, where creative solutions to provide flexibility to achieve better results are negotiated and implemented, while streamlining the government's bureaucracy.
- Integrate planning to account for the social, economic and physical development strengths and needs of communities.

Responsibilities of the Parties

Federal Role

The Community Empowerment Board, the National Performance Review, and federal agencies will work together to support this federal-state-local partnership with Connecticut in the following ways. Federal partners will showcase Connecticut as a national model, to furnish information to Connecticut and to federal agencies about related efforts, to provide maximum flexibility, to ensure interagency involvement, to designate staff to work with the federal representatives and Connecticut as needed, and to inform and involve the Vice President as needed.

National Model: Federal partners will promote and highlight Connecticut as a national model for innovative community revitalization and will share lessons learned from this partnership with federal agencies and other States and localities. As part of their effort, Connecticut officials will be invited to address other States at national forums. Federal partners will share available information with Connecticut on potential resources in conjunction with this effort.

Single Point of Contact and HUD Support: As the Connecticut Plan focuses on neighborhood revitalization, economic development and housing issues, the Department of Housing and Urban Development (HUD) will take the lead on this partnership and assign a field representative as the ongoing single point of contact with Connecticut for purposes of this partnership. The State and HUD single point of contact will meet at least quarterly to review the progress in implementation of this Partnership. Additional HUD staff will

partner with Connecticut as specific issues arise. The HUD single point of contact will serve as an interagency representative and will serve as convener on interagency issues to bring together other federal representatives as needed. Intergovernmental Project Teams will be formed to work through specific issues.

EPA Support: Connecticut is also focusing on environment, health and safety codes and regulations, as well as using "Brownfields" and other foreclosed and abandoned properties as a primary tool to revitalize neighborhoods. Therefore the Environmental Protection Agency (EPA) will also assign one person as a primary EPA liaison for the Connecticut partnership with additional EPA staff support as relevant issues arise. EPA's Region I Office will provide the primary EPA liaison for the Connecticut partnership with support from EPA headquarters. The EPA staff will collaborate with the HUD contact to work regularly with Connecticut on this partnership.

Interagency Support: Other federal agencies will participate as needed throughout this partnership to support Connecticut and its communities

- The single point of contact from HUD will serve as convener on interagency issues.
- Through the Empowerment Zone/Enterprise Community (EZ/EC) Task Force, the HUD lead will notify other agencies of waiver/barrier removal requests affecting their agencies and will process these requests.
- Through the Community Empowerment Board (CEB) Working Group, HUD and EPA will notify other agencies of policy and other issues affecting their agencies. CEB Working Group Members will identify appropriate experts and staff from their agencies to work with Connecticut as needed.
- Connecticut be able to access the technical assistance being provided to the EZ/EC cities.

Flexibility: To the fullest extent feasible in terms of authority and available resources and without compromising public health and welfare, the federal partners will help provide flexibility to Connecticut by processing waiver requests, removing barriers, using regulatory discretion, and providing technical assistance to identify possible alternatives to enhance local flexibility.

- The HUD and EPIC liaisons will process waiver/barrier removal requests that fall within their respective jurisdictions.
- The HUD single point of contact for Connecticut will work with the Empowerment Zone/Enterprise Community task force to ensure that flexibility requests from Connecticut that impact agencies other than HUD and EPA are processed by the relevant agencies.
- The HUD liaison will present to the Community Empowerment Board working group any interagency policy issues or requests for assistance as they arise.

Information and Technical Assistance: To the extent feasible, the federal partners will provide Connecticut and its municipalities information and technical assistance as needed

(e.g., benchmarking performance measurement data, capacity building, community development financing, negotiated environmental strategies, public safety strategies).

State Role

Single Point of Contact: The Connecticut Office of Policy and Management will provide a single point of contact between the Neighborhood Revitalization Zones (NRZs) and the federal government.

Coordination: The State will process waiver requests from municipalities and will look systematically across NRZs to analyze, synthesize, determine common requests, and coordinate waiver/barrier requests from the NRZs. The State will negotiate creative solutions which overcome barriers to community development. The State will help NRZs determine which flexibility requests require federal action and will then notify federal partners through the HUD single point of contact. To allow federal partners to address the State's most pressing needs and achieve the greatest results, the State will prioritize requests for flexibility based on the priority needs and the degree to which the alternatives offered by neighborhoods are likely to lead to superior results. The State will also identify common or "generic" requests to eliminate duplication.

Measure Results: The State will work with NRZ's to help them meet the requirement of the law that they monitor and evaluate the progress of their plan. This will include the use of outcome and performance measures. The State will work with NRZ's to develop measures to track performance towards established goals.

Flexibility: The State will process waiver/modification requests from municipalities. The state official responsible for code enforcement will hold a public hearing after notification from the Office of Policy and Management (OPM) and must notify the municipal chief executive after the hearing of the decision regarding the waiver request.

Interagency Support: The State will review all NRZ Committee plans and provide feedback. The Connecticut Office of Policy and Management will coordinate multiagency collaboration to provide services, fund reallocation, technical support and training to neighborhoods. For example, the State may recommend models for community outreach, job training and education, conflict resolution, environmental and health performance standards, new technologies, and public safety strategies.

Local (Municipality) Role

Create Neighborhood Revitalization Zones: Through municipal resolutions, municipalities may create Neighborhood Revitalization zones (NRZs) – in areas where a significant number of properties are foreclosed, abandoned, blighted, substandard, or pose a public safety hazard. The municipalities will jointly determine zone boundaries with neighborhood committees.

Support NRZs: Municipalities will facilitate neighborhood planning processes, assign municipal staff, provide information to neighborhood committees, and modify municipal procedures to assist NRZs.

Planning: Municipalities will hold public hearings prior to the adoption of a neighborhood committee's strategic revitalization plan. Municipalities will submit proposed plans to the State (Secretary, Connecticut Office of Policy and Management) for review and comment. The municipality will then adopt the plan through municipal ordinance.

Flexibility: Municipalities will review requests for waivers/modifications of local codes and regulations and forward rules and requests for waivers/modifications to state officials. Upon receipt of waiver requests from the neighborhood committees, the municipal chief executive officer must notify the local official responsible for code enforcement and the Secretary of Connecticut's Office of Policy and Management. The local official will hold a public hearing and provide to the municipal chief executive after the hearing a decision regarding the waiver request and a reason if the waiver is denied.

Interagency Support: Municipalities will establish multi-agency collaborative delivery teams and will collaborate to identify regional solutions to achieve community development results.

Neighborhood Role

Strategic Planning: Neighborhoods will form Neighborhood Revitalization Planning Committees (tenant, property owners, community organizations, businesses with property in neighborhood, municipal officials) to create and approve the neighborhood strategic plan for short term and long term revitalization of the neighborhood. The strategic plan:

- will promote self-reliance in the neighborhood, home ownership, property management, sustainable economic development, effective relations between landlords and tenants, coordinated and comprehensive delivery of services to the neighborhood and creative leveraging of financial resources and shall build neighborhood capacity for self empowerment:
- will include provisions for obtaining funds from public and private sources:
- will consider provisions for property usage, neighborhood designs traditional and nontraditional financing of development, marketing and outreach property management utilization of municipal facilities by communities, recreation, and the environment:
- will include recommendations for waivers of state and local environment, health and safety codes and regulations that unreasonably jeopardize implementation of the plan:
- will assign responsibility for implementing each aspect of the plan:
- may contain an inventory of abandoned, foreclosed and deteriorated property:
- may analyze federal, state and local environmental, health and safety codes and regulations that impact revitalization of neighborhoods:
- may include components for public safety, education, job training youth, the elderly, and arts and culture: and
- may contain recommendations for establishment of municipal multi-agency collaborative delivery teams, including code enforcement teams.

Flexibility: Neighborhood Committees may request waivers and/or barrier removal regarding rules and regulations that impede the plan, particularly state and local environment, health and safety codes and regulations that unreasonably jeopardize implementation of the plan. Neighborhood Committees may also request local and state government to reallocate funds and personnel to the NRZs.

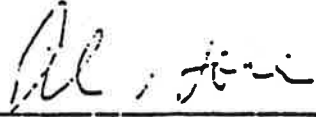
Measure Results: Neighborhoods will monitor and evaluate the progress of the plan.

Neighborhoods will report on the plan's implementation to the local legislative body, municipal chief executive official and the Connecticut Office of Police and Management -- every 6 months during the first year; annually thereafter

Authorities

The principles and responsibilities covered in this memorandum are intended to improve the process of communities and government working together to revitalize neighborhoods. This memorandum does not commit any of the parties to a particular level of resources; nor is it intended to create any right or benefit or to diminish any existing right or benefit, substantive or procedural enforceable at law by a party against the United States, State of Connecticut, any state or federal agency, any state or federal official, any part of this agreement, or any person. While significant changes to the intergovernmental system are anticipated as a result of this effort, this is not a legally binding or enforceable agreement. Nothing in this memorandum alters the responsibilities or statutory authorities of the Federal agencies or State or local governments.

Federal Partners



Al Gore
Vice President of the United States

Date: February 24, 1996



Carol Rasco
Assistant to the President for Domestic Policy

Date: February 24, 1996



Alice Rivlin, Director
Office of Management and Budget

Date: Feb. 22 1996



Henry Cisneros, Secretary
U.S. Department of Housing
and Urban Development

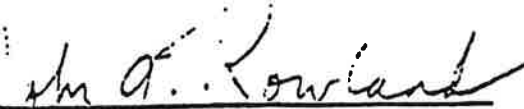
Date: Feb. 24 1996



Carol Browner, Administrator
U.S. Environmental Protection Agency


Date: Feb. 22, 1996

State Partners




John Rowland, Governor
State of Connecticut

Date: 24 Feb 96



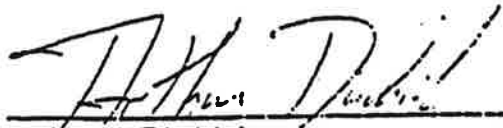
Reginald L. Jones, Jr., Secretary
Office of Policy and Management

Date: 24 Feb '96




Dennis J. King
Executive Assistant to the Governor for Urban Affairs

Date: 24 Feb 96



Arthur H. Diedrick
Chairman of Development

Date: 24 Feb 96



Peter C. Ellef, Commissioner
Department of Economic and Community Development

Date: 24 Feb 96

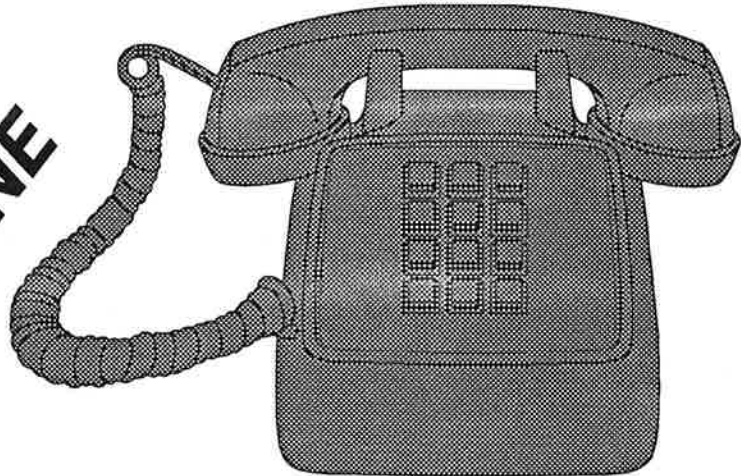


Sidney J. Holbrook, Commissioner
Department of Environmental Protection

Date: 24 Feb 96

Neighborhood Revitalization Zones

**HOTLINE
HOTLINE
HOTLINE**



(860) 418-6457

Your single source of information for questions and answers on state agency participation in Neighborhood Revitalization Zones. Sponsored by the State of Connecticut, Office of Policy and Management.

Under Public Act 95-340, which establishes the Neighborhood Revitalization Zone Process, the Office of Policy and Management is responsible for:

- Creating a process at the state level for waivers of codes and regulations that may jeopardize the implementation of neighborhood revitalization plans, when the neighborhood has offered an alternative to the regulation.
- Reviewing and commenting on Neighborhood Revitalization Plans
- Coordinating state services to Neighborhood Revitalization Zones.

WHAT ARE NEIGHBORHOOD REVITALIZATION ZONES?

The 1995 General Assembly, at Governor John G. Rowland's urging, passed P.A. 95-340, which establishes the process for setting up Neighborhood Revitalization Zones (NRZ).

The overall goal of the legislation is to establish a process by which local communities and neighborhoods can revitalize deteriorated neighborhoods that fall victim to a large number of foreclosed and abandoned properties, crime, and a lack of economic development capital.

The process requires residents, businesses, and municipal officials to develop a strategic plan identifying those strategies that are most appropriate for revitalizing the neighborhood in which they are located. This grass-roots planning and community organizing effort is a key component to the process. Once the plan is put together, it is sent to the Office of Policy and Management (OPM), which will coordinate a multiagency state review of the plan.

Governor Rowland understands that sometimes, state and federal mandates can hinder revitalization efforts. The strategic planning process allows neighborhoods to identify state codes and regulations that are impediments to the neighborhood's revitalization plans; request waivers and modifications of those regulations when the neighborhoods provide viable alternatives to those regulations. The act calls for a fasttracking of the traditional waiver process. The state has signed a memorandum of understanding with the federal government to set up a process that will also fast-track requests for waivers and modifications of federal regulations when an alternative is provided.

Through the planning and review process, the state can reallocate existing funds and support services to these neighborhoods. It is also anticipated that the NRZ process will help the neighborhood or municipality garner significant private investment. In fact, Governor Rowland will require this type of public-private partnership before a plan is considered complete.

There are currently many disparate efforts geared toward helping cities revitalize. The NRZ process is being designed by the Rowland Administration to focus these efforts so that they will have a greater impact. The difference between this and past efforts is that the local citizens are empowered to develop a strategic revitalization plan and are responsible for the success of the plan. Government's role is to assist the communities where it can and establish the overall infrastructure to help ensure the success of the plan.

NEIGHBORHOOD REVITALIZATION ZONE PROCESS Overview

Background

Our major urban communities are facing the ever increasing problem of abandoned properties, high crime rates, and decay of the physical and human infrastructure. These problems have significantly impacted our ability to stabilize these neighborhoods, while concurrently providing the needed resources to revitalize the neighborhoods. Our past processes for addressing these issues revolved around government performing the strategic planning and then dedicating resources to those it thought were most important. This approach, while achieving some positive results, has clearly not had the desired impact in rejuvenating neighborhoods. Therefore the 1995 General Assembly, at Governor John G. Rowland's urging, passed Public Act 95-340.

This legislation establishes a community-based process for creating Neighborhood Revitalization Zones (NRZ). It creates a new philosophy of assets based planning and development, which requires the involvement of residents, businesses and others to determine the vision and priorities of individual neighborhoods.

Process

There are many ways in which a community may begin the process for the development of a neighborhood revitalization plan but there are five major steps that should be considered. They are:

1. Developing an inventory of the capabilities and assets of individuals, associations, local institutions, and businesses
2. Building relationships among local assets for mutually beneficial problem solving within the community
3. Mobilizing the community's assets fully for economic development and information sharing
4. Convening as broadly representative a group as possible for the purposes of building a community vision and plan (neighborhood residents, businesses etc.)
5. Leveraging activities, investments, and resources from outside the community to support asset based locally defined development

Roles and Responsibilities

NEIGHBORHOODS AND MUNICIPALITIES

The NRZ process requires residents, businesses, and municipal officials, to develop a strategic plan to revitalize their neighborhood. Grassroots planning and community organizing are the key components of the NRZ concept. Municipalities wishing to participate in the process may, by a resolution of their legislative body, establish zones in one or more neighborhoods with significant deterioration. This resolution means *the municipality shall provide:*

- Municipal staff to work with the zones
- Modify municipal procedures to assist the zones
- Establish a process for determining the boundaries of the zones
- Adoption and approval of the plan by the legislative body of the municipality

The neighborhood committee that is formed in response to this resolution shall:

- Develop by-laws by the organized committee
- Develop a strategic plan for the short and long term revitalization of the neighborhood (Outline of components for inclusion of the strategic plan are enclosed)
- Develop an outline of public/private financing Schedule a public hearing for input on the plan
- The plan then shall be adopted by the neighborhood committee according to their bylaws and submitted to the municipal legislative body for their approval
- The committee and the municipality will submit the plan to the Office of Policy and Management for their review and comment

STATE

- The State's role in the neighborhood revitalization zone process:
- Coordinating state agency activities and technical assistance
- Reduce unnecessary paperwork and duplicative reviews
- Reallocation of resources, and flexibility in programs and services
- Review plans
- Process waiver requests Account Executive assigned to provide information and access to state agency technical assistance Intermediary between the federal government and communities to expedite communication and assist in waiver/ modifications concerning regulations and other issues such as maximizing the use of federal and state resources
- Improve accountability and program management
- Act as partner in leveraging private investment

BUSINESS COMMUNITY

- The business community may participate in the development of a neighborhood revitalization plan
- Provide technical assistance to community residents in new business development
- Invest in neighborhood residents through jobs, training, and apprenticeships
- Capital investment

NEIGHBORHOOD REVITALIZATION ZONE STRATEGIC PLAN Outline

- I. Executive Summary
- II. Analysis of the neighborhood
(Analysis should include as per legislation)
 - How the plan will promote self-sufficiency
 - How the plan will create opportunities for homeownership
 - Property management techniques
 - Sustainable economic development
 - Creative leveraging of private resources
 - Landlord tenant relationships
 - Coordinated comprehensive service delivery
 - Build neighborhood capacity for self-empowerment
 - Property usage
 - Neighborhood design
 - Marketing and outreach
 - Utilization of community facilities
 - Recreation and the environment
- III. Recommended components to be included in the plan but not required
 - Public Safety
 - Education
 - Youth
 - Elderly
 - Job Training
 - Arts and Culture
- IV. Inventory of abandoned /foreclosed buildings
 - Housing
 - Industrial
 - Commercial
- V. Outline of federal, state, and local health and safety code waiver requests or modifications
- VI. Short term strategies---time frames, performance measures
- VII. Long term strategies (Same as above)
- VIII. Financing of Plan
 - Reallocation of existing resources
 - Other resources:
 1. Private
 2. Local
- IX. Evaluation
- X. Implementation

NEIGHBORHOOD REVITALIZATION ZONE PROGRAM

WAIVER PROCESS

Governor John G. Rowland understands that sometimes state and federal mandates may be a hindrance to revitalizing our urban neighborhoods. The strategic planning process of the NRZ program allows neighborhoods to identify state codes and regulations that are impediments to the neighborhood's revitalization plans. They may request waivers and modifications of those regulations when they offer viable alternatives.

The NRZ legislation, Public Act 95-340, provides a fast-tracking of the traditional waiver process. The state has also signed a memorandum of understanding with the federal government to set up a process that will fast-track requests for waivers and modifications of federal regulations when the neighborhood provides a viable alternative.

The state is setting up a streamlined procedure for applying for a waiver of, or modification to, state environmental, health and safety codes and regulations that may impede the implementation of the strategic plan for the Neighborhood Revitalization Zones.

It is important to remember that the state's various environmental, health, and safety codes and regulations are intended to provide a minimum standard for the protection of the public and environment. As such, the NRZ Act provides that waivers or modifications shall not create a substantial threat to residents. **Alternative measures must accompany any request for a waiver or modification to replace or amend the existing code or regulation. Waivers or modifications will only be granted when an alternative safeguard, methodology or plan provides an equivalent level of protection or program compliance.**

Waiver requests must be filed utilizing the Waiver Request Form that will be provided by the Office of Policy and Management. The form will require generic information that is needed by all of the appropriate state agencies. Additional sections will be specific to the various environmental, health and safety codes and regulations that the applicant seeks to have waived or modified. (To request a form call 860-418-6457.)

Requests for modifications or waivers will be evaluated and approved on an individual basis. In most cases, each property will have to be screened independently of others due to the multitude of differences that may exist from property to property. Each property will have to be awarded a waiver or modification.

In the spirit of the NRZ Act, the state is continuing to explore ways to reduce the paperwork and regulatory burden on the groups applying for waivers and modifications. In addition to dramatically reduced review times, it is looking at ways to have joint hearings and reviews as well as streamlined forms that will allow applications to group requests that seek waiver or modifications of similar codes and regulations.

OUTLINE OF PUBLIC ACT NO. 95-340
An Act Establishing a Neighborhood Revitalization Zone Process

The following is a summary of the attached public act.

Section 1.

- Neighborhood Revitalization Zones can be established by a resolution of its municipal legislative body. The resolution must include:
 1. A Chief elected official or designee to facilitate planning process
 2. The establishment of a process for determining the boundaries of the zone

Section 2.

- Make-up of the Neighborhood Revitalization Planning Committee includes: tenants, business owners, property owners, and shall reflect the composition of the neighborhood. It shall also consist of a municipal official who will also be a voting member
- Planning committee shall adopt by-laws which will include a process for consensus and decision making
- Planning committee shall develop a short term and long term strategic plan

The plan must include:

1. A mechanism or strategies to promote self-reliance, home ownership, property management, sustainable economic development, coordinated and comprehensive delivery of services, creative leveraging of financial resources, and the capacity of self empowerment.
2. The plan must consider provisions for:
 - Obtaining funds from public and private resources
 - Property usage
 - Neighborhood Design
 - Marketing and outreach
 - Recreation and Environmental issues
 - Contain an inventory of abandoned, foreclosed, and blighted buildings
 - Analyze health and safety code issues at all levels of government that impact revitalization
 - Recommend waivers that jeopardize revitalization
 - May include components such as public safety, job training, youth, elderly, arts and culture
3. The plan shall assign responsibility for implementation of each aspect of plan
4. The planning committee must hold a public hearing
5. The plan shall be submitted to the Secretary of OPM for review and comment
6. The plan shall be approved by the committee and submitted to the municipal legislative body for adoption by the ordinance

Section 3.

- The revitalization committee is to submit a report on the progress of implementation of the adopted plan to the chief elected official, and to the Secretary of OPM after six months, and annually thereafter

Section 4.

- Provides the authority to exercise eminent domain because of the public's cost of crime control, and the health safety of its residents due to blighted and abandoned buildings

Section 5.

- ***Section 48-6 is repealed and this section allows any municipal corporation which has the right to purchase property for municipal purposes has the power to take or acquire property, if the price cannot be agreed upon, it shall proceed through section 48-12 within six month after the vote or the vote to acquire shall be void.***

(This section is quite important)

- If the property is acquired by a redevelopment agency the time may be extended if the owner agrees
- Any municipal corporation may take property which is located within the boundaries of a Neighborhood Revitalization Zone. The acquisition shall proceed as established through sections 8-128 -o 8-133 and section 48-12

Section 6.

- The reuse and resale of acquired property will be sold and given priority to those who wish to reside in the neighborhood. The municipality can establish penalties for those who fail to reside in such properties.

Section 7.

- A municipality may develop a process to request a waiver from a state, or local official concerning environmental, health, and/or safety codes and regulations that jeopardize the implementation of the strategic plan. The waiver cannot create a substantial threat to the residents, and alternative measures must be developed to replace the existing code or regulation
- The process for requesting a waiver requires:
 1. The planning committee's vote to request a waiver
 2. The Chief elected official is then notified and must forward within 5 business days a copy of the request to the local code enforcement official, ***and to the Secretary of OPM who has 5 days to notify the state official responsible for enforcement of the code to be waived.***
 3. The state or local official responsible must hold a public hearing within 10 days at a place determined by CEO
 4. Within 5 business days after the public hearing the local or state official must notify CEO of their decision which is final
 5. Any abandoned or vacant building in this zone will be deemed to be in continuous use

Section 8.

- A municipality may petition the superior court to appoint a receiver of the rents for use and occupancy for any deteriorated property that does not meet environmental, health and safety codes and use those rents to meet code enforcement and further deterioration.
- A hearing will be held within 10 days to determine the need for receiver
- The owner has to pay court costs
- Owner can be found in contempt of court if they try to collect rents

Section 9.

- OPM, within available funds, to coordinate state services to NRZ's
- OPM may develop guidelines to NRZ' s for technical assistance
- Guidelines may include a process for multiagency collaboration and a process for funds, technical support, and training.
- Guidelines may include models for community outreach, job training, education, conflict resolution, environmental and health performance standards, public safety strategies, and new technologies for economic and community development.

Section 10 & 11.

(This section is not related to the NRZ process)

- Deals with the sale of land with MDC and the municipality concerning land on the reservoir.

**AGENCY DESCRIPTIONS FOR AGENCIES
POTENTIALLY AFFECTED BY THE NEIGHBORHOOD
REVITALIZATION ZONE LEGISLATION**

I. Connecticut Historical Commission

Agency NRZ Representative: Jack Shannahan, Director
Services to Urban Areas:

- Administration of State's Certified Local Government Program matching grants assistance;
-
- Administration of state and federal matching grants-in-aid for identifying and reserving significant historic properties and for the development of historic research protection plans;
-
- Technical assistance and guidance to local communities and federal agencies to affect resolution of the latter's historic preservation review obligations;
-
- Technical assistance for rehabilitation of historical properties eligible for federal investment tax credits;
-
- Technical assistance to local communities, developers, and home owners regarding Section 513 ("Historic Structures") of the State Building Code, the American's with Disabilities Act of 1990, and state lead abatement regulations for historic structures;
-
- Administration an technical assistance to municipalities, developers, private organizations, and home owners in enrolling properties on State and National Registers.
-

In implementing its responsibilities, the commission works in partnership with the U.S. Department of the Interior and the Advisory Council on Historic Preservation, as well as with a number of other federal, state, and local entities, particularly local historic district commissions.

II. Department of Children and Families

Agency NRZ Representative: Jim O'Neill, Legislative Liaison

The Department of Children and Families (DCF) provides a variety of direct and funded services to the children, youth and families of Connecticut. Major program area are child protective services, adoption services, family foster care, prevention services, mental health services, substance abuse services, juvenile justice services and grants to community providers.

DCF serves clients through 14 regional offices and sub-offices and several children's facilities, including Riverview Hospital for Children and Youth in Middletown; High Meadows Residential Treatment Center in Hamden; the State Receiving Home in East Windsor; and Long Lane School in Middletown.

The primary objective of DCF as a child welfare agency is to protect children and youth up to age 18 from abuse and neglect (child protection hot-line: 1-800 842-2288.) Social workers investigate abuse/neglect reports, safeguard children in out-of-home care if necessary; and work with families to promote parenting skills and support.

DCF is a consolidated children's agency, meaning that service mandates also are directed to children with needs in the areas of mental health, substance abuse prevention and treatment, and juvenile justice services.

III. Department of Economic And Community Development

Bureau of Housing NRZ Representative: Raquel Asrelsky, Project Manager
Bureau of Economic Development NRZ Representative: Peter Dibble, Deputy Commissioner

The Departments of Economic Development and Housing were merged during the 1995 legislative session to form the Department of Economic and Community Development. The mission statements outlined below are for the former departments and will be revised to reflect the new policy goals of the now combined agency.

Bureau of Economic Development: The Bureau of Economic Development plans for, creates and fosters an improved economic climate for the state, with emphasis on areas of greatest need.

Bureau of Housing: The Bureau of Housing administers state housing programs for Connecticut citizens with low and moderate incomes, coordinates federal housing and community development programs within the state and develops and implements state housing policy.

IV. Department of Environmental Protection

Agency NRZ Representative: David Leff, Assistant Commissioner
Cynthia Watts Elder, Office of Legal Counsel

The mission of the Department of Environmental Protection is to conserve, improve and protect the natural resources and environment of the State of Connecticut and to do this in a way that encourages the social and economic development of Connecticut while preserving the natural environment and the life forms it supports in a delicate, interrelated and complex balance, to the end that the state may fulfill its responsibility as trustee of the environment for present and future generations. The department achieves its mission through the regulation, inspection, enforcement and licensing procedures which help control air, land and water pollution in order to protect health, safety and welfare. The department also improves and coordinates the state's environmental plans, functions and educational programs in cooperation with the federal, regional and local governments, other public and private organizations and concerned individuals, while managing and protecting the flora and fauna for compatible uses by the citizens. Additionally, the department manages forested and open lands, wildlife, salt and freshwater fisheries and extensive recreational lands.

V. Department of Higher Education

Agency NRZ Representative: Jane Ciareglio, Legislative Liaison

The primary goal of the Department of Higher Education is to ensure the continued development and effective operation of a diverse, accessible, and high quality state higher education system.

DHE seeks to meet its mission through effective planning, policy formulation, and administrative coordination.

The Commission on Higher Education and the Economy recommended the creation of the Board of Governors (BOG) and its administrative arm, the Department of Higher Education (DHE). P.A. 82-218 implemented the recommendations by creating the entities in 1983. This legislation strengthened policy-making, coordination and control for Connecticut higher education and vested that authority in the Board of Governors. The legislation sought to improve the effectiveness and efficiency of higher education by enabling state policymakers to sharpen higher education priorities, improve coordination and accountability, plan effectively for the delivery of needed programs, reduce unnecessary duplication, and preserve and enhance institutional quality. The enactment of Board control was sought to increase the responsiveness of budgets to institutional roles and the priority needs of our students and the state's economy.

P.A. 91-256 curtailed the authority of the Board of Governors. The Act eliminated the requirement that the BOG approve the expenditure plans of the constituent units, tuition/fees at the units and unit expenditures exceeding Governor recommended levels.

Recent initiatives undertaken by the Board of Governors in response to its broad statutory mandate include:

- updating of a five-year strategic plan for strengthening public and independent higher education in Connecticut;
- revision of Board of Governors for Higher Education tuition policy;
- development of strategic plans to achieve racial and ethnic diversity, and to provide greater access for students with disabilities;
- development of a nationally recognized Alternative Route to Certification;
- development of policy regarding racism, acts of intolerance, substance abuse and AIDS;
- development and coordination of Student Community Service initiatives;
- implementation of a plan to enhance transfer of students from two-year to four-year institutions;
- development of a process for reviewing programs with low degree production and eliminating those deemed as no longer necessary;
- implementation of guidelines for assessment of institutional effectiveness;
- development of policies/procedures for the award of credit for prior learning;
- development of foundation guidelines to assure public accountability while preserving the ability of foundations to raise funds;
- development and refinement of a formula-based budgeting system; continuing attention to licensure and accreditation, administration of state student financial aid, oversight of a higher education management information system, and administration of several state and federal grant programs.

VI. Department of Public Health

Agency NRZ Representative: Elizabeth Burns, Chief of Staff

The new Department of Public Health incorporates the functions of the Office of Health Care Access that does hospital financial monitoring, CON determinations and planning/research with the public health functions of the Department of Public Health and Addiction Services. The mandate of the Department of Public Health is to prevent and suppress disease and to protect, preserve and enhance the public's health. The accomplishment of this mission is approached through the three major program areas of prevention/education, regulation and planning.

Prevention/Education encompasses the concept of wellness and has as its primary objective the development and maintenance of a healthy individual.

Regulation encompasses the concept of ensuring minimum standards of health and safety in the health care delivery system.

Policy, Program Direction and Planning encompasses the concept of health surveillance, priority setting, policy analysis and coordination to address public health concerns.

VII. Department of Labor

**Agency NRZ Representative: Jean E. Zurbrigen, Deputy Commissioner
Rob Keating, Program Manager**

The Department of Labor promotes and protects the interest and well being of working people of Connecticut by readying them for jobs, matching them with available work, protecting their safety and earnings while working, and separating them from economic hardship during jobless times. A variety of closely coordinated initiatives strengthen the labor force to enhance the state's economy. Responsible for promoting full employment as well as maintaining a skilled work force by meeting the current and future employment needs of business and industry, the department also administers unemployment insurance benefits for the jobless. Further, it assures safe, healthy working conditions at prescribed worker wages, and advances stability in labor/management relations.

VIII. Department of Transportation

Agency NRZ Representative: Charles S. Barone, Assistant Planning Director

The Department of Transportation (ConnDOT or DOT) provides and maintains the transportation systems to meet the immediate and long-range transportation needs of the state. The department consists of five bureaus.

Bureau of Engineering and Highway Operations manages the design and construction of capital projects for all transportation modes and maintains 10,261 lane miles of highways and 3,803 vehicular bridges by providing snowshoe removal and roadside maintenance; does minor improvements to the highway systems; distributes funds, by formula, to the towns of this state; and acquires and maintains the highway equipment necessary for highway and bridge maintenance. Through bond and federal funds, it also constructs and improves the highway system. It also conducts support research to improve the safety of the model systems, their operating efficiency, and the environment and conserves energy and natural resources.

The operating budget provides the staff support necessary for the advancement of transportation projects both in the "pay-as-you-go" and capital portions of the Transportation Infrastructure Renewal Program. The 1984 session of the legislature authorized the creation of a transportation fund to financially support this program. The operating budget also provides the staff support required for major capital programs such as the interstate, intrastate, interstate trade-in, contract resurfacing, state bridge, and other transportation programs.

Bureau of Finance and Administration provides the information, fiscal and support services necessary for the development and implementation of the department's programs. These services include personnel and labor relations, budgeting, accounting, payroll, auditing, data processing information systems, LAN management, P.C. support, purchasing, inventory and stores control, administering fuel distribution for most state agencies, programming of state and federal funds, contractor prequalification, project advertising, and award, processing all agreements, leases and departmental claims, monitoring and evaluating contract equal employment opportunities and affirmative action compliance. It also oversees the operation of leased gasoline and restaurant facilities on the Governor John Davis Lodge Turnpike and the Merritt and Wilbur Cross Parkways;

operates and maintains the department's buildings, and acquires and maintains equipment; monitors the departments recycling program and oversees the design and construction of department buildings.

Bureau of Aviation and Ports directs the operations of all state-owned airports. These facilities are located in Danielson, Groton, Hartford, Oxford, Windham and Windsor Locks.. The Bureau directs the operation of Bradley International Airport at Windsor Locks as a separate enterprise and administers the Transportation Infrastructure Improvement Program for the improvement of the other state-owned airports. It administers leases and agreements, state aid to all municipal airports; licenses, regulates and inspects aviation facilities for compliance and safety; and assists communities in aviation matters.

The Bureau promotes the controlled use of Connecticut's navigable waters; collects revenues by licensing of marine pilots and cargo carried; and acts as liaison for the state-appointed harbor masters. It administers the licensing of local agents for foreign vessels and the licenses marine pilots. It is involved in a major rehabilitation of the State Pier. It is responsible for the promotion of transportation of goods by water and encourages shipping and commerce between Connecticut and foreign markets in consultation with the Connecticut Coastline Port Authority and through the operation of the State Pier in New London. It operates and maintains the ferry services in Rocky Hill and Chester.

Bureau of Public Transportation achieves a comprehensive mobility program for the State, provides a broad based network of bus, rail, rideshare and paratransit transportation facilities and services for 61 million Connecticut passengers annually in support of the overall economic development and quality of life goals of the State. Through revenue, bond and federal funds, it acquires, maintains and overhauls the rolling stock necessary for bus, rail and vanpool operations. It designs, constructs and maintains improvements to existing and new public transportation facilities. It directs the statutory regulation of trucking, bus, taxi and livery entities for the economic and safety benefit of the State.

Bureau of Policy and Planning is responsible for coordination of transportation policy, strategic planning, monitoring federal and state laws and regulations, maintaining all transportation statistics and estimates, project planning and environmental analysis for all modes of State transportation supervised by the Department, commuter parking, long range planning, statewide transportation improvement program and master plan development. This Bureau has primary input in the determination of the projects to be accomplished under the Infrastructure Program.

IX. Department of Public Safety

Agency NRZ Representative: George Luther, Deputy Commissioner

The Department of Public Safety is responsible for providing a coordinated, integrated program for the protection of life and property to the citizens of this state. The agency is made up of two divisions: State Police and Fire, Emergency and Building Services.

The Division of State Police provides primary police services to 83 of Connecticut's 169 towns which encompass 55% of the state's geographical area. Additionally, the State Police patrol over 600 miles of limited access highways as well as 7,000 miles of state and local roads and render assistance to local police departments upon request. Police service is delivered by 12 Troops strategically located and organized into 3 districts. The Troops are supported by special investigations units, telecommunications specialists and other support staff. Additionally, the Division provides administrative support for the entire Department as well as services to law enforcement and the public in general. This includes Fiscal Affairs, Personnel, Labor Relations,

Public Relations, Forensic Science Laboratory, Information and Telecommunications, Legislative Liaison and Facilities Management.

The Division of Fire, Emergency, and Building Services has responsibility for devising and enforcing a wide variety of codes, standards and regulations to reduce the harm associated with fires, explosions, mechanical failures and structural collapse of buildings. Additionally, the Division is responsible for coordinating the state's response to natural and man-made disasters; improving emergency communications systems supporting police, fire and emergency medical services; and providing licensing, training, and technical assistance to local public safety officials.

X. Department of Social Services

**Agency NRZ Representative: Sarah Miller, Deputy Commissioner
Kathy Burdick, Director of Family Services**

The mission of the Department of Social Services is to serve families and individuals who need assistance in maintaining or achieving their full potential for self-direction, self-reliance and independent living. DSS's services are consolidated into the following four program categories, some of which contain several sub-programs:

Services Which Protect and Promote Physical, Social and Economic Well-Being.

In cooperation with other human service agencies, municipalities, and community-based agencies, the department administers, coordinates, plans, delivers and funds a variety of social service programs to support families, adults, elderly, and people with disabilities. This program is divided into the following sub-program areas:

- *Social Services to Families.* Prevention, intervention and treatment services to individuals and families..
- *Services to the Elderly.* Services necessary to ensure the health, safety and welfare of elderly people, as well as services to assist elderly or aging persons to enjoy wholesome and meaningful living and to continue to contribute to the strength and welfare of the state.
- *Services to Adults and Persons with Disabilities.* The agency provides services to promote physical, social and economic well-being to adults and people with disabilities under the age of 65.
- *Rehabilitation Services.* The agency provides services to people with a significant physical or mental disability to assist them in their effort to enter or maintain employment. The agency also oversees a statewide network of community-based, consumer-controlled, independent living centers that promote independence for persons with disabilities. The agency determines medical eligibility for Social Security Disability Insurance or Supplemental Security Income benefits for individuals who are unable to maintain employment due to the severity of their disability.

Economic Support for Essential Needs. The department administers a variety of programs providing economic assistance and support to Connecticut residents who need such support. This program contains the following sub-programs:

- *Medical Assistance.* Under Medicaid and General Assistance, the agency provides direct payment of medical care for low income individuals and families. Through ConnPACE, the agency helps low income elderly and disabled meet the costs of prescription drugs. The agency also provides medical assistance to refugees, sets rates for nursing home facilities and is the Certificate of Need agency for nursing homes and home health agencies.

- *Financial Assistance.* The Aid to Families with Dependent Children (AFDC), the State Supplement program, and the General Assistance program provide financial assistance to low income individuals and families. The agency also provides financial assistance to refugees and sets rates for boarding homes.
- *Nutritional Assistance.* The agency provides daily meals and nutrition education to needy elderly. Under the Food Stamps program, the agency provides assistance to low income families and individuals by issuing food stamps that can be used for food purchases.
- *Energy and Weatherization Assistance.* Assistance is provided to low income individuals and families in meeting their heating costs. The assistance is in the form of either direct payment of heating bills, or cash payments to those who have heat included in their rent, and includes weatherization assistance as a conservation measure.
- *Child Care.* The agency provides financial assistance to families in meeting their child care needs, as well as grants and loans to encourage or assist in the use of schools for child care, and for state agencies, corporations or municipalities to provide child care facilities for their employees.
- *Child Support Enforcement.* This program locates absent parents, obtains child support orders, and collects child support payments on behalf of AFDC and non-AFDC families. Child support services are available to all children deprived of parental support, regardless of income.
- *Emergency Assistance.* The agency participates in the federal Individual and Family Grant program, which provides financial relief to victims of disasters, as well, as the federal Emergency Assistance to Families program (EAR), which provides eligible individuals and families with hospital care, cash assistance, protective services to children, and services to victims of domestic violence. The agency also provides social services and financial and medical assistance to repatriated U.S. citizens.
- *Housing.* The agency provides a number of housing related services, including the Rental Assistance Program, the federal Section 8 Certificate and Voucher program, grants to shelters for the homeless, as well as a number of programs designed to prevent eviction and assist those without homes to find and enter permanent homes.

Education, Employment and Training. The agency provides employment and training related services to its adult, elderly, family, and disabled target populations.

Management Services. Management support includes financial management, data processing, auditing, statistical reporting, administrative hearings, human resources, training, planning, policy and program development. It also includes the operation of the regional offices which provide direct service delivery.

XI. Department of Education

**Agency NRZ Representative: Benjamin Dixon, Deputy Commissioner
Jack Hasegawa, Consultant**

The mission of the State Department of Education is to provide - through leadership and service insight, expertise, training, encouragement and resources to assist those in the education and related communities to succeed in helping all Connecticut students become effective lifelong

learners, able to reach their personal and career goals and become involved, productive, confident and satisfied members of society.

The Commissioner of Education carries out the functions mandated to the State Board of Education, and is responsible for the overall management of the department. Functions at the Commissioner's level are: Affirmative Action, Board Matters, Educational Equity and Excellence, Legal and Governmental Affairs, Policy, Publications, Public Information, Urban and Priority School Districts and Youth Services Bureaus.

The Division of Educational Programs and Services includes, the Bureau of Adult Education and Training; the Bureau of Applied Curriculum; Technology and Career Information; the Bureau of Early Childhood Education and Social Services; and the Bureau of Special Education and Pupil Services. This division is responsible for strengthening and monitoring a variety of services to increase learning opportunities for students with special needs, and for increasing school effectiveness.

The Division of Finance and Administrative Services provides centralized support services to all operating divisions of the agency in the areas of fiscal services, grant services, human resources and information systems. It provides centralized fiscal data collection, verification and reporting for financial and personnel management, grants processing, payments and information management. The data is used by the agency in communicating with the State Board of Education, other state and local policy makers, local school districts and concerned members of the public.

Who is teaching, what is being taught and how is that being assessed - perhaps the most important elements in the educational process - are the concerns of the Division of Teaching and Learning. The activities of the Bureau of Certification and Professional Development focus on developing and implementing the certification requirements, supporting paraprofessionals in becoming new teachers, supporting and assessing new teachers, recognizing outstanding career teachers and continuing inservice education for veteran educators. The Bureau of Curriculum and Instructional Program has focused on curriculum content and sequence, graduation requirements, the Common Core of Learning (which articulates expectations of all high school graduates), and assuring that the needs of children in Chapter 1 and bilingual education programs are being met. The Bureau of Evaluation and Student Assessment performs the functions of data collection and analysis, program evaluation and student assessment and testing. The Bureau of Research and Teacher Assessment performs the functions of research and policy analysis, teacher examination and teacher performance assessment.

The State of Connecticut funds and operates a statewide system of 17 Regional Vocational-Technical Schools and 3 satellite schools serving approximately 10,000 full-time high school students and approximately 7,000 mostly part-time adult students, with comprehensive education and training in 39 occupational areas.

XII. Department of Consumer Protection

Agency NRZ Representative: Jack Phelan, Chief of Staff

The Department of Consumer Protection is responsible for protecting consumers from physical injury and financial losses which are the result of unsafe or fraudulent products and/or services marketed in the state. This protection is achieved through the licensure, inspection, investigation, enforcement and public education activities conducted by department staff. The agency is comprised of seven major programs: the Regulation of Food and Food Handling Facilities; the Regulation of Drugs, Cosmetics and Devices; the Regulation of Certain Occupations and Professions which includes oversight of boxing; the Regulation of Weighing and Measuring which includes oversight of product safety; the Regulation of Trade Practices which includes the Public

Charities Unit, Consumer Complaint Center and the Lemon Law Arbitration Program; the Regulation of Real Estate; and Management Services.

SECTION 2.0 COMMUNITY FOUNDATION

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|-----------------------|-----------------------------------|--------------------|
| 2.1 | COMMUNITY VALUES | 2.1-1 |
| 2.2 | COMMUNITY VISION | 2.2-1 |
| 2.3 | COMMUNITY MISSION | 2.3-1 |
| 2.4 | COMMUNITY GOALS/OBJECTIVES | 2.4-1 |

SECTION 2.0 COMMUNITY FOUNDATION

2.1 VALUES

VALUES/PRINCIPLES are the beliefs individuals and the group hold. They are the guides for creating working relationships and describe how the group intends to operate on a day-to-day basis.

Individual values form the foundation of a person's character which may change as we mature from teen to an adult. These basic values tells us what is really important and basic to ourselves. An example is the golden rule which states: Do unto others as you would have them do unto you. Other values are: Always being honest; never deliberately hurting another's feelings; always doing your best; etc.

As community groups develop common attitudes and values, they will more effectively work cohesively. You may argue about how to proceed, the merits of various projects, the feasibility of land use, and what financing is needed. Once the group realizes that ultimately the success of the future depends upon a shared commitment to an overall goals, then they will move past their frequent disagreements and make them fiercely local to the team.

From the "Long Range Strategic Plan for Connecticut Communities in Crisis": *"We need to value a life of quality for all individuals and a concept of liberty that expects and encourages citizen participation. We need to value a pursuit of happiness that provides each individuals an opportunity for full human development and a place in the community. We need to value and support the critical role of the family in raising children to become responsible citizens. We need to value an ethics of care and respect for others. We need to value a sense of hope in the promise of the future. Finally, we need to value and reward an active sense of responsibility that assures all citizens their full rights and the opportunity to meet their obligations."*

2.2 VISION

VISION is a definite picture of a desired future; described in the present. Where we want to be and where are we going?

Creating a shared community vision results in a common sense of purpose for our activities. Being on purpose focuses our efforts and motivates us to action.

"A vision without a task is but a dream. A task with a dream is a drudgery. But a vision with a task can change the world."

Examples of vision statements are:

"...working cooperatively to improve the quality of life and conditions of our neighborhood with an emphasis on sustainable development that is economically and ecologically sound. We seek to empower and inspire members of our neighborhood, especially our children and youth to develop effective response to the needs of our community and promote cooperation, collaboration and partnership with social service agencies, governments, and private sector to create livable communities. We seek to positively impact social, economic, and spiritual development of our neighborhood and cities. A priority of our zone is providing safe, decent and affordable housing...Our vision can be a reality when our community becomes a cooperative village, an extended family that is self-reliant, self sufficient and self determined..."

Sulaiman Madhi, Atlanta Summit Against Poverty.

"Connecticut will be a community dedicated to developing health, well educated individuals who excel in an ever-changing world and who take individuals and collective responsibility for creating and sustaining safe, clean, and caring communities and environments." From Connecticut Progressive Council Report, 1994

**A powerful statement of the community values and vision is stated by the
Dudley Street Neighborhood Initiative (DSNI), Boston MA**

DSNI DECLARATION OF COMMUNITY RIGHTS

We-the youth, adults, seniors of Africans, Latin American, Caribbean, Native American, Asian, and European ancestry-are the Dudley community. Nine years ago, we were Boston's dumping ground and forgotten neighborhood. Today, we are on the rise! We are reclaiming our dignity, rebuilding housing, and reknitting the fabric of our communities. Tomorrow, we realize our vision of a vibrant, culturally diverse neighborhood, where everyone is valued for their talent and contribution to the larger community. We, the residents of the Dudley area, dedicate and declare ourselves to the following:

- 1. We have the right to shape the development of all plans, programs and policies likely to affect the quality of our lives as neighborhood residents.*
- 2. We have the right to quality, affordable health care that is both accessible to all neighborhood residents and culturally sensitive.*
- 3. We have the right to control the development of neighborhood land in ways which insure adequate open space for parks, gardens, tot lots and a range of recreational uses.*
- 4. We have the right to live in a hazard-free environment that promotes the health and safety of our families.*
- 5. We have the right to celebrate the vibrant cultural diversity of the neighborhood through all artistic forms of expression.*
- 6. We have the right to education and training that will encourage our children, youth, adults and elders to meet their maximum potentials.*
- 7...We have the right to a share in the jobs and prosperity created by economic development initiatives in metro-Boston generally, and in our neighborhood specifically.*
- 8. We have the right to quality and affordable housing in the neighborhood as both tenants and homeowners.*
- 9. We have the right to quality and affordable child care responsive to the distinct needs of the children and family as well as available in a home or center-based setting.*
- 10. We have the right to safe and accessible public transportation serving the neighborhood.*
- 11. We have the right to enjoy quality goods and services, made available through an active, neighborhood-based commercial district.*
- 12. We have the right to enjoy spiritual and religious life in appropriate places of worship.*
- 13. We have the right to safety and security in our homes and in our neighborhoods.*

2.3 MISSION

MISSION defines the purpose for our existence. Why are we here? Examples of mission statements are:

"The mission of the Asylum Hill Economic Development Committee is to improve the quality of life for Asylum Hill residents by increasing the community's representation in decision-making processes regarding economic development, and by developing and implementing action plans for human-oriented economic development. Our efforts will focus on creating, assisting and monitoring business, industry, and commerce for the purpose of producing stable and meaningful employment in Asylum Hill and preserving and enhancing the social fabric of our community." Draft Mission Statement.

"To assist community based, Community Development Corporations (CDCs) in their efforts to transform distressed neighborhoods into healthy communities. By marshaling private sector resources and extending financial and technical support to CDCs, LISC enables residents to set their own priorities and shape the process of community renewal. Connecticut LISC is presently concentrating its efforts in the seven most distressed cities ; Hartford, New Britain, New Haven, Bridgeport, Norwalk, Stamford, and soon to be Waterbury." From Local Initiatives Support Corporation (LISC)

"CSS/CON is a collaboration of residents and other stakeholders of the Sheldon/Charter Oak neighborhood. Its mission is to create opportunities for its residents to determine those economic, social, and cultural developments that result in a high quality of life for all in the neighborhood."

"Co-Opportunity, Inc. empowers low and moderate income people to become stakeholders in their communities by:

- Creating home ownership options;*
- Facilitating resident control and resident management*
- Increasing employment and educational opportunities.*
- Developing leadership skills*
- Building community*
- Promoting economic development in urban neighborhoods".*

"The mission of the Naugatuck Valley Project is to build a powerful, regional organization of member institutions which has the strength to effect change and bring about an improvement in the quality of life in the Valley." From the Naugatuck Valley Project.

"The mission of Eastside Community Investment, Inc. is to invest in improving the quality of life for our community."

"To empower low and moderate income individuals and families to become stakeholders in New Britain area neighborhoods by:

- 1. Working with effective coalitions and community organizations that share our mission.*
- 2. Creating homeownership opportunities.*
- 3. Promoting economic development.*
- 4. Engaging in activities to build harmonious and tolerant communities, thereby, improving the quality of life in the New Britain area."*

From Citizens for Action in New Britain.

2.4 GOALS & OBJECTIVES

From Walnut-Orange Walsh (WOW), Waterbury, CT:

"Housing

- Eradicate vacant/abandoned structures*
- Reduce residential density*
- Improve neighborhood's physical design compatible with residential community*
- Provide sufficient off-street parking*
- Increase home ownership*
- Improve landlord-tenant relations*
- Upgrade neighborhood infrastructure*

Economic Development

- Improve neighborhood access to necessary goods and services*
- Promote entrepreneurial/small business opportunities*
- Create viable employment opportunities in quality, neighborhood-based jobs*
- Reduce crime and fear of crime.*
- Eradicate strategic vacant/abandoned properties.*

Public Safety

- Increase police visibility and effectiveness*
- Control key nuisance locations*
- Control vehicular speeding*
- Improve street lighting*
- Increase community awareness*

Transportation

- Improve access to useful public transportation*
- Provide sufficient off-street parking*
- Remove derelict cars*

Social Services

- Improve access to affordable quality child and elderly care.*
- Promote values and positive development of community youth*

Health

- Improve access to affordable quality health services*
- Improve understanding about impact of lead paint*
- Reduce specific environmental hazards*

Recreation

- Create space/facilities for youth recreation*
- Encourage intergenerational recreation options*
- Create space/facilities for cultural activities*

From Asylum Hill Economic Development Committee, Hartford, CT:

- 1) *Provide a democratic forum for addressing economic development in Asylum Hill.*
 - *Adopt a representative internal structure.*
 - *Regularly report to and consult with community at large.*

- 2) *Be proactive about economic development in Asylum Hill:*
 - *Meet with developers to discuss proposed projects.*
 - *Encourage new projects conceptualization in the group.*
 - *Develop an economic action agenda for Asylum Hill.*
 - *Monitor zoning issues in Asylum Hill; arrange for a neighborhood resident to sit on the City of Hartford Zoning Boards of Appeals.*
 - *Promote the hiring of a merchant coordinator.*

- 3) *Address the issue of poverty in Asylum Hill*
 - *Promote projects that increase job opportunities for neighborhood residents.*
 - *Monitor and promote affirmative action procedures in the neighborhood.*

- 4) *Improve the quality of life in Asylum Hill*
 - *Encourage business development that enlivens the community and draws people together.*
 - *Encourage business people who provide lackluster services and amenities to improve their performance.*

- 5) *Work with nearby neighborhoods on projects of mutual concerns as appropriate*
 - *Clay Hill/Upper Albany*
 - *West End/ West Hartford*
 - *Union Station/ Downtown*

STAMFORD COMMUNITY GOALS:

A Strategic Vision for Change

- Economic and employment opportunities to achieve sustain full independence.
- Education and training programs designed to gain access to quality jobs.
- Community support that enables children and youth to achieve their potential.
- Access to quality health and recreational opportunities to maintain personal well-being.
- Equal access to high quality education for all age groups.
- Accessible quality services which sustain independence, including child care, social services, transportation, education, health and senior services.
- Community appreciation and support of diversity.
- City-wide public and personal safety.
- An aesthetically pleasing and well-maintained urban environment that enhances the region's natural resources.
- Decent, affordable, accessible, energy-efficient permanent housing
- Strong vital neighborhoods with a sense of community.

STRATEGIES TO IMPROVE THE QUALITY OF LIFE FOR STAMFORD RESIDENTS:

Economic Development.

- Creation of short-term, intermediate-term and long-term employment opportunities that include child care as well as access to capital and technical assistance for small businesses.
- Affordable housing, including changes in land use regulations to permit access to apartments.
- Regional planning for economic development.

Human Development

- Continuum of care for persons with special needs.
- Supported housing.
- Affordable child care available 24 hrs a day
- Recreation facilities and programs.
- Technical assistance for City to help determine priorities.
- Outcomes testing of social service programs.

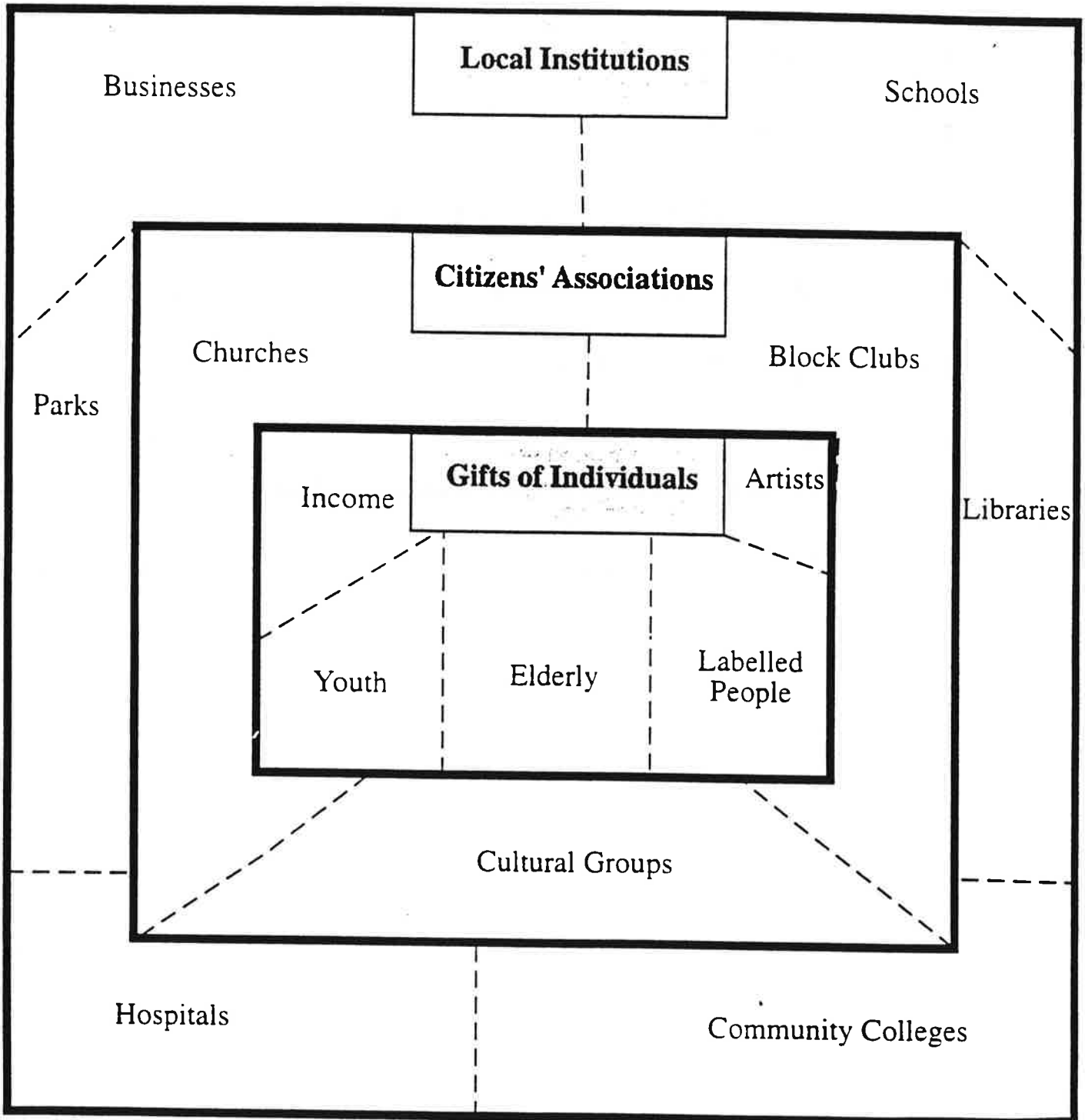
Physical Development

- Adequate funding.
- Accountability of public, private, and non-profit organizations.
- Revitalization of neighborhood planning groups.
- Promotion of personal responsibility.
- Leadership development.

SECTION 3.0 COMMUNITY ASSETS & RESOURCES

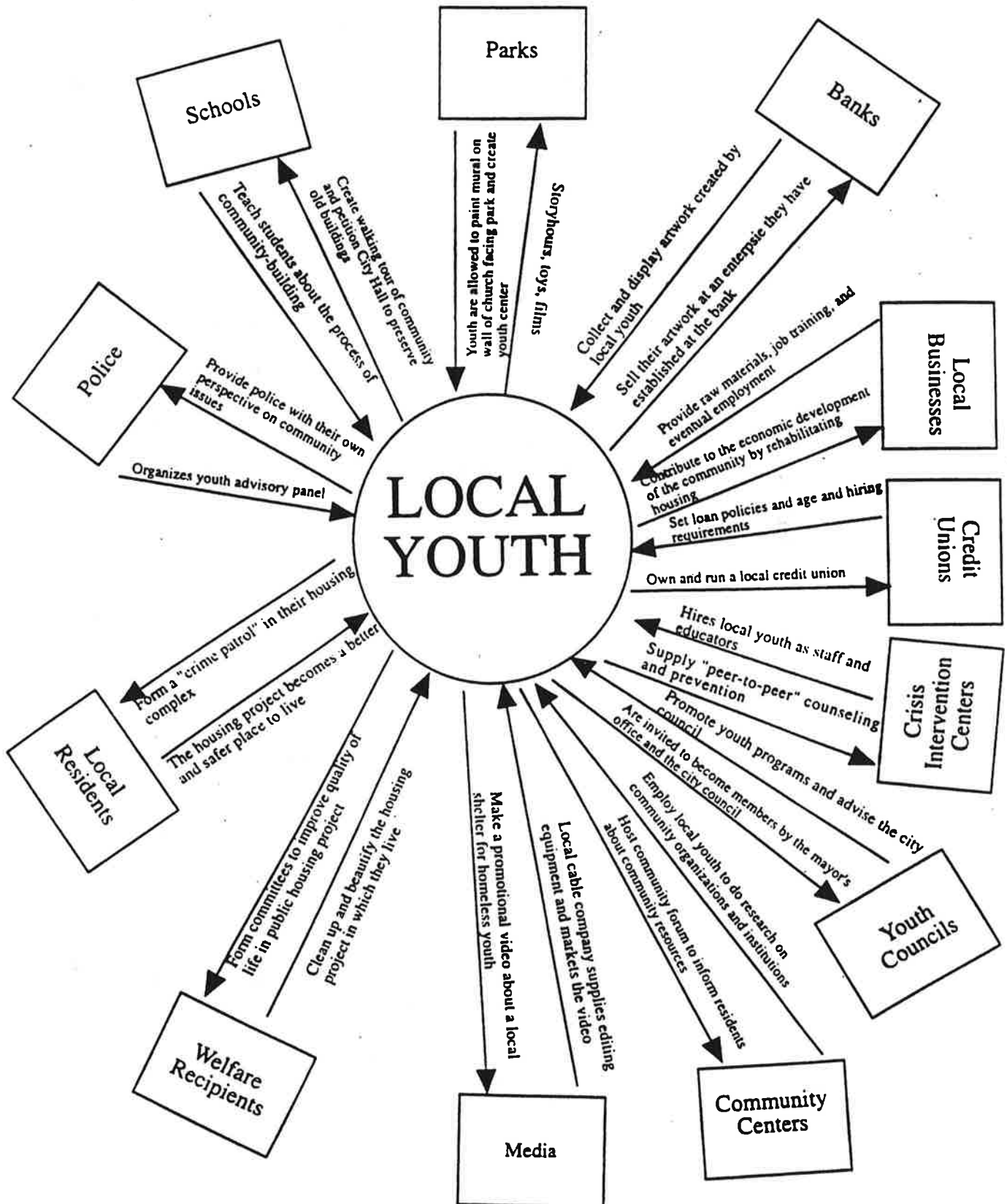
| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|-----------------------|---|--------------------|
| 3.1 | YOUTH | 3.1-1 |
| 3.2 | SENIORS | 3.2-1 |
| 3.3 | PEOPLE WITH DISABILITY | 3.3-1 |
| 3.4 | WELFARE RECIPIENTS | 3.4-1 |
| 3.5 | LOCAL ARTISTS | 3.5-1 |
| 3.6 | LOCAL ASSOCIATIONS/ORGANIZATIONS | 3.6-1 |
| 3.7 | LOCAL INSTITUTIONS | 3.7-1 |

Community Assets Map



RELEASING INDIVIDUAL CAPACITIES

Chart Three: One-on-One Relationships



RELEASING INDIVIDUAL CAPACITIES

Rediscovering Local Youth as Assets Within the Community

Clearly the category of youth represents a multitude of different individuals, each of whom is unique in terms of potential capabilities. Nevertheless, when "youth" are characterized as a group, most often their attributes are defined in negative terms and their positive qualities are totally ignored.

Rejecting this negative labeling, let us now examine the positive assets through which the young can make a unique contribution to the development of the community.

Time

- ☞ Usually youth have a certain amount of free time during the week which is not available to older members of the community who must work for a living. Often young people complain about not having anything to do on weekends and on long summer vacations when school is not in session. This unutilized time is an asset that could be filled with participation in constructive community projects.

Ideas and Creativity

- ☞ Infusion of new ideas and the kind of creativity so characteristic of the young can be great assets to community leaders who may be struggling to find novel solutions to recurring problems.

Connection to Place

- ☞ In most instances young people live at home and are confined throughout the week to the neighborhoods in which they live. This means that they have more of a stake in the well-being of the community than any other group and on a daily basis know more about what actually goes on there.

Dreams and Desires

- ☞ Many young people yearn to contribute meaningfully to their community and can be seen to flourish when they are given the opportunity to do so. There is no inherent reason for the most positive dreams of these young people to be deferred indefinitely. If their dreams are viewed as assets, they can at any given moment become partners in creating a better future for everyone.

RELEASING INDIVIDUAL CAPACITIES

- ☞ Youth build their own coffeehouse. The space for the building is donated by the local Boy Scouts, and the youth organize all the resources they need to do the building: they get insurance, local businesses donate the lumber and other materials, and youth solicit the advice of local labor unions and contractors. (Tacoma)
- ☞ Youth contribute to the economic development of their communities by rehabilitating housing. They are paid and earn school credit. An industrial council made up of local businesses provides raw materials and offers talks, tours, and job training for the youth. Many of the youth eventually start their own businesses or are employed by one of the local businesses. (Resources)
- ☞ A bank collects and displays artwork from local youth. Many of the youth enroll in a summer program to produce arts and crafts which they sell at an enterprise they have established at the bank. (South Shore)
- ☞ Youth gather wood that is being illegally dumped in a vacant lot in their neighborhood and start a firewood business. They print fliers, make contacts with other landscaping companies, and deliver their wood to businesses where it is sold. The youth work on commission and many earn between \$100-\$300 per week. The youth have also developed other enterprises: silk-screened t-shirts with neighborhood scenes, hand-made postcards, Christmas tree deliveries, frozen coconut ice, and manure and wood chips. (Hunts Point)
- ☞ A settlement house finds internships for youth at community institutions and facilitates a mentoring relationship with the employer. Youth are paid to work 10 hours a week. (Nuevos Futuras)
- ☞ Students in a youth enterprise program manufacture t-shirts, caps and socks which they sell throughout the community. They do all the printing themselves and earn about \$60 at the end of the summer. (McDowell)
- ☞ Youth connected with a community center in a summer program are trained in various skills which enable them to start their own enterprises. Youth produce and market a calendar, produce a video for fundraising purposes and start a carpet-laying business. (Latino)

RELEASING INDIVIDUAL CAPACITIES

Peer Group Relationships

- ☞ Even when youth have become marginalized from the more positive aspects of community life, they still generally remain well-connected with one another on a day-to-day basis. Gangs (and gang activities) are clear examples of the immense amount of peer group potential that is wasted because it is misdirected. When youth become connected in a positive manner with the community in which they live, they can become effective mobilizers of one another, and en masse can be powerful agents of community revitalization.

Family Relationships

- ☞ Most young people remain connected to their families. In families in which the parents have become isolated from community life—for example, in those situations in which the children speak English but the parents do not—young people can become very effective as a means to mobilize their parents into more effective participation in the life of the community.

Credibility as Teachers

- ☞ Although most young people are still students, they can also be teachers and role models. In many kinds of positive learning experiences, youth are often the most effective teachers and role models for other youth.

Enthusiasm and Energy

- ☞ Since they have not as yet experienced as many failures and disappointments as adults, young people usually possess a unique willingness to try to solve old problems and to create new opportunities. This fresh perspective and ability to remain undaunted by past failures are qualities that can make a young person an ideal entrepreneur.

Needless to say, this list should not be considered exhaustive. These eight characteristics are only a sample of the many assets that any young person or group of young people might be able to offer to the community.

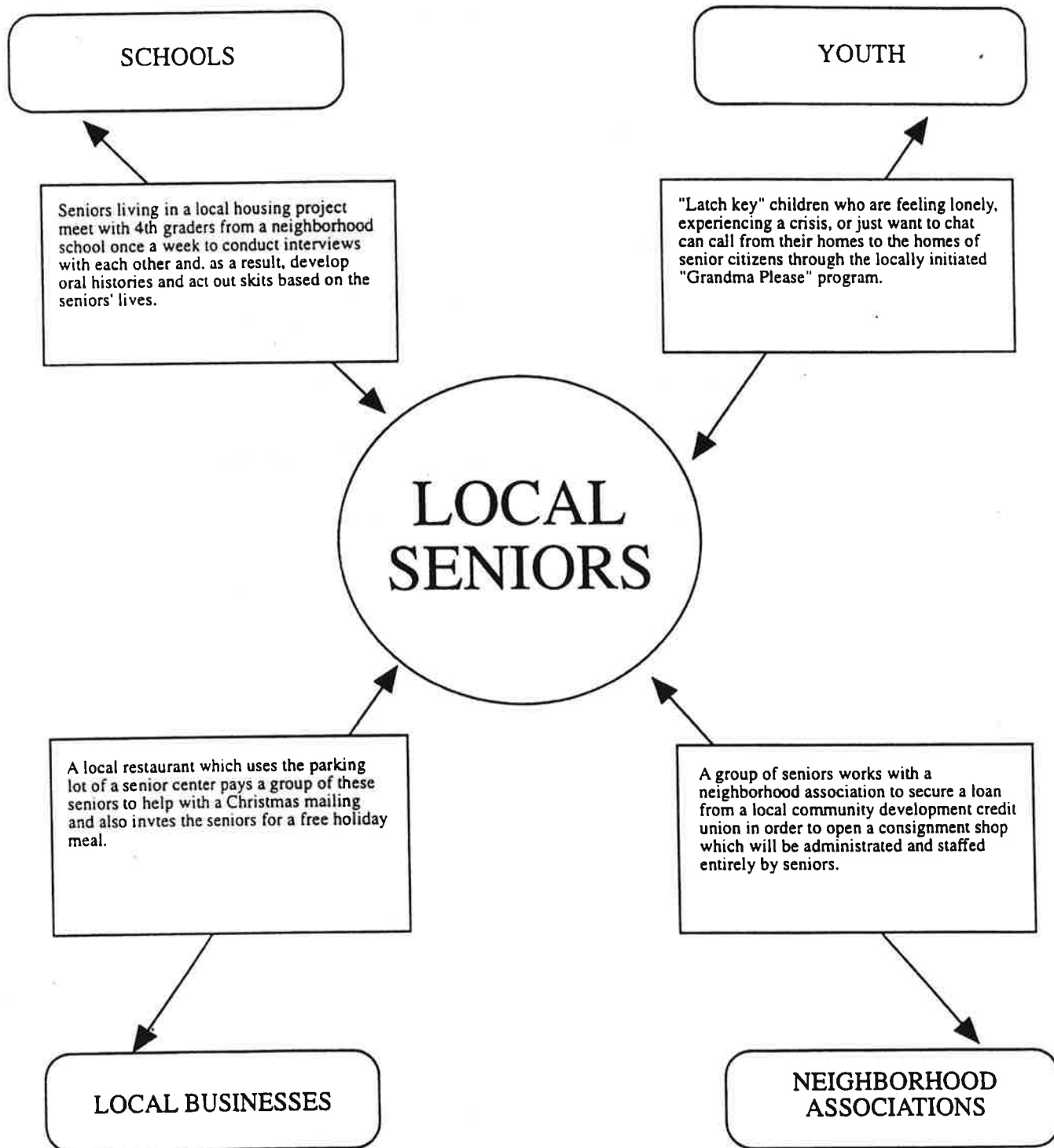
RELEASING INDIVIDUAL CAPACITIES

Sources and Contacts for the "Stories" in This Section

| | |
|---------------|---|
| Action | Youth in Action 1280 Fifth Avenue New York, NY 10029 (212) 860-8170 |
| Alternatives | Alternatives Credit Union 301 W. State Street Ithaca, NY 14850 |
| Aunt Martha's | Aunt Martha's 4343 Lincoln Highway, Suite 340 Matteson, IL 60443 (708) 747-2701 (Jennifer Kneeland) |
| Bellevue | Bellevue Youth Link P.O. Box 90012 Bellevue, WA 98102 (206) 637-5254 (Penny Murphy) |
| Bethel | Bethel New Life, Inc. 367 N. Karlov Chicago, IL 60623 (312) 261-3533 (Mildred Wiley) |
| Cook County | Cook County Youth Services 1401 S. Maybrook Drive Maywood, IL 60153 (708) 865-2900 (Stan Dembouski, Assistant Director) |
| CUBE | CUBE 5328 W. 67th Street Prairie Village, KS 6228 (913) 262-0691 (Ginny Graves) |
| Detroit | Detroit Summer '92 2990 W. Grand Blvd., Room 307 Detroit, MI 48202 (313) 873-3216 |
| Emergency | Youth Emergency Services (YES) of St. Louis 6816 Washington University City, MO 63130 (314) 862-1334 (Deborah Phillips) |

RELEASING INDIVIDUAL CAPACITIES

Chart Two: Strengthening Partnerships



RELEASING INDIVIDUAL CAPACITIES

Building Productive Relationships Between Local Seniors and the Community

Let us now take a look at the specific ways in which constructive relationships can be built between seniors and their potential partners in the community.

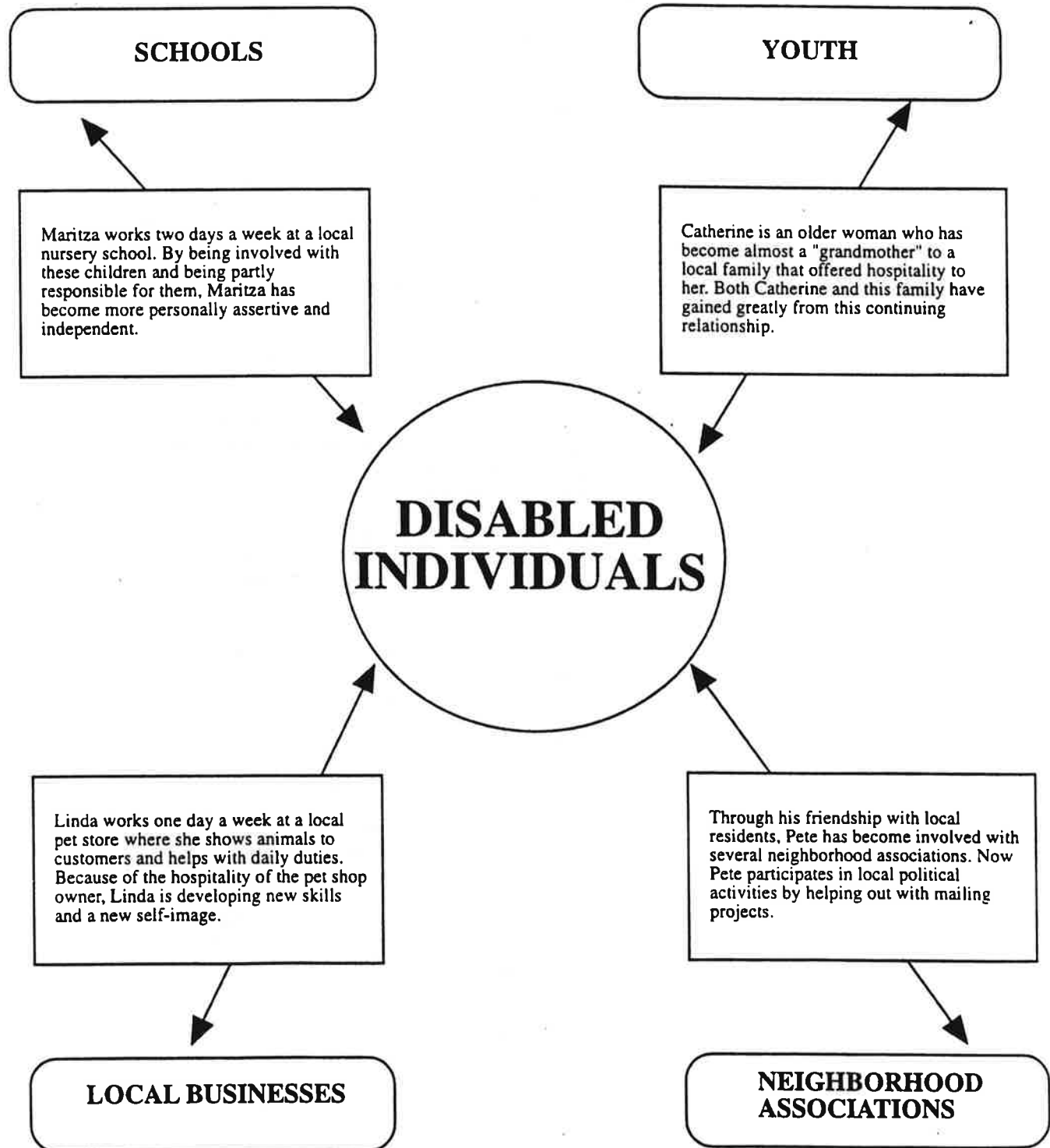
Local Seniors and Community Associations

Citizens Associations.

- ☞ Seniors worked with a neighborhood development association in the design of a new building for seniors. (Claretian)
- ☞ A group of seniors worked with a neighborhood association to secure a loan from a local community development credit union in order to open a consignment shop administrated and staffed entirely by seniors.
- ☞ A nonprofit organization connects retired senior business executives with a wide variety of nonprofit groups in the city. Seniors volunteer primarily as consultants with the organizations. (ESC)
- ☞ The retired Senior Volunteer Program provides orientation, training and placement for seniors interested in volunteering with local nonprofit organizations. (RSVP)
- ☞ A seniors group worked with a community organizing group to open an intergenerational center at a park. (Greater Grand Crossing)
- ☞ Seniors organize and convince the Department of Aging to open an alternative nutrition site after two have already been closed down. (CLASP)
- ☞ A group of seniors is instrumental in getting the Guardian Angels into their neighborhood through signature collecting and community organizing. (CLASP)
- ☞ A group of 10-12 seniors is being trained at the Neighborhood Community Council to make telephone calls to get people involved in community activities. (Pilsen)
- ☞ Three elderly Chinese individuals volunteer on a daily basis to assist with classroom activities at a local day care center. (Chinese)

RELEASING INDIVIDUAL CAPACITIES

Chart Two: Strengthening Partnerships



RELEASING INDIVIDUAL CAPACITIES

- ☞ Clara was introduced to Alice. The original connection was simple enough: Alice loves jewelry—she wears rings on all her fingers—and Clara used to sell jewelry. Clara is a lively woman who works for a hospital, the president of her block club, politically active, smart and articulate. Alice is a gentle woman with a ready smile who lives at home with her elderly parents. Now Clara takes her shopping or invites her for dinner—simple things. Clara has a lot of demands on her time, but makes some time to spend with Alice. She also thinks about what other kinds of things Alice can be involved in—she's had her sign up as a deputy voter registrar, for example. She worries about what will happen when Alice's parents die.

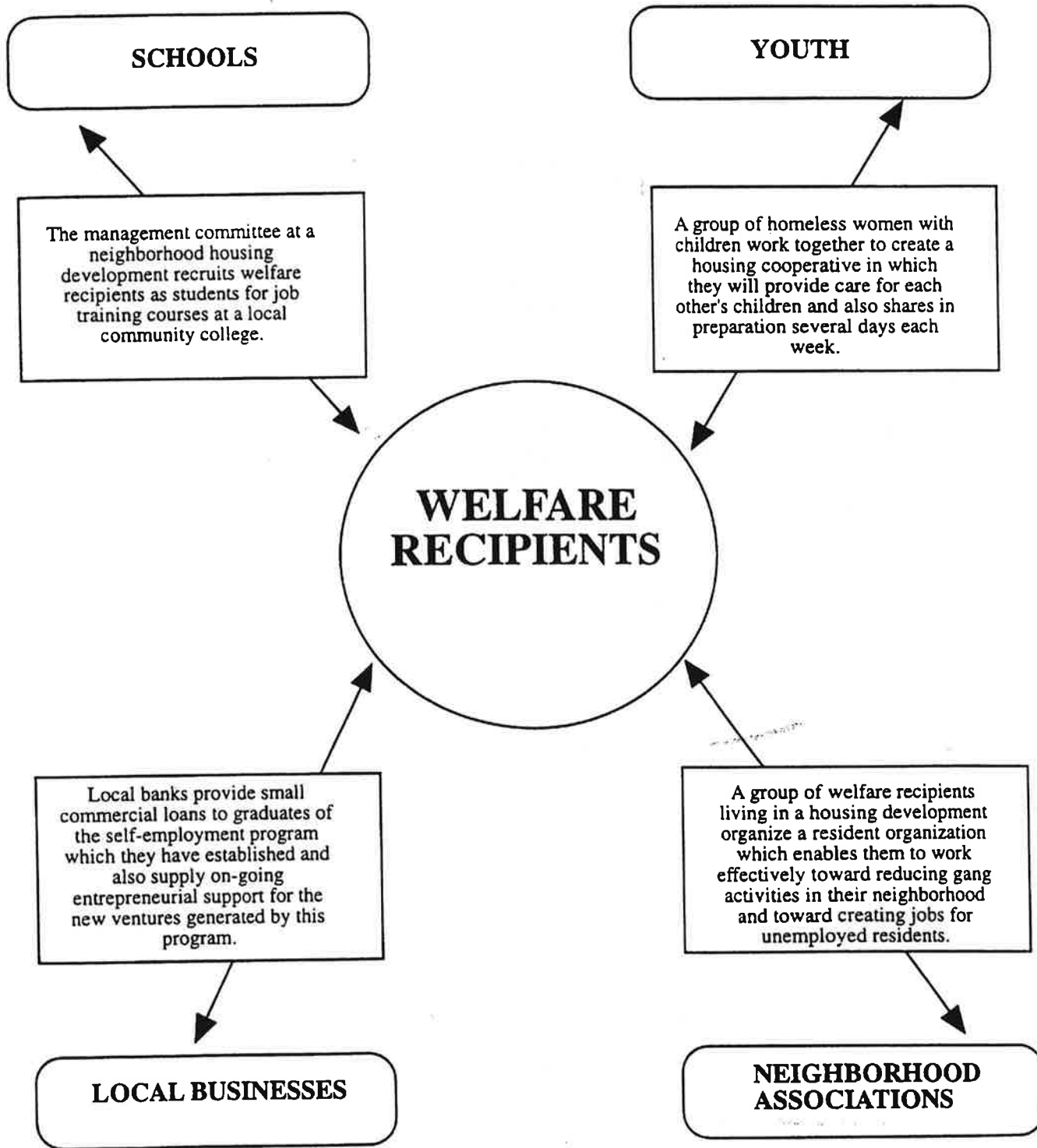
- ☞ Connie and Julie were introduced to each other. Connie is a homemaker who loves gardening, a warm woman with beautiful long red hair who is a ready neighbor for many people in the community. Julie is a woman in her 30s who has lived in group homes since she was nineteen; until she met Connie, she had no friends outside the system, although her family lives in the suburbs and sees her regularly. Connie takes Julie out to dinner, to movies, museums and plays. Julie can be very articulate about the problems of life in a group home, and Connie has come to share those concerns—she has acted in some ways as an advocate for Julie.

- ☞ Lorraine is a woman in her 60s who lives in a group home. One thing she especially likes is going to church. She used to attend services with her mother, who died a few years ago; now going to church reminds her of her mother. The Episcopal Church welcomed Lorraine to its congregation—not a special service for disabled people but as a regular member. Lorraine loves liturgical rituals, especially exchanging the "kiss of peace." When the Bishop visited the parish for a special service and gave the blessing right by Lorraine's pew, Lorraine enthusiastically waved back at him. Lorraine has been welcomed by the pastor and the rest of the congregation. The Sunday services and other church activities have become a high point in her life and she is a valued member of the church.

- ☞ Nora has taken Catherine into her life—almost made her part of her family. The connection facilitated by the neighborhood association is important for both of them. Nora is a woman in her 30s with young children who is finishing her nursing education. Nora was born in Germany and both she and her husband live far away from their own families. Catherine is in her 70s and she

RELEASING INDIVIDUAL CAPACITIES

Chart Two: Strengthening Partnerships



RELEASING INDIVIDUAL CAPACITIES

In all of the previous examples, welfare recipients have been able to work their way out of poverty with the help and support of community organizations, and, as a result, have not only improved the quality of their own lives but have also enriched the lives of many others and built the local economy.

Welfare Recipients and Public Institutions

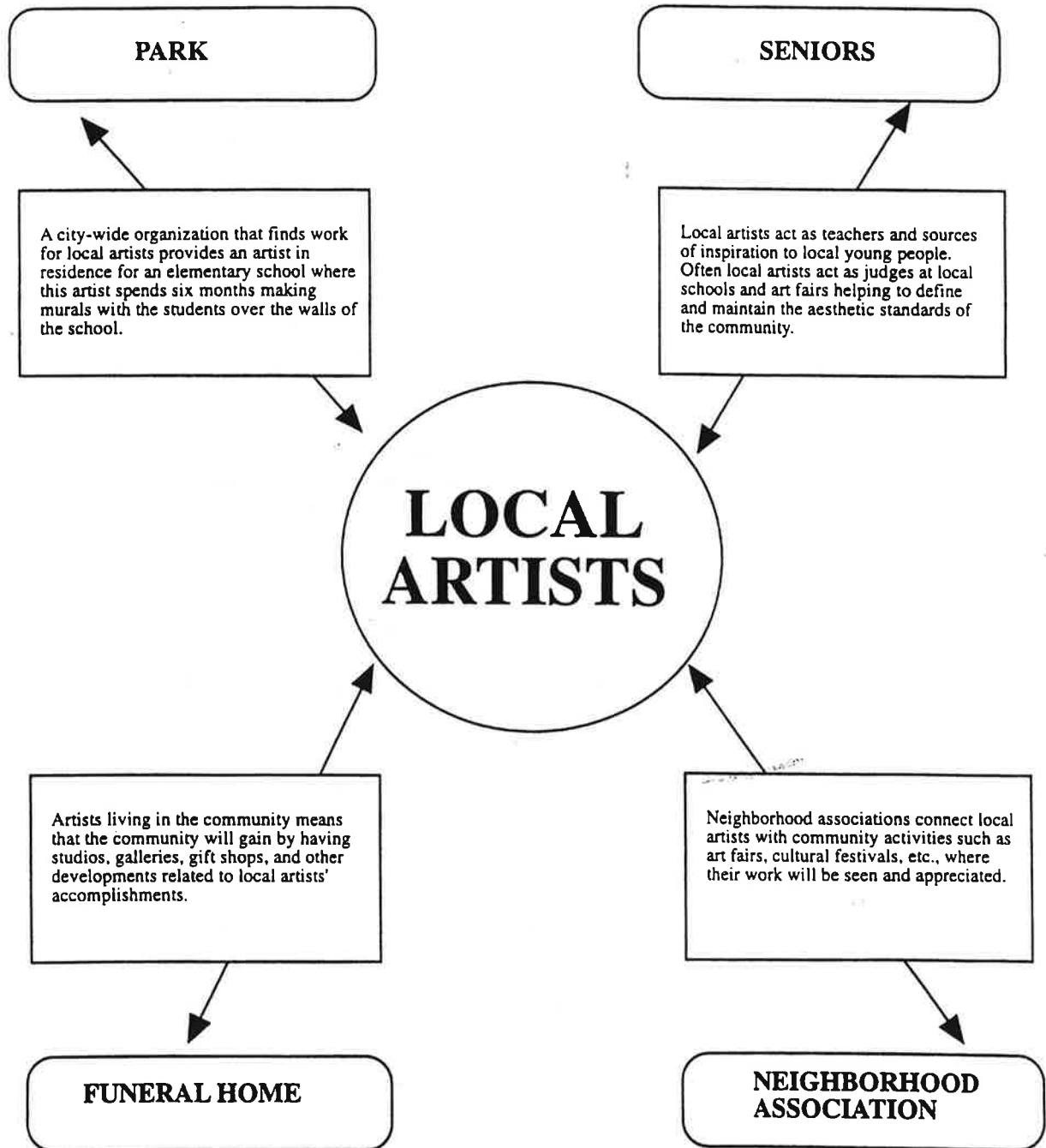
There are many opportunities for connecting welfare recipients with public institutions such as schools, libraries, hospitals, and community colleges. Just as soon as reciprocal relationships are established, welfare recipients can begin to contribute their energies as effectively as anyone else to the on-going process of community development.

- ☛ In Chicago residents of a housing development work in close cooperation with citywide agencies to obtain contracts to maintain their own neighborhood housing.
- ☛ Residents of another Chicago housing development visit residents of a kibbutz in Israel in an effort to learn about cooperative life styles which might be transferable to their own community.
- ☛ The Pike Place Market in Seattle, after surviving the destruction that was planned in city redevelopment efforts, regenerates itself by offering a medical clinic, child care, a senior center, housing units, a food bank and food coupon program, and a home for street youth.
- ☛ The Portland Saturday Market lowers its vendors' fees so as to allow the participation of individuals from all income levels including the large homeless encampment that exists in the neighborhood.
- ☛ Informal markets like the Maxwell Street Market in Chicago generate income for the individuals who come together there on the weekends for a variety of different kinds of exchanges. Some of the vendors come to supplement their welfare checks through the invention of a product or service that they can sell or trade at the market. Individuals who set up booths at the market come to know each other, count on each other, and respect each other's informal rights to full participation.

Once community leaders have facilitated the release of the community-building power of welfare recipients into the local situation, productive relationships can be expanded beyond the scope of the local community itself. But the most important thing to remember is that active participation is the key. At each level the goal is to make welfare recipients into the producers of their own well-being by connecting them with other sources of power. Whether this activity is social,

RELEASING INDIVIDUAL CAPACITIES

Chart Two: Strengthening Partnerships



RELEASING INDIVIDUAL CAPACITIES

Local Artists and Individuals Within the Community

Local Residents

- ☞ The work of local artists has as its source and inspiration the daily lives of local residents of the community. By giving expression to shared values and aspirations, local artists in turn inspire local residents to participate in projects, mural painting and neighborhood craft fairs.

Persons with Disabilities

- ☞ Local artists often contribute to the lives of disabled people in the community by creating works of art that are accessible to them and by teaching informal classes that encourage disabled people to participate in various modes of self-expression.

Welfare Recipients

- ☞ The work of local artists can be a source of genuine inspiration to the most economically disadvantaged members of the community. Activities such as mural painting and arts and craft fairs offer opportunities for even the poorest residents to make meaningful and inspiring contributions to their community.

Youth

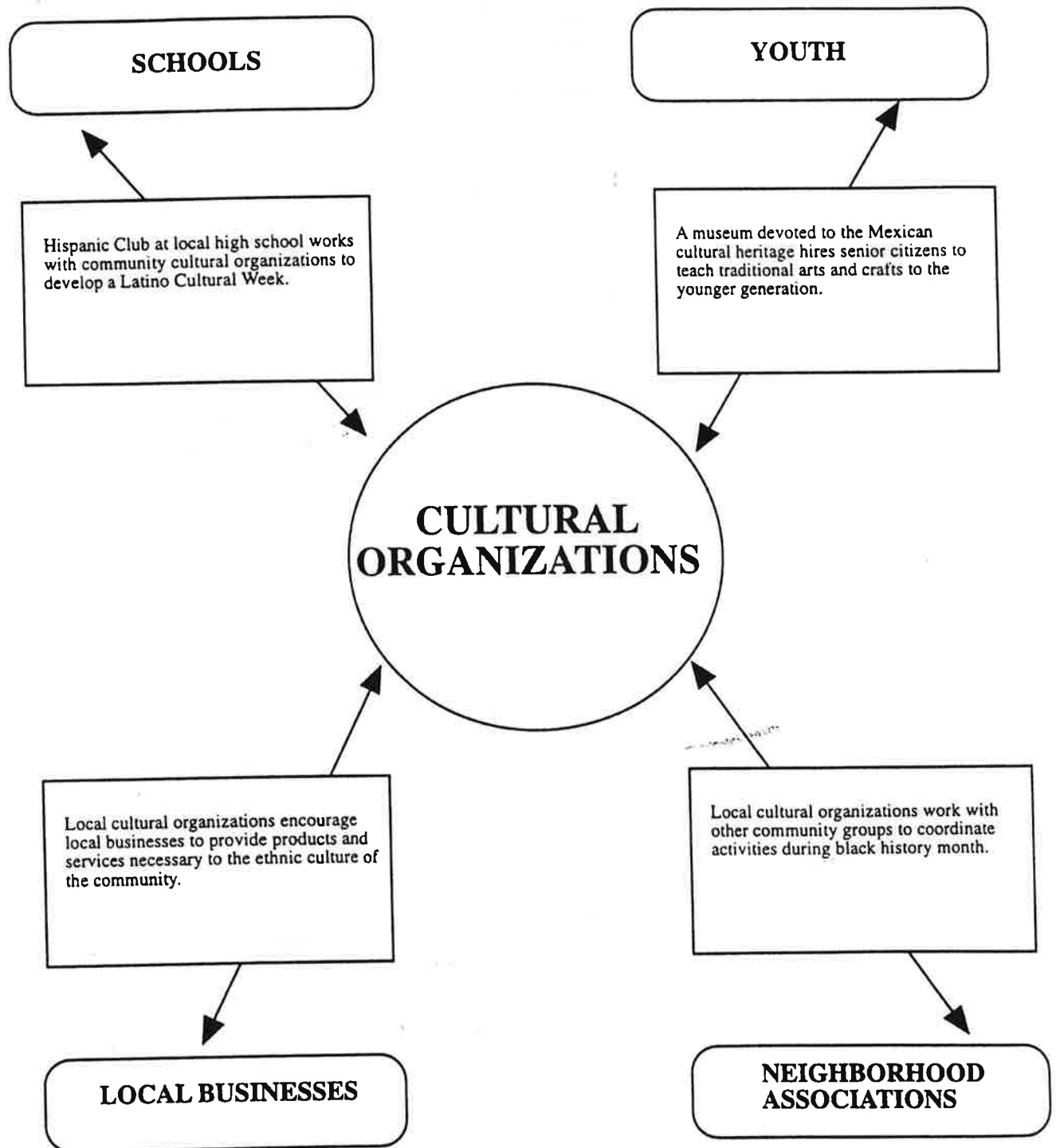
- ☞ Local companies donate paint for young artists and youth to collaborate on the designing and painting of murals in the community. (Tacoma)
- ☞ Youth become involved with a local youth shelter by doing some cooking. Then they decide to make a promotional video for the shelter. They write the script, film the video, and make connections with a local cable company to edit and market it. (Snohomish)
- ☞ At a community-based youth center, youth hang out and eventually come together as groups to design their own artistic projects. A youth is on the board of directors, and youth visit schools to lead workshops on the issues addressed by their performances. (Aunt Martha's)

Seniors

- ☞ Seniors learn traditional Greek fabric art and cross-stitching and then display their works at a senior center operated by the Department of Aging. (Greek)

RELEASING THE POWER OF LOCAL ASSOCIATIONS AND ORGANIZATIONS

Chart Two: Strengthening Partnerships



RELEASING THE POWER OF LOCAL ASSOCIATIONS AND ORGANIZATIONS

The Powerful Kinds of Community Work Performed by Associations

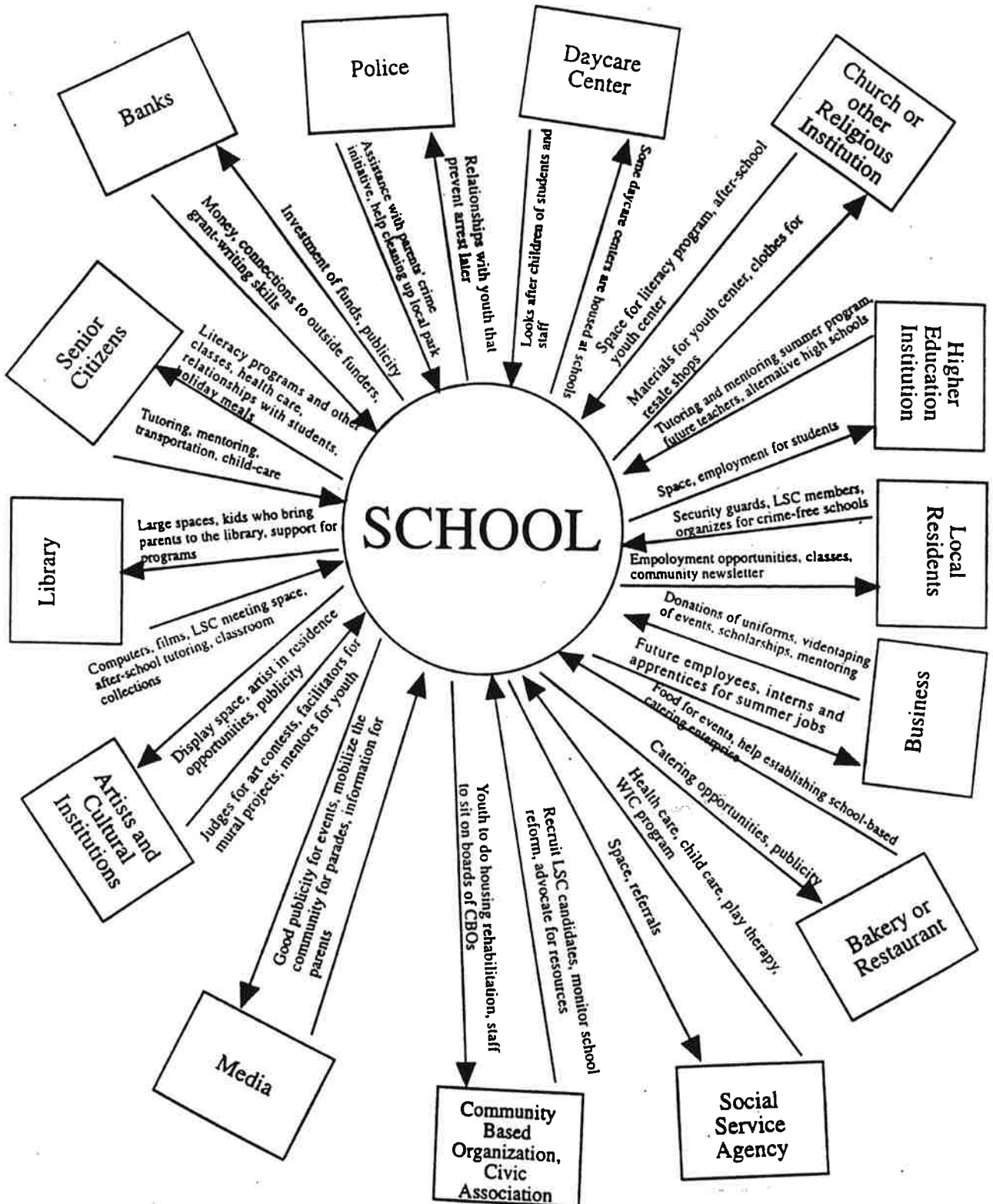
An inventory of local associations will not necessarily reveal the nature of all the community work the groups may do. Nor will it indicate the work the groups might do if called to action. Therefore, an effective inventory must also identify the various *kinds* of activities undertaken by local associations—formal and informal.

In this section of the guide, there are stories of many kinds of associations and the differing work they do. Then, there are two sections specifically focused on the work of two particular types of associations—churches and cultural organizations.

- ☞ In a small rural community, a group of citizens formed an association and created a locally owned and operated radio station. The station is available to local individuals and associations to broadcast debates, announcements, performances. The station is the "voice" of the community. (KAXE)
- ☞ A group of unemployed residents of public housing formed an association to seek jobs. They created a job service that helped prepare members for jobs and referred residents to permanent and part-time job opportunities. Over 75 residents have secured jobs through their mutual efforts (Dearborn Homes).
- ☞ A group of neighborhood block clubs came together in an informal association to inventory the skills and capabilities of the residents of the area. As a result, the group has been able to initiate self-help, mutual support and exchange networks. They have also created a property management cooperative that employs the skills of local residents to provide services to landlords in the neighborhood. (ACE)
- ☞ An association of people organized to practice Olympic style rowing has expanded its activities to include classes for beginners, organizing local regattas, supporting rowing programs at local colleges and maintaining two public boathouses. The group has also become a public advocate for keeping a beautiful natural gorge from becoming a marina site. (Rowing)
- ☞ A local chapter of the National Association of Black Accountants has offered free accounting services to local community groups and businesses. They have begun to play a critical role in the start-up of several local businesses and nonprofit groups. (National)

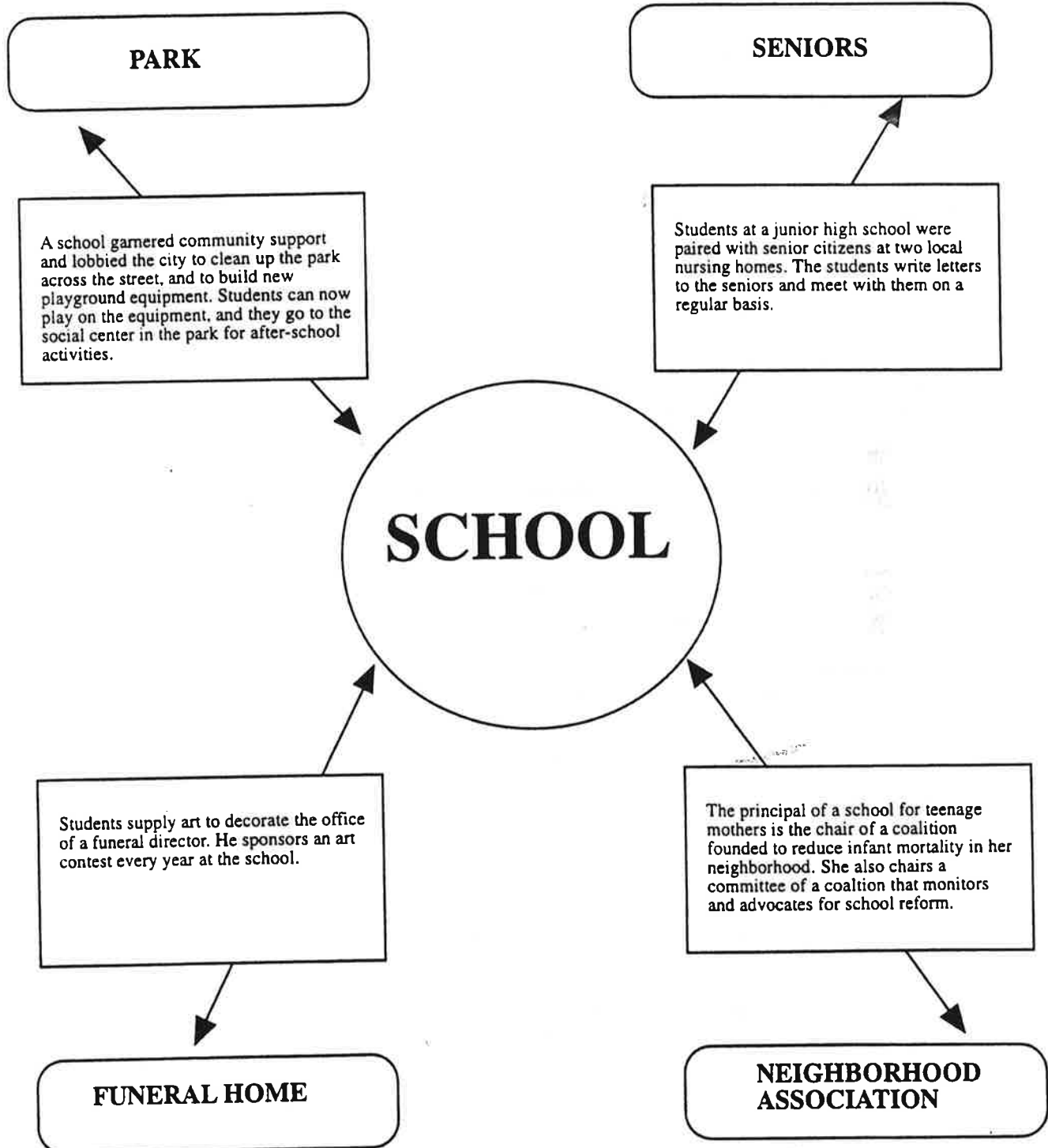
CAPTURING LOCAL INSTITUTIONS FOR COMMUNITY BUILDING

Chart Three: One on One Relationships



CAPTURING LOCAL INSTITUTIONS FOR COMMUNITY BUILDING

Chart Two: Strengthening Partnerships



CAPTURING LOCAL INSTITUTIONS FOR COMMUNITY BUILDING

- ☞ A candy factory forms a partnership with a local elementary school in which employees take students on tours, provide uniforms for the school's basketball team, and sometimes make videos of special school events. (Johnson)
- ☞ The principal of a high school is on the board of a local business association where he cultivates partnerships with neighborhood businesses in order to facilitate relationships between students and future employers. (Orr)
- ☞ Students at an elementary school are matched with local businesses for summer internships which enable the businesses to tap into the skills of local youth and give the students a place to learn and earn some money outside of the school. (Prescott)
- ☞ In the 1990-91 school year, one school was able to spend \$20,000 of its budget on hiring local people as tutors, teacher's aides and security personnel. It was also able to spend \$2,000 on supplies obtained from local businesses. (Prescott)

Local Schools and Individuals Within the Community

Local Residents

- ☞ A school newsletter for the parents of students provides information to the community about the school's Women, Infants and Children (WIC) program, about where local women can get free mammograms, about housing developments in the neighborhood, and about special events of interest to the community. (Orr)
- ☞ A principal receives a special grant to establish (Johnson)
- ☞ A school establishes a parent center where community parents can meet and discuss issues of mutual concern. As a result, several parents have now been hired as staff for the school and for the clinics which are based at the school. (Orr)
- ☞ Through a newly developed "home-bound" program, students at a school for teenage mothers videotape post-natal classes to provide instruction for other teens who need to be taught in their homes. (Simpson)

SECTION 4.0 NRZ PLANNING COMMITTEES & COMMUNITY DEVELOPMENT ORGANIZATIONS

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|-----------------------|--|--------------------|
| 4.1 | NRZ COMMITTEES | |
| 4.1.1 | Walnut-Orange-Walsh (WOW), Waterbury | 4.1-1 |
| 4.1.2 | Arch Area Neighborhood Association, New Britain | 4.1-4 |
| 4.2 | COMMUNITY DEVELOPMENT ORGANIZATION & ASSOCIATIONS | |
| 4.2.1 | Naugatuck Valley Project, Waterbury | 4.2-1 |
| 4.2.2 | Pittsburgh "Job Link" | 4.2-4 |
| 4.2.3 | Pittsburgh "Partnership for Neighborhood Development" | 4.2-5 |
| 4.2.4 | YouthBuild, USA | 4.2-6 |
| 4.2.5 | Chicanos Por La Causa | 4.2-7 |
| 4.2.6 | Eastside Community Investment | 4.2-8 |

INTRODUCTION/STAKEHOLDER PROCESS

The people of the Walnut Orange Walsh (WOW) neighborhood are proud to present their ideas and recommendations for the revitalization of their community.

The following pages represent a long term effort by the City of Waterbury; Offices of Housing and Neighborhood Development (OHND) and Community Development Office (CD), in partnership with Neighborhood Housing Services (NHS) and the many residents of WOW to come up with practical solutions to long standing problems.

The WOW neighborhood began their effort in February of 1994 by gathering as "Stakeholders" with the City and NHS. Participants of the initial meeting identified a myriad of interrelated problems. Seven focus groups were formed to identify specific issues by utilizing expertise of the City/NHS staff and the residents of WOW. These Focus Groups included housing, economic development, public safety, transportation, recreation, social services, and health issues.

The Stakeholders of WOW strongly feel that efforts to isolate solutions for an individual problem will not solve the deterioration of both the physical and human spirit of the WOW neighborhood. Demolishing one building may temporarily resolve a problem on one street, but will not solve problems related to poverty or the lack of safe areas for all the children of WOW. It is with the greatest hopes of the Stakeholders of WOW that our recommendations can be acted upon in the context of this Action Plan.

WOW residents believe that all neighborhood problems are related and that action must be taken on the many critical issues such as public safety, poverty and vacant and abandoned buildings. WOW residents understand that practical and substantial solutions to long standing problems requiring commitment, partnerships, and funding.

The first step is the moral commitment that has been made as the City of Waterbury initiated in its overall resolution for establishing a Neighborhood Revitalization Zone (NRZ) process. We wish to be partners with the City in making the NRZ process a reality. Our goal is to develop an ongoing process that makes us as individuals and families, and as a community, self sufficient. We will request financial assistance that the City can provide through existing programs. We will also look to the private sector and all other resources to supplement City participation.

We are prepared to move forward immediately to prepare for the future of the WOW neighborhood.

There are few skilled job opportunities directly in the neighborhood. A survey conducted in the fall of 1995 shows that out of 43 total businesses, all but 3 (contractor/trade) were food or service oriented. There were no professional services (legal, medical, etc.) identified in the survey.

The unemployment rate in Waterbury increased from between 3% - 4% in 1989 to 10.9% in 1993. Considering the education and poverty levels in the neighborhood, it can be safely assumed that it is considerably higher in the WOW neighborhood.

Summary and Conclusions

The statistical summary presented in combination with other data related to the WOW neighborhood (# of businesses and jobs, # of abandoned buildings, public transportation, crime rates, etc.) reflect a need for a comprehensive approach to solving WOW's problems.

One of the many tangible goals (derived from the Focus group meetings) for stabilizing the WOW neighborhood and eliminating issues such as vacant and abandoned buildings, increasing public safety, etc. is homeownership. Homeownership is widely viewed as the cornerstone of any stable community. However, in the WOW neighborhood, the percentage of owner occupied units is low (22.6%) as compared to the City (44.8%) and the SMSA region (58.9%).

Achieving high levels of homeownership is an example of how achieving a simple goal requires the resolution of many interrelated issues. For example:

First, there must be jobs in and around the neighborhood. Without long term semiskilled or skilled jobs in the neighborhood or in the City in general, WOW residents could not afford a mortgage, even for a modest home.

Secondly, there are many factors that make housing unaffordable to low and moderate income residents. The cost of rehabilitation needed is often prohibitive because of so many rules and regulations (e.g. code requirements, lead paint, historic preservation) that make homeownership unworkable, even with the best intentions of the City and private markets.

Lastly, the current education and skill levels in WOW require job training for maintaining stable, long term, semi-skilled job opportunities. Residents will not achieve sustained employment without skills

The following Focus Group "Summaries" provide an outline of critical issues in the WOW neighborhood as well as many recommendations for short and long term solutions.

WOW NEIGHBORHOOD ANALYSIS

The Walnut-Orange-Walsh (WOW) neighborhood is located in the "North End" section of Waterbury and is bounded by Cherry Street, Vine Street, Orange Street, Locust Street, Oak Street, Giles Street and Walnut Street. Map 1 identifies the boundaries of WOW. This neighborhood is primarily residential with a concentration of small businesses on and around Walnut Street.

A. GENERAL STATISTICAL OVERVIEW:

The majority of the WOW neighborhood is located in Census Tract #3504 with several streets located in #3503.

The statistical overview in the WOW neighborhood reflects many of the same characteristics as in other distressed Cities in Connecticut. There does not need to be too much statistical analysis. A few key statistics tell the story...

Nearly one third (31 %) of the entire population in WOW lives below the poverty line as compared to 12.19% overall in the City and 7.5% in the region (SMSA). Census Tracts abutting WOW (#3503 and #3505) reflect similar high percentages; 29% and 30% respectively.

The education level in the WOW neighborhood is among the lowest in the City Only 45.5% of the residents were high school graduates as compared to 66.8% Citywide and 73.7% in the SMSA region.

There is a disproportionate level of single parent families (28%-35%) compared to the City (15%) and Region (12%).

WOW is a neighborhood full of children. Over one third (37%-39%) of WOW residents are under 19 years of age compared to 14% City-wide and 26% in the region.

The housing stock is old, 88% of all housing structures in the WOW neighborhood were built before 1949 compared to 46% city-wide and 37% regionally.

The housing cost burden for those paying more than 30% for shelter was high, especially for rental housing in the WOW neighborhood (61 %) compared to City-wide (36%) and in the region (37%)

There has been a steady decline in manufacturing employment in Waterbury, down by 33% between 1970 and 1990 That decline was primarily seen in the skilled trades

Arch Area Neighborhood Association

A Neighborhood Revitalization Zone Success Story in the Making

Introduction: The Arch Area Neighborhood Association is composed of tenants, homeowners, businesses, church and other institutional representatives. They have been working for three years to improve the physical, social and economic conditions of their neighborhood.

Major Accomplishments

- 1) revoked the liquor license of the Las Vegas Cafe, a notorious drug den, and is testifying to keep it closed
- 2) sponsored several neighborhood cleanups, removed tons of trash from vacant lots and abandoned buildings, removed graffiti, sponsored a youth fair, and installed 10 trash cans
- 3) won the demolition of 6 abandoned buildings and helped facilitate the sale and renovation of 9 buildings
- 4) increased foot patrols and the development of a community oriented policing program including a neighborhood substation
- 5) responded to a series of arson fires that had gutted numerous buildings and displaced 30 people by working with the City to create 1) an Anti-Blight Ordinance 2) an Abandoned Building Demolition Program 3) increased police presence and 4) increased building inspections
- 6) negotiated a settlement of the eight year old stalemate between the City and State on the Arch St. reconstruction project

Current activities:

- 1) working with Trinity College and Central CT State University on an economic development research project which will result in the creation of new business and employment opportunities in the Arch St. area
- 2) working with Nutmeg Housing, the Local Initiative Support Corporation, Fannie Mae and local banks to renovate a six family abandoned building into two side-by-side owner occupied duplexes
- 3) demolition and renovation of priority abandoned and blighted buildings
- 4) submission of a Neighborhood Revitalization Zone plan to the City of New Britain and the State of CT
- 5) working with the Police Dept. to continue aggressive community oriented policing
- 6) community building activities such as cleanups, pocket parks, youth activities, graffiti removal

The Arch Area Neighborhood Association is a project of Citizens for Action in New Britain (CANB). Since CANB's formation in 1978, thousands of New Britain residents have been involved in dozens of city-improvement projects. Currently CANB works with seven constituency groups: AANA, North Eastern Concerned Citizens, Senior Citizen Coalition, NB Condominium Alliance, CANB Law Committee and CANB Seniors, Affordable Home Ownership Made Easy (AHOME).

Next Steps:

Vice President Gore

- arrange a meeting with the head of the Community Oriented Policing Dept. at the Dept. of Justice for April 29th when we will be in DC for a conference

Secretary Cisneros

- meet with you on April 29th to discuss a revision of our City's Neighborhood Preservation Program with specific building and funding proposals
- also on April 29th schedule a meeting with a staff person who can discuss HUD's community economic development initiatives
- appoint a local HUD official to be the direct contact person with our organization

Governor Rowland:

- want a meeting with your staff, officials at the Department Of Labor , Department of Social Services to discuss welfare reform and job creation within 60 days
- do not slash the Rental Assistance Program, low income families and landlords in this neighborhood desperately rely on this program to provide and maintain quality housing

Mayor Pawlak:

- Nutmeg Housing proposal to be on the March 7th CCND agenda
- Immediate sighting of the following buildings under the Anti-Blight Ordinance: 89 Prospect St., 41 Grand St., 414 Arch, 193 Arch St., 232 Arch St., 26 and 32 West Pearl St.
- Utilize the several hundred thousand dollars still sitting in the Demolition Program to demolish the following priority buildings: 213 Glen St., 66 Prospect St., 76 Prospect St., 357 Arch St.
- Immediate crack down on drug trafficking in the Arch St. area
- Create, with the Engineering Dept., a specific timeline for the Arch St. reconstruction project

Our Plan Our Way Our Power

For More Information Call 225-7683



Introduction

The Naugatuck Valley Project is a ten year-old coalition of 45 churches, labor union locals, community and small business organizations—comprising 30,000 families-- which finds and trains leaders and helps them develop winning strategies to deal with the issues of job retention and creation, affordable housing, health care, improving public schools, and revitalizing urban neighborhoods in or near the Naugatuck Valley of Connecticut.

Mission

The mission of the Naugatuck Valley Project is to build a powerful, regional organization of member institutions which as the strength to effect change and bring about an improvement in the quality of life in the Valley.

NVP uses two mutually reinforcing strategies:

community organizing, which trains grassroots leaders and builds a strong citizen's organization to provide the community with the power to affect decisions; and

developing democratic economic institutions such as worker-owned companies, housing cooperatives, and community land trusts which give the community ownership and control over its resources.

In order to accomplish our mission, NVP must build a coalition of institutions up and down the Valley which have the power to effect change. This means having strong member organizations with active leadership - leadership active in those member institutions, as well as leadership active directly in NVP.

WHAT NAP IS CURRENTLY UP TO

(February, 1 996)

further development of the Screw Machine Job Training Program which is now moving unemployed or underemployed workers from classroom instruction to "hands on" training to good jobs in an important industrial sector seeking to expand.

the rehabilitation of seven dilapidated apartments along Chestnut Avenue in Waterbury into cooperatively-owned, sweat-equity affordable housing as part of a long-term campaign to rebuild the Willow-Plaza neighborhood.

the targeting of long dormant, abandoned factory sites in Thomaston, Oakville, Seymour, Waterbury and other towns for research, clean-up and economic redevelopment. NVP is pulling together people to deal with possible contamination, liability, regulatory and financial issues which now impede progress on 168 "brownfield" sites throughout the Naugatuck Valley .

the organizing of youth and adults in Thomaston around the need for recreational facilities and programming, and of public school parents in Waterbury to become more involved in school policies and funding.

* improving conditions and building a tenant association at the longneglected 160-unit Parkview Apartment Complex on Spring Street in Naugatuck.

bringing together religious institutions, unions and others in Torrington to save jobs threatened by rumored plant closings or sales.

continuing the expansion of Valley Care Cooperative — an employeeowned, home health care company providing a full-range of high-quality, low-cost health services and good, family-supporting jobs to previously unemployed or underemployed persons.

training, organizing and networking residents of some of the Naugatuck Valley's most deprived and troubled neighborhoods from Shelton to Torrington and from Waterbury's North End to its South End.

BROWNFIELDS PROJECT

With the significant loss of large manufacturing companies in the Valley during the past twenty years, all Valley communities have one or more large vacant mill buildings (some, like Waterbury, have scores of them). These are constant reminders to Valley citizens of the significant decline of the Valley's industrial base and the subsequent loss of good-paying, union-represented jobs which this base once provided.

More importantly, we believe that a significant number of these factory sites are contaminated with industrial waste left over from manufacturing processes and are potential hazards to their neighbors.

Some are also potential sites for new manufacturing development. Development of such abandoned industrial sites is called "brownfield" development, as opposed to new "greenfield" development which takes place on untouched sites in rural areas. This is a critical issue area for NVP to organize in, because the long-term future of the Valley depends on the fullest use of our resources, as well as the elimination of threats to our safety and health.

NVP has begun organizing with leaders of our member groups around the following specific sites for potential brownfield development:

At the Seymour Specialty Wire Company, we have begun organizing with former worker-owners and Seymour church leaders to get the site cleaned up and get new jobs created. We held a meeting with a pastor who has just completed a two-year campaign to revitalize an abandoned factory in Hartford and invited leaders from Valley towns to see if they can adapt the same or similar model.

In Thomaston at the Plume and Atwood brass plant, we have begun organizing with parishioners at nearby St. Thomas Catholic Church when the town lost its largest tax base when the parent company, Diversified Industries in Chicago went bankrupt and Plume and Atwood shut down.

In Oakville two manufacturing plants were lost, Sealy Mattress and Winchester Rifle. We have begun organizing with All Saints's Episcopal Church, where parishioners have decided they want to bring jobs back to these factories and has asked for NVP's help.

CASE STUDY: Pittsburgh's Job Links

The Job Links program is another CDC—business alliance that holds promise for connecting community residents seeking training and jobs with downtown employers. The program has been in place for several years in Pittsburgh.



This young woman got her job in a Pittsburgh hospital through Job Links, which provides training, placement, and follow-up for local residents. The program is run by two community development corporations.

The Pittsburgh Foundation supports Job Links, a venture that provides employment services to neighborhood residents. Designed originally by the Oakland Planning and Development Corporation (OPDC), a well-established CDC in the city, and funded initially by the Medical Care Division of the University of Pittsburgh and the U.S. Department of Housing and

Urban Development (HUD), Job Links has been operated since 1989 by OPDC and Breachmenders, another local CBO.

Job Links provides services in job readiness, attitudinal training, and job placement and retention. One-on-one counseling and postplacement tracking are other important program features. Applicants undergo three weeks of job-readiness training, which includes employer discussions of attributes they seek in their employees. Mock interviews and role playing allow trainees to learn the kinds of questions that may be posed by prospective employers.

The CDCs that operate Job Links first try to confirm that job openings really exist and make sense for program participants. As a result, Job Links trainees have had great success in finding jobs. They praise the program for the thoroughness of drilling by staff and the extent of participation by local employers. Prior to graduating from the program, trainees submit resumes and job applications to a number of employers and are encouraged to schedule at least three interviews. Program staffers continue to work with individual enrollees who have not secured a job during the training cycle.

Like many of the more successful employment training programs around the country, Job Links emphasizes postplacement follow-up with graduates and with employers. Often, these regular interventions allow staff to resolve problems that might otherwise jeopardize the person's employment status.

CASE STUDY: *The Pittsburgh Partnership for Neighborhood Development*

The Pittsburgh Partnership for Neighborhood Development is one of the most admired networks of neighborhood-oriented CDCs and commercial banks in the country. Principally engaged in housing and small-business development, the member CDCs and financial institutions are becoming increasingly interested in manufacturing modernization and job training as well. The experience of successful cooperation in matters of economic development bodes well for future initiatives in employment training.



The Pittsburgh Partnership links neighborhood CDCs and commercial banks to organize economic development projects like Riverside Commons, above, which will feature a business incubator and light industry.

The need to build local nonprofits' capacity to increase economic development was a major impetus behind the creation of the Pittsburgh Partnership. Under the leadership of the partnership's founding chairman, Edward V. Randall, now president and chief executive officer of PNC Bank, N.A., and other community leaders, the partnership garnered sup-

port and funding from major banks in the Pittsburgh area—especially PNC, Mellon, and Integra.

The partnership has provided unprecedented capacity-building support and capital for economic development projects undertaken by CDCs. In addition, it provides "soft" money for planning and venture feasibility analyses. Support from the city's biggest banks and from local and nonlocal foundations has allowed the CDCs to bring in business specialists and top management. Through consultation, they have helped develop and manage projects that otherwise might have floundered during the difficult start-up phase.

One notable initiative supported by the partnership is the Riverside Commons Innovation Center, which was developed by the North Side Civic Development Council. The center serves as a business incubator for companies owned by women and minorities. In addition to providing office space, shared secretarial, reception, and conference services, the center offers technical assistance in such matters as financial management, marketing, and job training and referral.

Through the partnership and other public and private entities, grants and loans were provided to cover costs of feasibility analyses, redevelopment, land acquisition, and project planning at the neighborhood site. The partnership's funding was part of a package of investments from the city of Pittsburgh, the state of Pennsylvania, local banks, and other sources.

The partnership is now building on its successes by participating in a local manufacturing and community development initiative that is designed to provide stronger links among local manufacturing firms, regional providers of technical assistance, and the communities in which the firms are located.

CASE STUDY: *YouthBuild U.S.A.*

YouthBuild U.S.A. specializes in employment training and, though not a CDC, is closely linked to and draws referrals from CDCs and other CBOs. As its name suggests, YouthBuild trains young people from low-income neighborhoods in skills needed in the design and construction of affordable housing. Created as a private, nonprofit project outside Boston by Dorothy Stoneman, YouthBuild now operates 12 programs in 9 sites around the country, and is starting a tenth. It has received funding from several private foundations, and, like the veteran Opportunities Industrialization Centers before it, now gets regular funding from the U.S. government as well.



Training young people from low-income neighborhoods in skills needed to design and build affordable housing. YouthBuild U.S.A. operates 12 programs in 9 sites around the country.

YouthBuild is based in Belmont, Massachusetts, just outside Boston. Its training activities have been replicated in New York, Boston, Cleveland, San Francisco, Tallahassee, Milwaukee, Indianapolis, St. Louis, and Gadsden County, Florida. A Pittsburgh project is under way as well. The demand for YouthBuild's programs, focused on affordable housing construction and youth leadership training, now greatly exceeds the organization's ability to provide technical assistance and training for additional sites.

YouthBuild attracts out-of-school youth, ex-offenders, welfare recipients, and other "hard-to-employ" young people. Its first four demonstration sites reported outstanding attendance and retention rates in programs involving work

and study for an average of 28 hours per week. Nearly 300 organizations in 42 states have joined a YouthBuild Coalition.

YouthBuild's leaders say it is more a movement and a philosophy than a community development project. The creation of a national constituency may explain why numerous federal and state legislators support this emerging organization.

Congress authorized funding for YouthBuild as part of the Housing and Community Development Act of 1992, which was signed by President George Bush. State legislatures in Florida, Indiana, New Jersey, Massachusetts, Ohio, and Pennsylvania are also authorizing funding, with the guidance of activists from YouthBuild U.S.A.

CASE STUDY: *Phoenix's Chicanos Por La Causa*

Directors and staff of mature community development corporations frequently expressed frustration with the employment training system they have known since the 1970s. They gave us an example the problems encountered by the leadership of one of the oldest and most successful CDCs: Chicanos Por La Causa (CPLC), in Phoenix.



A technical skills class at Via de Amistad, a job-training program run by Chicanos Por La Causa. The program provides vital care to those

with social service agencies. Among the problems were requirements for alternative documentation from applicants unable to produce birth certificates, Social Security cards, or other proof of residence.

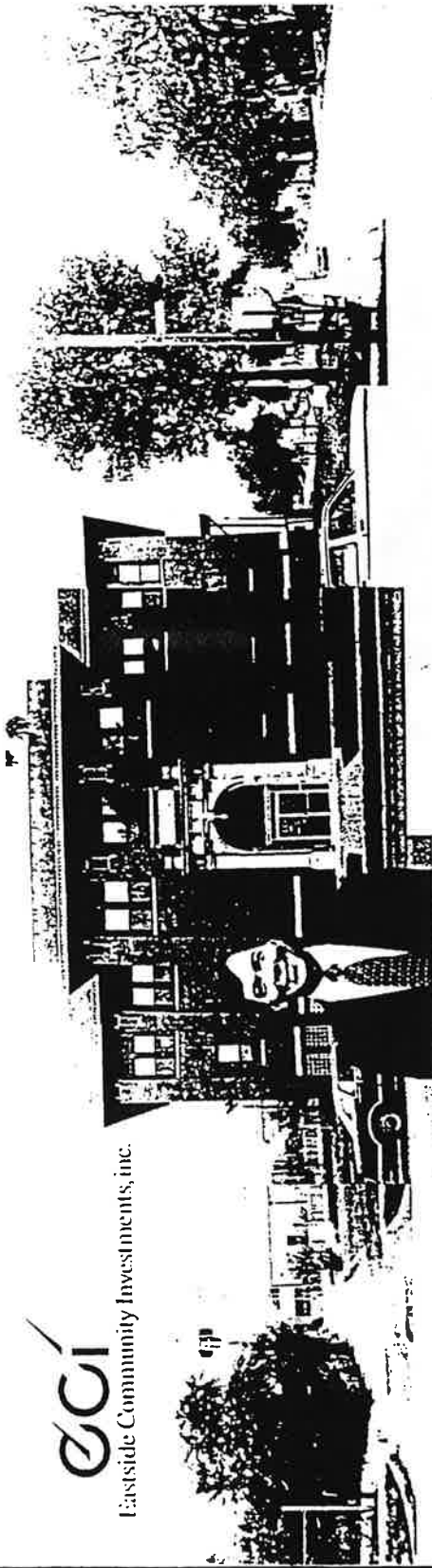
CPLC organized several human services projects for local residents who were reluctant to approach certain programs operated by government agencies and government subcontractors. In some cases, this aversion was a result of language barriers. In others, it stemmed from the government's demand for what the largely immigrant community saw as excessive documentation.

The CDC also builds and manages affordable housing; develops shopping plazas like the Phoenix Mercado; operates a credit union; provides services to seniors; provides small-business technical assistance and loan funds; and offers counseling on substance abuse, domestic violence, juvenile offenses, and mental health. Its success in maintaining such diverse programs has given CPLC the ability to influence policy on local, state, and federal levels.

Chicanos Por La Causa was founded in 1969 to help Hispanics obtain equal access to education, housing, and employment. In 1975 CPLC established service programs to alleviate problems local residents were encountering



Eastside Community Investments, Inc.



ECI attracts private investment and equips families to become participants in the private economy. ECI works to build assets and a strong community.

Greetings! It was another great year. Since we began in 1976, we have directly invested over \$45,000,000 in our community in its real estate and improvement. The result is over 1,800 people who are part of the network we are serving - as homeowners, tenants, borrowers, entrepreneurs, employees, trainees or through child care.

What those numbers are promoting is an unprecedented movement to bring out the stories of families which were otherwise trapped behind locked doors. It is a movement that leaves me buoyed and optimistic. We are transforming families from urban statistics to people, fully human and capable of wonderful economic expressions. In my office is a watercolor done by my neighbor. It is a painting of an alley one block from my house, which runs along Pogue's Run. I would never have thought the setting to be so beautiful. I find that painting to be a wonderful metaphor for what we do. Just like my neighbor saw beauty, we see possibility and economic potential. As a result, we have moved to become a company not simply investing in real estate, but in families. And every day this community grows as the beneficiary of the goods, services, commitment, and care of the families who are transforming it.

DEAR FRIEND OF ECI

for its families, individuals and institutions

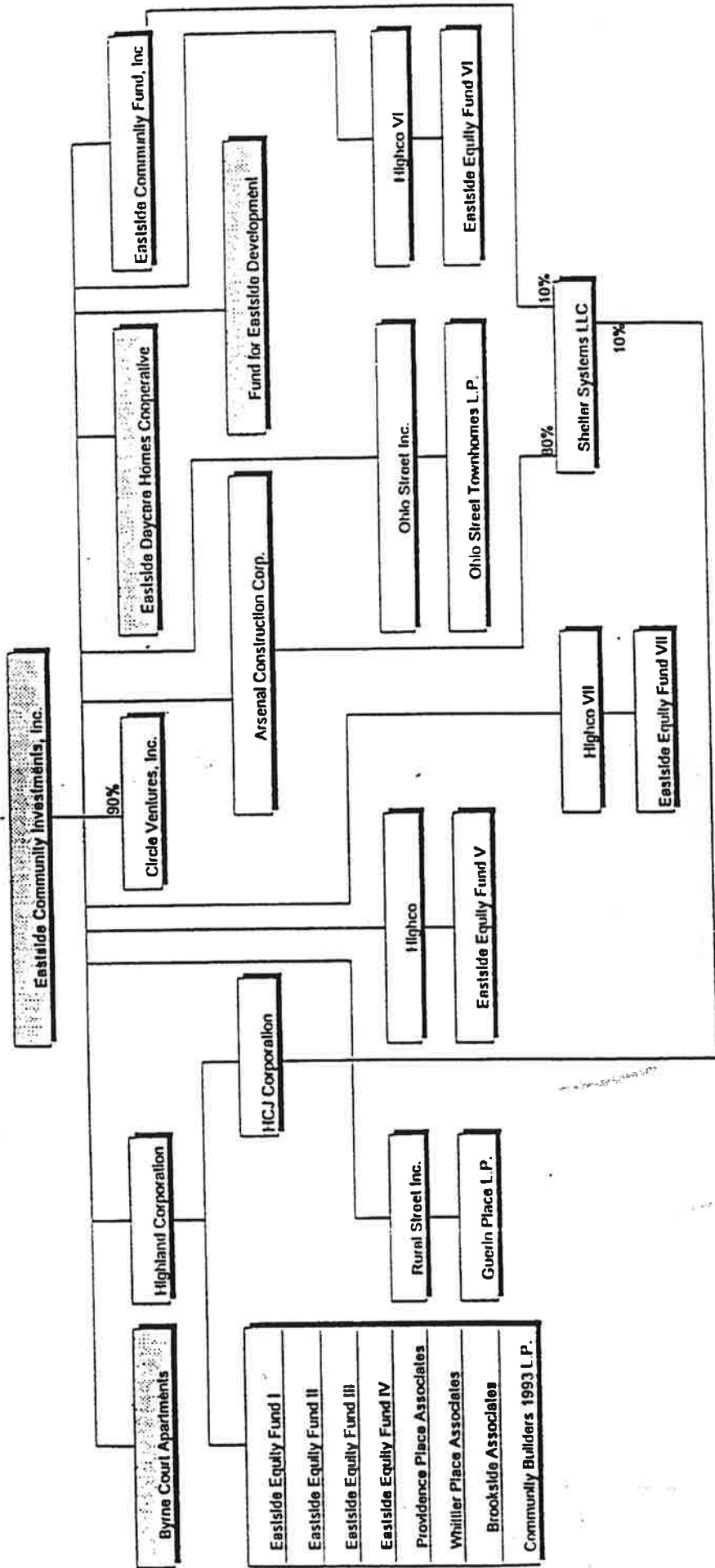


We cannot control the outcomes of families, but we can change probability. When we invest in the dreams of people to achieve economic opportunity through homeownership, business ownership or increasing skills and therefore economic achievement, we make it more likely that families will become stakeholders in their community. We see them no longer trapped behind locked doors but engaged in commerce and in the civic and public life of the community.

By the standards of professional sports and some lottery pools, \$45,000,000 may not sound like what it did a decade ago. However, that amount of money, when invested well, adds value and extends economic opportunities into the hands of families for whom enterprise and opportunity are newly discovered. It is exciting work to see the transformation of a community, not only in its real estate, but in the capacity of its people.

All the best,

Dennis J. West
President



Not-for-profit corporations

File: LOTUSJVSRAORGCITJ
 Updated: 13-Feb-95

SECTION 5.0 STRATEGIC PLANNING MODELS

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|----------------|--------------------------|-------------|
| 5.1 | COLLABORATION FRAMEWORK | 5.1-1 |
| 5.2 | COMMUNITY PLANNING MODEL | 5.2-1 |
| 5.3 | ASSET-BASED MODEL | 5.3-1 |
| 5.4 | COMPETITIVE INNER-CITY | 5.4-1 |
| 5.5 | STRATEGIC TOOLS | 5.5-1 |

PLANNING is the process of anticipating the future and determining the courses of action to achieve the goals/objectives. The planning process creates a blueprint that specifies the means of achieving the goals/objectives and identifies where performance is checked with expectation. Therefore, planning is attempting to answer the questions of who, what, where, how, and by when?

STRATEGIC PLANNING is the process of determining the primary objectives and what courses of action and what resources are needed to achieve those objectives. The *STRATEGIES* derived from a Greek term meaning 'the general's art'. Strategic planning has a critical impact on the destiny of the organization because it provides for long-term direction.

As strategic planning relates to community economic development, the following models reflect the decision-making process and essential conditions to achieve a collaborative decision and the external forces impacting opportunities.

5.1 COLLABORATION FRAMEWORK

"Technically, collaboration is a process of participation through which people, groups and organizations work together to achieve a desired result.

It is critical to move from PROBLEM driven to VISION driven, from muddled roles and responsibilities to defined relationships, and from activity driven to outcome focused. Vision driven solutions keeps us from getting caught up in old stereotypes that often interfere with the ability to bring diverse membership together.

Without this process, there is a tendency to solve practical problems by grabbing at ready made solutions that neither address the fundamental causes of a problem, nor challenge thinking in new directions."

The collaborative framework is based on a Core Foundation of shared vision, mission, principles and values. It clarifies the Factors, both Process and Contextual, which can either promote or inhibit the effectiveness of a collaboration which, in turn, affects its desired outcome. Refer to Figure 5.1-1, "Collaboration Framework".

Process Factors focus on the 'how to' aspect of collaboration; i.e. building effective working relationships and contributions to the capacity of a community. The six major factors are *Understanding the Community, Community*

Development, Leadership, Communication Research and Evaluation, Sustainability.

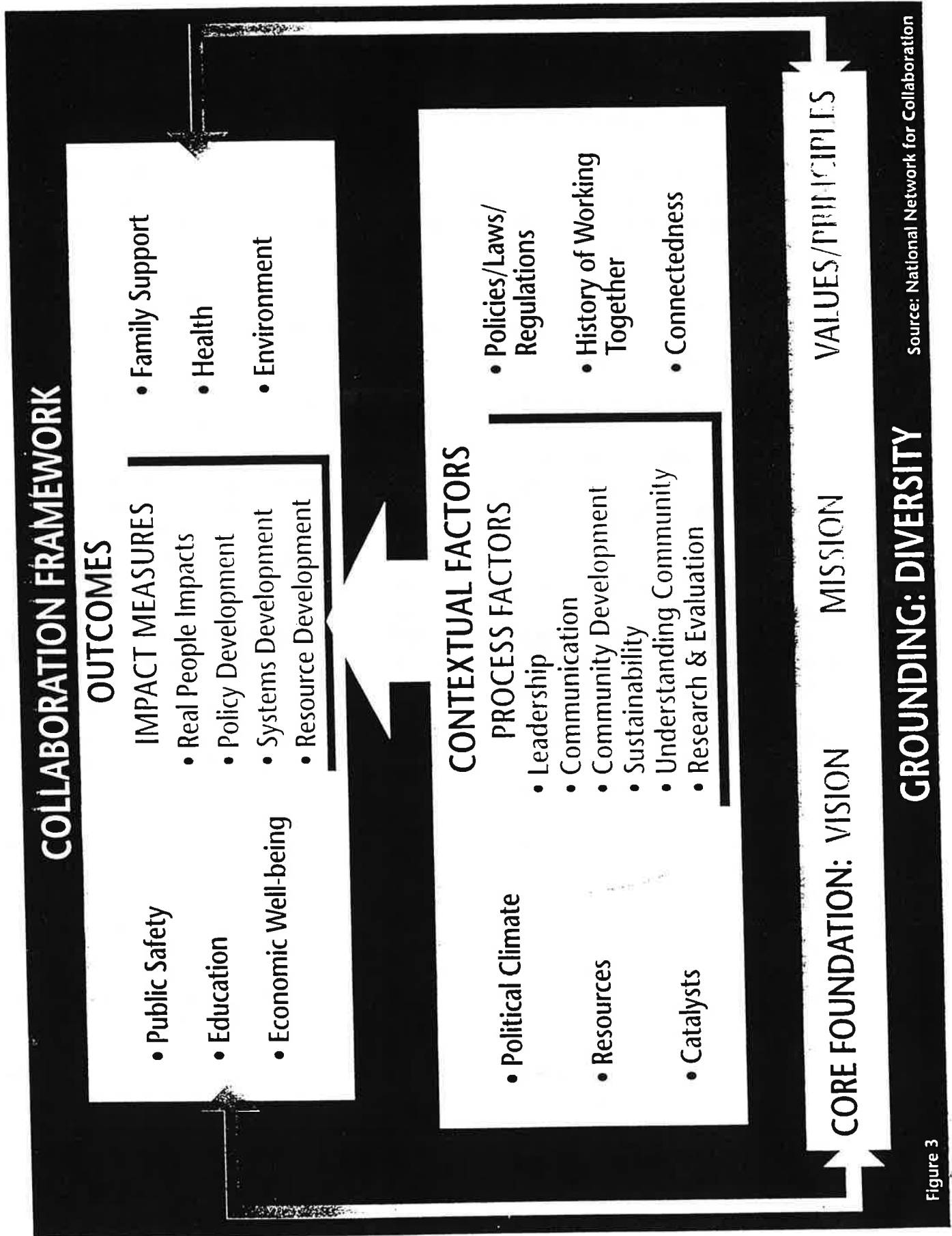
Factor-Understanding the Community includes its people, culture, values, and habits. A close look at the community helps to identify those individuals in the community who power and those who have gifts.

Factor-Community Development is the process of mobilizing communities to address important issues and build upon the strengths of the community. Efforts begin to build teamwork, mobilize resources (revenue, time, people) overcome potential barriers and begin mobilize the citizenry to institute change.

Factor-Leadership effective leadership essential not only in terms of who has the power but equally important is those who impact change.

Factor-Research and Evaluation is critical establishing benchmarks for future impact and outcome analysis.

Factor-Suitability system should be instituted provide sustained membership, resources and strategic program planning



Source: National Network for Collaboration

Figure 3

FIGURE 5.1-1

CONTEXTUAL FACTORS are characteristics of the ecology/environment that are related to the effectiveness of the collaboration. Ecology includes the physical and structural settings of the community (i.e. community resources available) and the social context (i.e. political atmosphere). Refer to Figure 6.1-2, "Nineteen Factors Influencing Successful Collaboration"

Factor-Connectedness refers to the linkages between individuals, groups, and organizations. At the community level, Connectedness is the understanding of principles and values of the community.

Factor-History of Working Together/Customs Collaboration is more likely to succeed in communities that have a history of working together cooperatively. These communities work on difficult issues by employing the available resources and developing creative, community-wide solutions based on the desired outcomes.

Factor-Political Climate is the history and environment surrounding power and decision-making. Widespread political support is important in developing and sustaining collaborations, particularly for policy making and implementation of policy.

Factor-Resources refers to types of capital: environment, in-kind, financial, and human. An environment where there is Connectedness at all levels, a history of working together, a supportive political climate, and policy, laws and regulations that encourages cooperativeness, increases the probability of a successful collaboration.

Human capital is the most important asset. The investment of people's time, expertise and energy is an essential contribution to achieving the shared vision.

Factor-Catalysts Existing problems and reasons are the elements requiring a comprehensive response; thus, the problems and reasons are the catalyst.

Examples of outcomes and the indicators which are short-term measure of achievement:

| | |
|----------------|--|
| Public Safety | Communities are safe, enriching, and participative and have access to essential services |
| Indicators | Lower index in crime rate and increase youth participation in out-of-school programs. |
| Education | Well educated and capable people along with individual, family and social well-being are ends in themselves. |
| Indicators | Increase in student skill level and literacy rates. |
| Economic | Economic diversity exists which generates desirable jobs and higher income for citizens. |
| Indicators | Increase in personal income, employment rate increases and contained costs. |
| Family Support | Families are competent, self-reliant, skilled and globally knowledgeable. Families are cohesive and nurturing |
| Indicators | Civic and occupational participants, family participants in intergenerational support. |
| Environment | Retraining and bettering quality of life characterized by natural environments, vital communities, accessible services and responsive political and social institutions. |
| Indicators | Air quality, land use policy, transportation service and available housing. |

NINETEEN FACTORS INFLUENCING SUCCESSFUL COLLABORATIONS

FACTORS Related to the ENVIRONMENT

- 1. History of collaboration or cooperation in the community.**
- 2. Collaborative group seen as a leader in the community**
- 3. Political/social climate favorable.**

FACTORS Related to MEMBERSHIP CHARACTERISTICS

- 4. Mutual respect, understanding, and trust.**
- 5. Appropriate cross-section of members.**
- 6. Members see collaboration as in their self-interest.**
- 7. Ability to compromise.**

FACTORS Related to PROCESS/STRUCTURE

- 8. Members share a stake in both process and outcome.**
- 9. Multiple layers of decision-making.**
- 10. Flexibility**
- 11. Development of clear roles and policies guidelines.**
- 12. Adaptability**

FACTORS related to COMMUNICATION

- 13. Open and frequent communication.**
- 14. Establish informal and formal communication links.**

FACTORS Related to PURPOSE

- 15. Concrete, attainable goals and objectives.**
- 16. Share vision.**
- 17. Unique purpose**

FACTORS Related to RESOURCES

- 18. Sufficient funds.**
- 19. Skilled congeners.**

*"Collaboration: What Makes it Work" by Paul Mattessich and Barbara Money of the Wilder Research Center

5.2 COMMUNITY STRATEGIC PLANNING MODEL

The Community Strategic Planning Model (Figure 5.2-1) show the key factors influencing the decision-making process as the community determines the priorities and goals/objectives. These key factors are: Community Assets and Contributions, Area Characteristics, and External Factors.

An example of this process is the building of a house. First, the type of house (vision) to be built is decided upon by the prospective homeowner (stakeholder). A blueprint and architectural drawing (area characteristics) has to be developed while considering the zoning and building code requirements (external factors).

The preliminary drawings and cost are reviewed by the homeowners who make some changes due to available financing (external factors) and donation of resources (community assets and contributions).

The final stage is the approved drawings and actual construction (strategic planning). Constructing a house requires the coordination of the many draftspersons; the scheduling of machinery and the delivery of material (action plan).

As most of us have experienced while we are organizing, we struggle to come to consensus on the mission/purpose of our efforts. To reach consensus on a shared vision, the community groups should consider using the collaborative framework approach as described in Section 5.1.

Consensus Process

Consensus building becomes more difficult as the issues become more complex; the question is what do we mean by consensus? Consensus is defined as "1. General agreement; 2. The judgment arrived by most of those concerned; 3. Group solidarity in sentiment and belief

The consensus process means trying to arrive at what the group wants as a whole while

recognizing that the minority viewpoint has a right to be heard. Some guidelines are

proposed by Dennis Brown, Neighborhood Revitalization Program Coordinator, City of New Britain:

All member have the right to speak and propose action on any item.

All meeting agenda must include a section on NEW BUSINESS for non-agenda items.

A vote of "Consensus and Closure" may be moved by the Chairperson or any member at any time provided that the motion is in order and presented in an orderly fashion.

The effect of such a vote is that the SUBJECT sought for consensus and closure is not to be discussed for the period voted in the motion.

A vote against the motion means that "We want to hear more" or "Let them talk some more, may not agree but they have a right to make their case".

The passage of such a consensus motion will require a vote of the majority of the committee members whether or not they are present for the vote and a two-thirds (2/3) majority of those present and voting.

Community SITUATIONAL Analysis

A situational analysis (as shown in Figure 5.2) is the start of at the planning process. *Community Assets and Contributions* reflect the resources of community residents, business owners, day workers, community leaders, and property owners/managers. The stakeholders are the most important decision makers who will determine the vision and mission of the community group.

Information-gathering techniques of surveys and questionnaires are used to 'map' the capabilities, resources and talent. An example of a survey is shown in Section 5.5, Too. Another technique is to use focus groups to brainstorm, prioritize, determine which courses of action are needed.

Community Strategic Planning

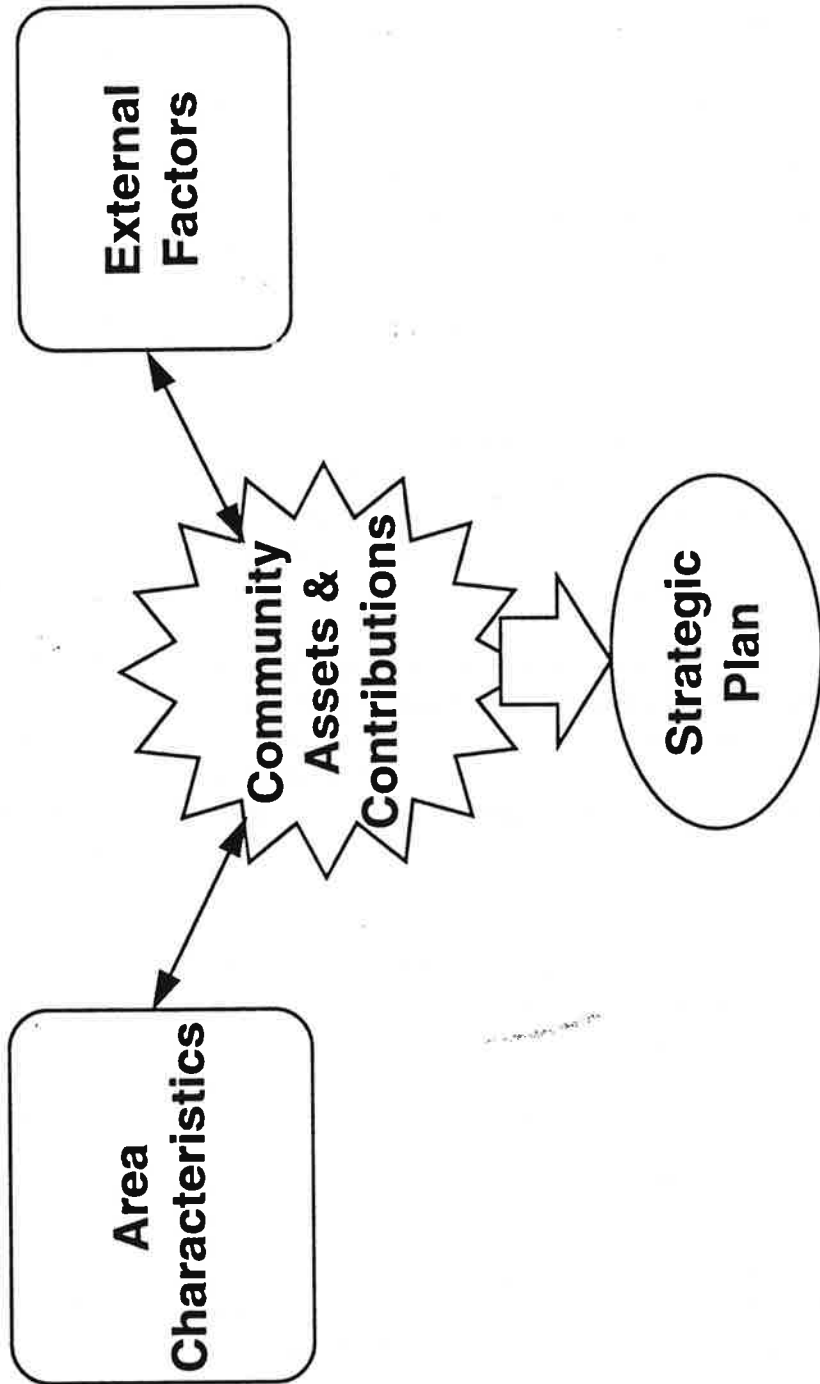


FIGURE 5.2-1

Community Situational Analysis

- Community Assets & Contributions

Residents

Business/Merchants

Day Workers/Shoppers

Community Leaders

Property Owner/Manager

- Area Characteristics

Demographics

Physical Attributes

Transportation

Housing

Business & Services

- External Factors

Laws & Regulations

Govt. Developmental Plan

Economic/Business Climate

Surrounding Clusters

Financial Institutions

Competitive Environment

FIGURE 5.2-2

5.3 ASSET-BASED COMMUNITY DEVELOPMENT

Historic evidence indicates significant community development occurs when *LOCAL COMMUNITY PEOPLE ARE COMMITTED TO INVESTING THEMSELVES AND THEIR RESOURCES IN THE EFFORT*. Effective community development efforts are based on an understanding or map of the community's assets, capacities and abilities. A through map of these assets would begin with an inventory of the gifts, skills, and capacities of the community's residents.

THE THREE FUNDAMENTAL PRINCIPLES OF "ASSET-BASED COMMUNITY DEVELOPMENT" ARE:

- *The first principle is that the process starts with "ASSET-BASED".*
- *The second is the process is 'INTERNALLY FOCUSED' concentrating on agenda building and problem solving.*
- *The third principle is the process is "RELATIONSHIP DRIVEN" where the community's teams are building and rebuilding the relationships between and among local residents, local associations, and local institutions.*

The guiding truism is "EVERY LIVING PERSON HAS SOME GIFT OR CAPACITY OF VALUE TO OTHERS". A strong community is a place that recognizes those gifts and ensures that they are given. Living a good life depends upon whether capacities can be used; abilities are exercised, and gifts are given. Refer to Figure 5.3-1, "Community Assets Map"

As shown in Section 3, "Community Building Blocks-Assets", residents from youths, seniors, people with disability, welfare recipients, to local artists as well as local associations and institutions all have contributed to the community.

Rebuilding the community for economic development using the asset-based process is shown in Figure 5.3-2, "Asset-Based Community Development", and listed as follows:

1. MAPPING ASSETS.
2. BUILDING RELATIONSHIPS.
3. MOBILIZING FOR ECONOMIC DEVELOPMENT AND INFORMATION SHARING.
4. CONVENING THE COMMUNITY TO DEVELOP A VISION AND A PLAN.
5. LEVERAGING OUTSIDE RESOURCES TO SUPPORT LOCALLY DRIVEN DEVELOPMENT.

An example of this process is shown in Figure 5.3-3, "Investment in the Neighborhood Economies" which shows the role of local institutions who can be a resource in building stronger local economies. Economic development goals of creating jobs and creating new businesses are part of this model.

The partners in rebuilding the community economy is shown in Figure 5.3-4, "Neighborhood Groups Creating New Community-Centered Space: Who are the Partners?".

A process of turning local liability into community building material is shown in Figure 5.3-5, "From Abandoned and Vacant Space to Community Resources: Turning Liabilities into Assets".

*"Center for Urban Affairs and Policy Research, Neighborhood Innovations Network"-Northwestern University. (708)491-3518

Once the information has been collected and discussion groups have come to consensus on the issues and solutions, the outcome is the community inputs to such areas as:

- Quality of Life
- Sustainable Economic Development
- Job Creation/Enhancement

These inputs may be adjusted in terms of priorities and time frame when other inputs from the area characteristics and external factors are considered.

Another broad area is the *Area Characteristics* which include the demographics, physical attributes, transportation, housing and businesses & services. The GIS will provide needed information on Public Safety, Housing & Social Services, Landuse and other data.

The final area is the *External Factors* of laws and regulations, govt. development plans, Economic /business climate, surrounding clusters, competitive environment, and financial institutions. The input for these factors are the investments and sponsorship of corporations and government.

While the process is shown as a straight line to reach the strategic planning stage, there will be continuous communication and interaction between the various groups as input is generated. A similar but simpler process is used when we consider ordering the menu item or the 'special of the day'. We adjust our choice when we find out how the 'special' is cooked, what ingredients are used and whether we are watching our weight.

In the *strategic planning* stage we will be deciding our goals/objective based on the opportunities and obstacles. As shown in Section 2.4, Goals & Objectives, many communities have arrived at the priorities and actions they want to take.

The final plan should not set in concrete due to contingencies and additional inputs. The strategic plan should be a '*living document*' which can be adjusted and modified

. Many of us have heard the expression "*It depends upon the SITUATION*"; similarly, the group must be flexible to adapt since activities don't always go as planned.

Another consideration of the planning process is the maturity of the group as they relate to *COHESIVENESS, COLLABORATION, AND COMPETENCE*. In the beginning, many groups are first building relationships and deciding issues. With the inclusion of many diverse individuals with their diverse background, a period of coming to consensus is needed.

How long this stage will take depends upon *LEADERSHIP* and *COMMITMENT*. Since there are examples of mature, successful community-based organizations (Dudley Street Initiative of Boston and Eastside Community Investment, Inc. of Indianapolis), a beginning group could jump higher on the learning curve by incorporating some of their strategies. It should be noted that it took around ten years for both of these community-based organization to reach the stage of *sustainable economic development*.

Finally, the last planning stage is to develop action plans similar to a business plan which will provide a road may to reach the destiny of *sustainable economic development*.

Community Assets Map

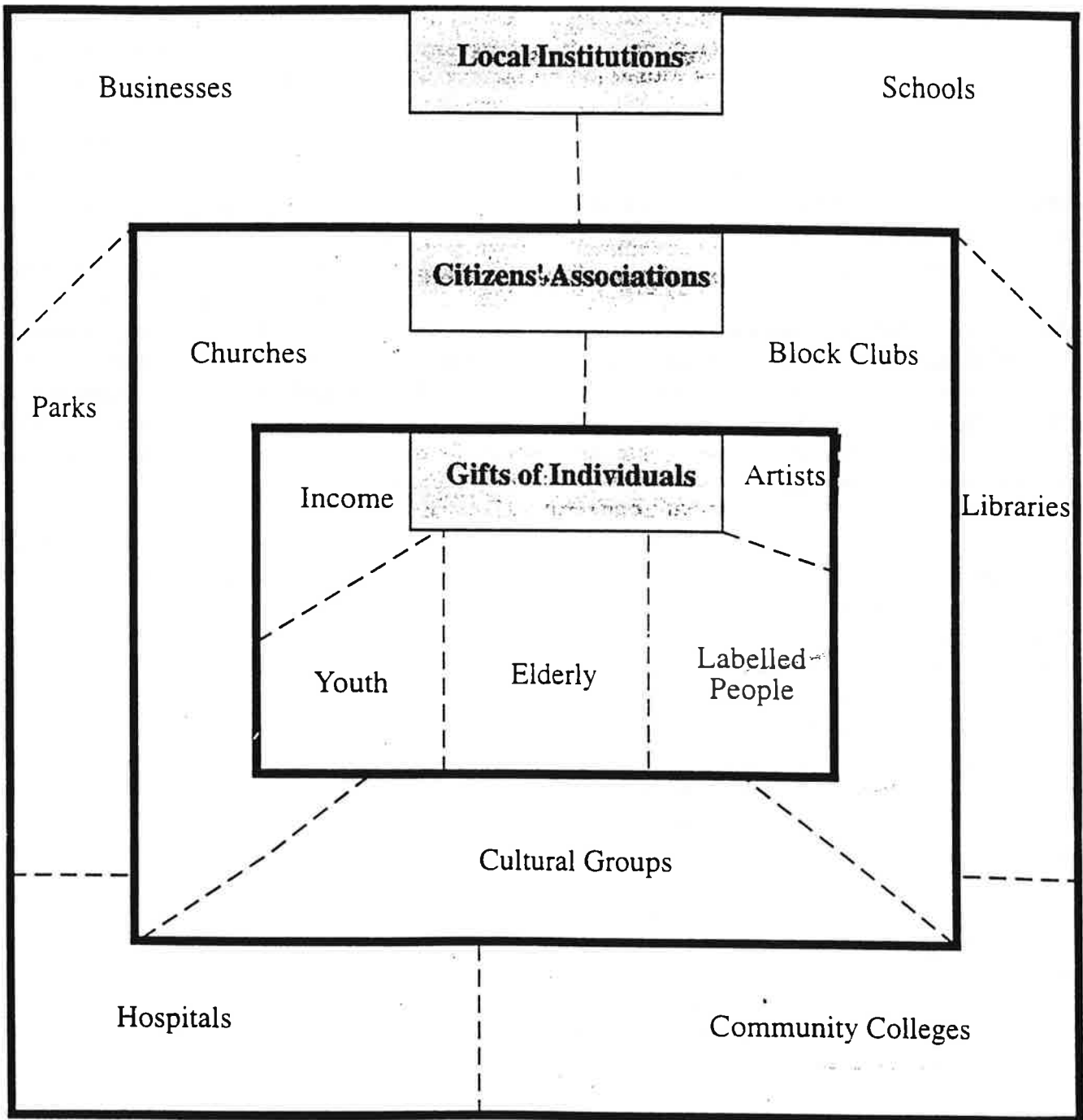


FIGURE 5.3-1

ASSET-BASED COMMUNITY DEVELOPMENT

STEP 1 MAPPING ASSETS

STEP 2 BUILDING RELATIONSHIPS

- 2.1 COMMUNITY ASSET CHECK LISTS**
- 2.2 CAPACITY OF INDIVIDUALS**
- 2.3 GIFTS OF STRANGERS**
- 2.4 ASSOCIATION OF CITIZENS**
- 2.5 LOCAL INSTITUTIONS**
- 2.6 PHYSICAL ASSETS OF COMMUNITIES**
- 2.7 CAPACITY FINDERS AND DEVELOPERS**

STEP 3 MOBILIZING FOR ECONOMIC DEVELOPMENT AND INFORMATION SHARING

- 3.1 DEVELOPING THE LOCAL ECONOMY**
- 3.2 CONTROLLING COMMUNITY INFORMATION**

STEP 4 CONVENING THE COMMUNITY TO DEVELOP A VISION AND A PLAN

- 4.1 COMMITMENT 1 - BEGIN WITH ASSETS**
- 4.2 COMMITMENT 2 - EXPAND THE TABLE**
- 4.3 COMMITMENT 3 - COMBINE PLANNING WITH PROBLEM-SOLVING**

STEP 5 LEVERAGING OUTSIDE RESOURCES TO SUPPORT LOCALLY DRIVEN DEVELOPMENT

REFERENCE: JOHN P. KRETZMANN & JOHN L. MCKNIGHT "BUILDING COMMUNITIES FROM THE INSIDE OUT: A PATH TOWARD FINDING AND MOBILIZING A COMMUNITY ASSETS

REBUILDING THE COMMUNITY ECONOMY

Investing in Neighborhood Economies: The role of local institutions

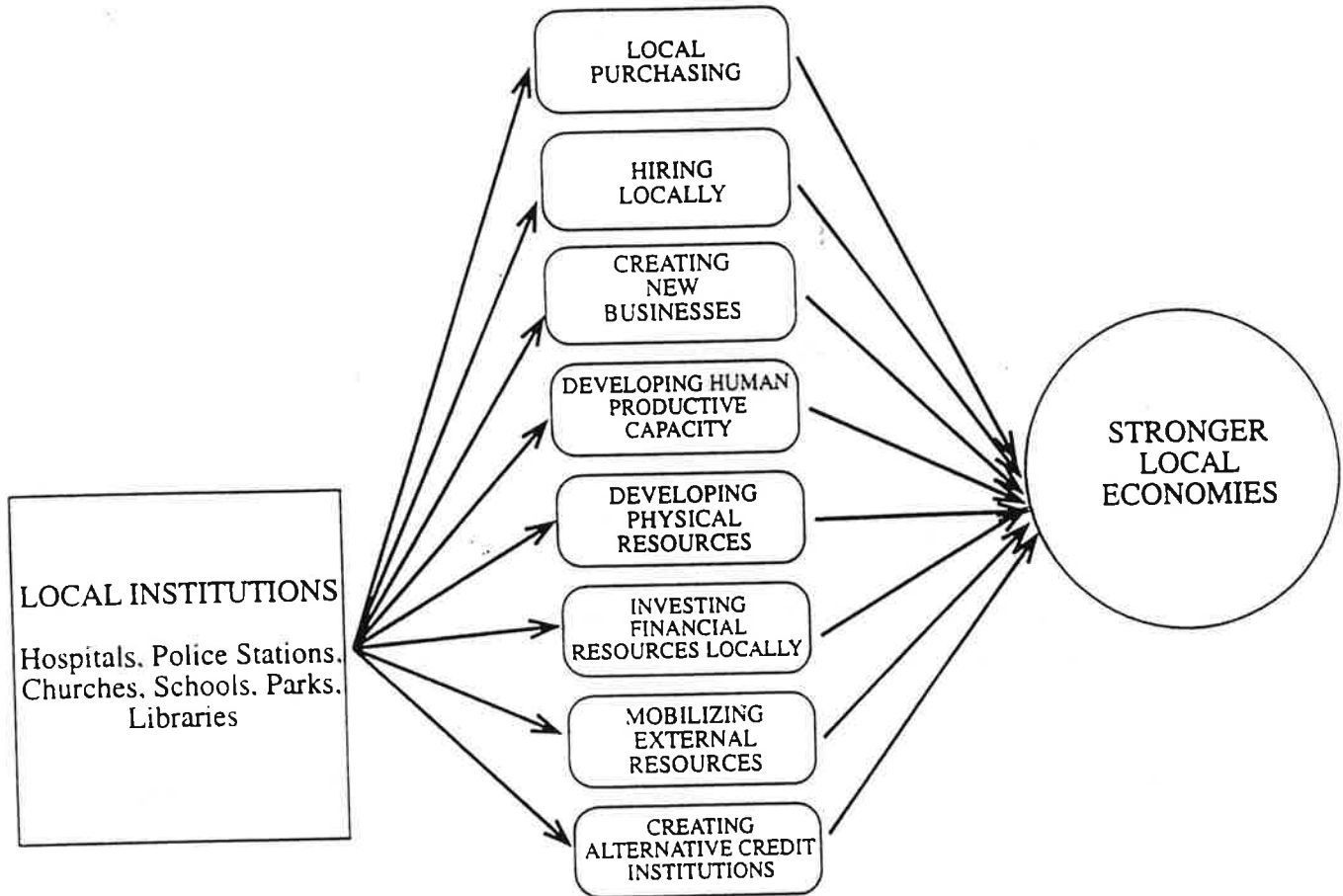
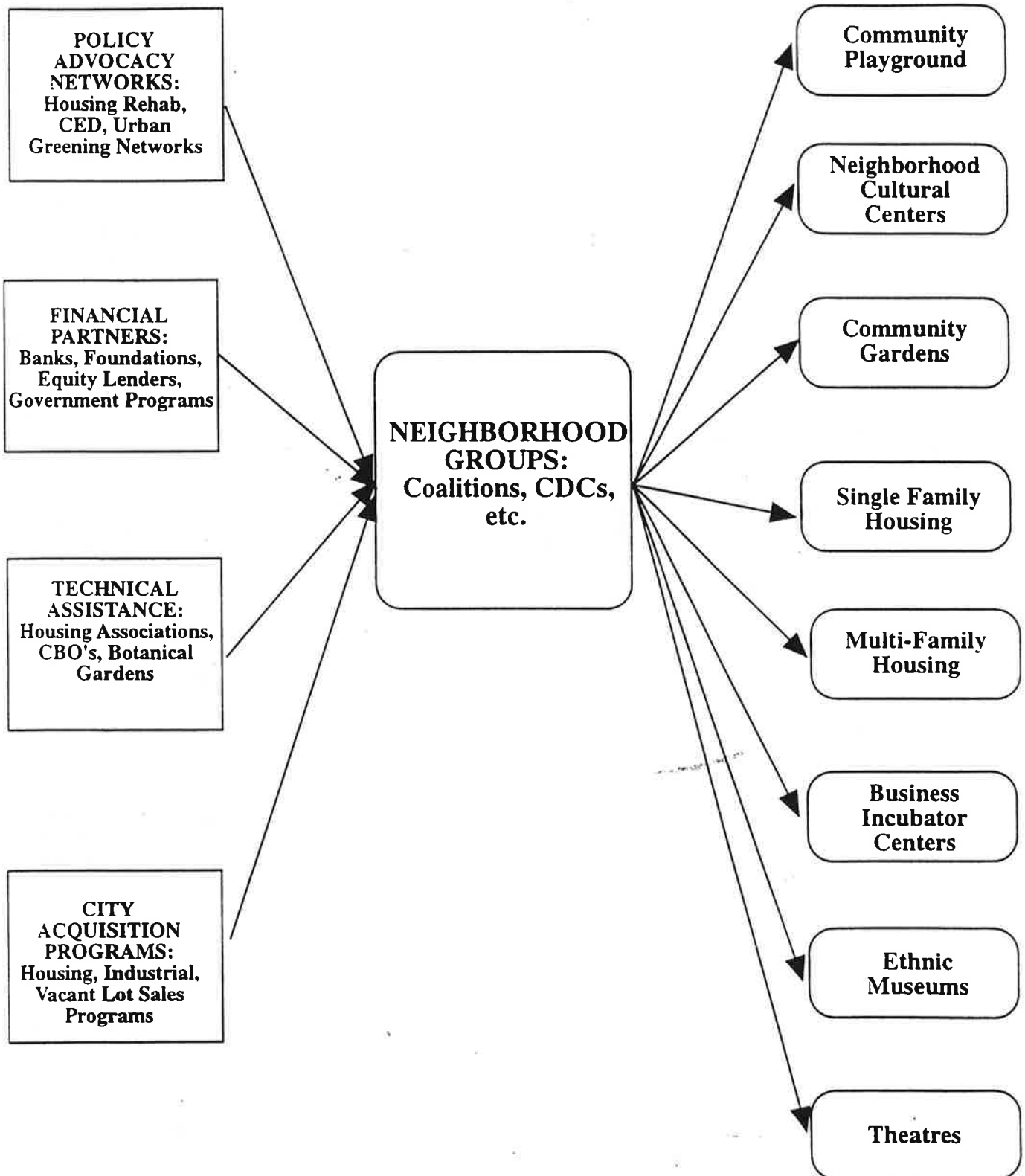


FIGURE 5.3-3

Neighborhood Groups Creating New Community-Centered Space: Who are the Partners?



REBUILDING THE COMMUNITY ECONOMY

From Abandoned and Vacant Space to Community Resources: Turning Liabilities into Assets

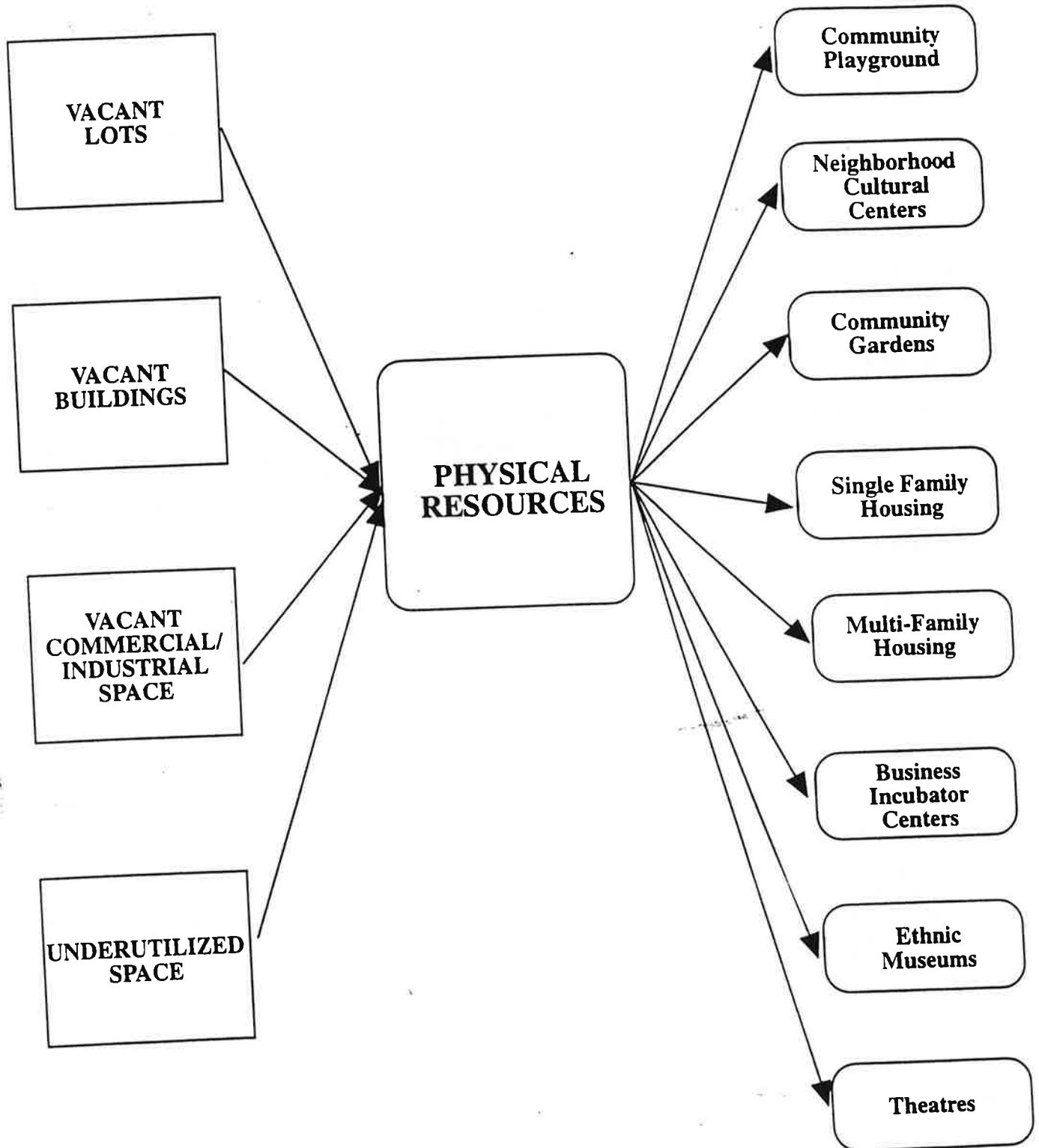


FIGURE 5.3-5

5.4 COMPETITIVE INNER CITY MODEL

"The distress of inner cities is as much an economic as a social problem. Unless viable jobs can be created, social investment by themselves will be inadequate." stated by Michael Porter

The model presented by Harvard professor Michael Porter is to foster growth and development of Inner-City based companies; thereby, expanding job opportunities for inner city residents. Inner city businesses can only be viable if they are genuinely profitable-without government subsidies and mandates. No business, wherever it is located, can be profitable unless it has a competitive advantage. Refer to Figure 5.4-1, "Inner City Economic Development".

Professor Porter started the Initiative for a Competitive Inner City (ICIC) a non-profit organization whose purpose is working to integrate inner city economies and inner city businesses into regional and national economy through mutually beneficial trade and economic exchange.

The competitive advantage of the Inner-City are:

- Strategic Location near Central Business District
- Major transportation Node
- Large Undeserved Local Demand
- Access to Large Industrial Clusters
- Large Pool of Dedicated People with Entrepreneurial Potential

The Examples of business clusters are"

- Financial/Insurance/Real Estate (FIRE)
- Government-Federal/State/City
- Entertainment & Tourism
- Educational Institutions
- Hospital & Health Care
- Religious Institutions

Developing a coherent economic strategy requires addressing the very real disadvantages of locating businesses in the inner city; namely:

Land-While vacant property is abundant in inner city, much of it is not economically usable. Sites often need expensive demolition, environmental cleanup, and extensive litigation.

Building Cost-Significantly higher than in the suburbs because of the costs and delays associated with logistics, negotiations with community groups, and strict urban regulations: restrictive zoning, architectural codes, permits, inspections, and government required union contracts and minority set asides.

Other Cost-Higher cost for water, workers' compensation, health care, insurance, taxes, OSHA requirements.

Security Both in the reality and the perception of crime represent a major barrier to development. Fear of crime ranks among the most important reasons why companies are leaving and not opening new facilities.

Infrastructure-The capacity of roads, the frequency and location of highway on and off-ramps, access to railways, airports, and regional logistical networks are inadequate.

Employee Skills are low and to make matters worse, employment opportunities for less-educated workers haven't markedly.

Management Skills-Most Inner city companies lack formal business training. Without well-trained managers, small businesses are unable to respond to problems: weakness in strategic marketing resulting in low or no growth, inadequate cost control and cash flow management reflected in poor profits, etc.

Capital-Access to debt and equity capital is a formidable barrier to entrepreneurship and company growth in inner city area.

Inner City Economic Development

New Model

- Economic: create wealth
- Private sector
- Profitable businesses
- Integration with the regional economy
- Companies that are export oriented
- Skilled and experienced minorities engaged in building businesses
- Mainstream, private sector institutions enlisted
- Inner city disadvantages addressed directly
- Government focused on improving the environment for business

Old Model

- Social: redistribute wealth
- Government and social service organizations
- Subsidized businesses
- Isolation from the larger economy
- Companies that serve the local community
- Skilled and experienced minorities engaged in the social service sector
- Special institutions created
- Inner city disadvantages counterbalanced with subsidies
- Government involved directly in providing services or funding

Attitudes-Antibusiness. Some view business as exploitative which may have resulted from poor treatment of workers, departures of companies, and damage to the environment. In today's increasingly competitive business environment, tactics of linkage payments and contributions stunt economic growth.

To overcome these disadvantages, business, government, and non-profits must change roles and responsibilities.

THE NEW ROLE OF THE PRIVATE SECTOR IS:

Create and expand business activity in the inner city- Simply do their business in the inner city and hire locally.

Establish business relationship with inner city companies-Enter into joint-ventures or company-supplier relationships.

Redirect corporate philanthropy from social services to business to business efforts-Philanthropic efforts will more effective if they also focus on building business to business relationships that, in the long run, will reduce the need for social services.

Adopt the right model for equity capital investments-The investment community- especially venture capitalists- must be convinced of the viability of investing.

NEW ROLE OF GOVERNMENT:

Direct resources to the area of greatest economic need.-Many programs such as infrastructure, crime prevention, environmental cleanup, land development, and purchasing preference spreads funds across constituencies for political reasons. The inner city need to be first in line for government assistance.

Increase the economic value of the inner city as a business location-Government must recognize that they are part of the problem. Rethinking policies and programs so they can streamline such areas as building permit process and eliminating a wide range of needless regulations.

Deliver economic development programs and services through mainstream, private sector institutions-With few exceptions, non-profits and government organizations cannot provide the quality of training, advice, and support to sustain companies that mainstream, private sector organizations can.

NEW ROLE FOR COMMUNITY-BASED ORGANIZATIONS

Identify and build on strengths-CBOs must identify their unique competitive advantages and participate in economic development based on realistic assessment of their capabilities, resources and limitations.

Work to change workforce and community attitudes Communities have an unique advantage in their intimate knowledge of and influences within inner city communities. They can quell unfounded opposition to businesses.

Create work-readiness and job-referral systems-The community-based organization can play an active role in preparing, screening and referring employees to businesses.

Facilitate commercial site improvement and development-Communities can leverage their expertise in real-estate and act as a catalyst to facilitate environmental cleanup and development of commercial and industrial properties.

The Porter model is shown in Figure 5.4-2, "Creating a Community Strategy".

"Creating A Community Strategy"*

- * IDENTIFY SOURCES OF COMPETITIVE ADVANTAGES:
proximity, demand, human resources, and clusters
- * DIAGNOSE SOURCES OF COMPETITIVE DISADVANTAGES
- * IDENTIFY EXISTING INNER CITY BUSINESS CLUSTERS
- * IDENTIFY UNFULFILLED DEMAND OPPORTUNITIES
- * CREATE A BUSINESS SITE UPGRADING STRATEGY
- * DRIVE DOWN NON-WAGE OF DOING BUSINESS
- * MOUNT AN AGGRESSIVE HUMAN RESOURCES DEVELOPMENT STRATEGY
 - * RATIONALIZE AND RESTRUCTURE FINANCING SOURCES
 - * CREATE A STRATEGY TO UPGRADE EACH EXISTING CLUSTER
- * CREATE INCENTIVES AND NEW APPROACHES TO ENCOURAGE ENTREPRENEUR SHIP AND NEW BUSINESS FORMATION
 - * DEVELOP LINKAGES WITH COMPETITIVE CLUSTERS

* Appendix A, "The Competitive Advantage of the Inner City" by Dr. Michael E Porter, Harvard Business School.

5.5 STRATEGIC TOOLS

5.5.1 Mapping-Geographic Information System (GIS)

Geographic Information System is a computerized system for the collection, storage, manipulation (analysis) and output of information that is spatially referenced. The acronym GIS is synonymous with maps although this is just a starting point.

Strategic planning is information-dependent; therefore, GIS's strength is to collect and sort the myriad pieces of information. As shown in an article in Time magazine: New York City police have been able to significantly reduce crime with the use of mapping the trouble area and directing task forces to these areas.

Potential Uses for GIS:

- * *Monitor crime and police response.*
- * *Monitor fires and fire department responses.*
- * *Inventory and monitoring of foreclosed/abandoned properties,*
- * *Monitoring of code and zone enforcement*
- * *Inventory and monitoring of lead and asbestos abatement programs*
- * *Inventory/monitoring commercial/industrial buildings*
- * *Monitor schools and school districts.*
- * *Monitor/Inventory of ORE and FDIC properties.*
- * *Inventory/monitor of Jobs for Retention and Creation*

An example of mapping is shown in Figure 5.5-1, which is an area of Asylum Hill Neighborhood.

5.5.2 Surveys and Questionnaires

Another mapping technique is to identify the community capacity inventory. The purpose is to gather information about specific persons to help them contribute to the community, develop employment or businesses. Community development is the process of *identifying and mobilizing the local capacities*. This mobilization mainly involves *connecting* people with others.

An example of such a survey is shown in Figure 5.5-2, Capacity Inventory.

Asylum Hill Neighborhood



FIGURE 5.5-1

Nosotros volveremos con alguien que hable en español.

Code: _____

Survey of Our Hidden Talents

Community organizations in our neighborhood are working to involve all of us in deciding the future of our community. We are interested in knowing your skills, abilities and interests in order to incorporate your dreams and talents into our plans. The information we collect will be kept strictly private, but it helps us to understand the community better.

Capacity inventory

Hello. I'm with the Coalition to Strengthen the Sheldon/Charter Oak Neighborhood, or CSS/CON. We're talking to local people about their skills. With this information, we hope to help people contribute to improving the neighborhood, find jobs, or start businesses. May I take ten minutes of your time to ask some questions about your skills and abilities?

I'm going to read to you a list of skills. It's a long list, so I hope you'll bear with me. I'll read the skills and you just say "yes" whenever we get to the one you have.

1. People Skills

Care for the elderly _____
Care for the sick _____
Child care _____
Working with youth _____

Care for mentally ill _____
Care for the disabled _____
Teen counseling _____
Leading group activities _____

2. Business Skills

Typing (wpm _____)
Filing _____
Writing letters _____
Shorthand _____
Computer entry _____
Desk-top publishing _____
Sales _____

Adding machine _____
Answering the phone _____
Inventory supplies _____
Bookkeeping _____
Word processing _____
Copying/folding _____
Security guard _____

3. Construction/Repair

Painting _____
Wall papering _____
Plumbing/tile _____
Electrical _____
Caulking _____
Operating heavy equipment _____

Demolition _____
Woodworking _____
Drywall _____
Bricklaying _____
Mowing lawns _____

4. Household Skills

Cleaning _____
Laundry _____

Cooking _____
Gardening _____

5. Transportation

Driving a car _____

Driving van/taxi/bus _____

SECTION 6.0 ALTERNATIVE CREDIT INSTITUTIONS

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|----------------|-----------------------------------|-------------|
| 6.1 | PEER LENDING | 6.1-1 |
| 6.2 | CREDIT UNIONS | 6.2-1 |
| 6.3 | ECONOMIC DEVELOPMENT LOAN FUND | 6.3-1 |
| 6.4 | CREATING LOCAL CURRENCY | 6.4-1 |

SECTION 6.0 ALTERNATIVE CREDIT INSTITUTIONS:

One of the most important economic development issue is the lack of access to credit for low income neighborhoods. Without capital, housing deteriorates, few new businesses start, no expansion of existing businesses, and lack of jobs. However, alternative credit institutions exist and are providing the funds for community investments.

These lending institutions are: Peer Lending, Community Credit Unions, Community Development Bank, and the Community Development Loan Funds.

6.1 PEER LENDING

History of Peer Lending/Micro Enterprise Development

The recent notion of peer lending as a strategy for micro enterprise development in low-income communities derives from traditional community lending groups common in the West Indies, Africa, and Asia. In cultures from these parts of the world, trusted group members contribute a regular donation to a collective fund which is then lent out to members on a rotating basis. Such funds enjoy a remarkably high repayment rate since group members know that subsequent lending depends on their reliability, and because their reputation in the community is at stake.

An adapted form of this lending strategy has been used over the last two decades or so in developing countries, and more recently in the U.S. in impacted urban and rural areas, with much success. The modern strategy does not rely on donations from group members but engages banks and other lenders and contributors in providing capital. The notion of a close-knit, local solidarity group based on mutual trust and support is very much the same, however.

Characteristics of Peer Lending/Micro-Enterprise Development

Peer lending groups are typically composed of four to ten self-employed business owners or potential entrepreneurs. They are people who work from their homes or businesses on a part or full-time basis. They may have an employee or two. Typically, they are not eligible for credit

form traditional lending institutions because their funding needs fall below what banks typically offer, or because they have not established credit records.

Peer group participants meet regularly and support one another in business planning. A curriculum is typically available to facilitate learning. Member apply directly to their groups for loans which often begins as low as \$500 and range up to approximately \$5000. Group members review applications and decide who will receive loans, a procedure that helps participants understand first-hand how credit allocation works. Additional group members cannot receive a loan unless all group members are up-to-date on loan payment, a procedure that ensures timely repayment. Because loan amounts start small and build gradually, group members acquire credit records that eventually allow them access traditional lending institutions.

Peer lending groups function in the community rather than in formal institutions of higher education or finance. Loan applications are simplified and training is presented in a relaxed but organized fashion. The small group structure ensures that each participants counts.

The model offer peer supports, community self-reliance and hope. It fosters independence, but requires working together. It is accessible to all ethnic groups and to participants at various levels of skill development. Unlike other business development programs, it has proven particularly effective with low-income, economically marginalized participants.

The model addresses lack of capital in impacted areas and gives owners of small local enterprises a chance to succeed and thrive. The model is designed to keep income generated by enterprises in the community, thus contributing to economic stability.

Potential of Peer Lending/Micro-Enterprise Development

Based on statistics provided by Working Capital, Inc., a peer lending technical assistance provider in Boston, MA., such a model can create up to 40 full-time jobs for every 100 businesses initiated or assisted. Income generation increases as participants' skill level and involvement increases in their business. This is particularly significant given the current state of the national economy in which many jobs are being eliminated and newly created jobs are low-level, under-paid, and offer poor working conditions.

The peer lending model generated typical small businesses: car repair, sewing/tailoring, cabinetry, trash collection, hair cutting, bookkeeping, clothing retail, catering. While seemingly ordinary, these businesses constitute the very foundation of a healthy local economy. They provide a community's most essential goods and services. If these businesses get what they need-capital and opportunities to link to mainstream commerce-they can expand and provide services for larger, more sophisticated businesses to emerge and grow.

Because participants begin borrowing only limited amounts of money, repayment rates are high. Low levels gradually increase from low to moderate levels as participants become accustomed to allocating modestly increase amounts of earning for debt repayment. By the time they have reached the maximum loan amount, they enjoy an established credit record that allows them to go to a bank for traditional funding.

A Hartford Peer Lending and Development Corporation has organized and is incorporated to start such a credit institution. The Advisory Board members are: Patricia Darling, Chairperson, Ron Armstrong, Teodulo Dino and Mary Hoyer. They can be reached at (860) 659-0612.

6.2 COMMUNITY DEVELOPMENT CREDIT UNION (CDCU)

Community Development Credit Union makes credit available to individuals normally shut out of the financial markets for the start-up or expansion of businesses, the purchase or remodeling of homes, or for education.

An example of a newly forming CDCU is the Hartford Community Development Federal Credit Union (HCDFCU, in Organization) which is a member-owned financial institution dedicated to providing socially responsible banking alternatives to the people of our community. It is a non-profit, cooperative, community development credit union.

HCDFCU (in Organization) will let us, its members, determine the social consequences of the uses of our money.

The HCDFCU (in Organization) will serve the people of our local communities. Our membership is open to all individuals who live, work, worship, perform volunteer serve or participate in associations headquarters in Hartford, regardless of sex, race, age, handicap, sexual orientation, religion, or financial condition.

Members own the HCDFCU (in Organization). A volunteer board of Directors will be elected from the membership-one person one vote. Every member has the right to participate in the activities and operations of HCDFCU (in Organization).

The HCDFCU (in Organization) will seek to provide a full range of basic financial services. Our service will be friendly and personal. Our offerings will be fair, honest and responsible.

The HCDFCU (in Organization) will invest with a conscience. Our first priority will always be to make loans to members. We will also be quite vigilant in educating our members on applicable financial matters.

All deposits will be insured up to \$100,000 by the National Credit Union Administration, a U.S. Government agency.

The Hartford Community Development Federal Credit Union group can be reached at:
(860) 249-1416

HCDFCU SERVICES & PRODUCTS:

1. Share Draft (Checking Accounts)
2. Savings Accounts
3. Small Business Loans
4. Youth and Young Adults Accounts
5. Automobile Loans (New and Used)
6. Household/Furniture/Computer Equip Loans
7. Money Orders

FUTURE SERVICES & PRODUCTS

1. Debt Consolidation
2. Credit Builder and Signature Loans
3. Direct Deposit of Social Security/SSI
4. Payroll Deductions
5. IRAs
6. ATM Cards/VISA/MasterCard
7. Club Accounts (Christmas, Vacation, Etc.)
8. Home Equity Loans
9. Mortgage Financing

6.3 COMMUNITY DEVELOPMENT LOAN FUNDS (CDLF)

Community Development Loan Funds provide credit to groups and individuals normally shut out of traditional funding sources. Generally, a CDLF has three purposes:

- Assist those who need capital
- Engage those who have access to capital by providing solid investment opportunities.
- Provide an example to traditional lending institution so they may broaden their lending base.

An example-of-a CDLF is the COMMUNITY ECONOMIC DEVELOPMENT FUND with offices in Bridgeport and Hartford. The mission of this organization is as follows: *"the purpose of the program shall be to strengthen neighborhoods by maintaining or creating employment for neighborhood residents, generating tax revenues and stemming physical deterioration and the social problems resulting from deterioration by providing (1) access to credit, (2) facilitation of financing for community development activities and (3) technical assistance."*

Examples of Community Development Grant Projects are:

The Bridgeport Economic Development Corporation proposed to enhance its activities and build local organizational capacity in the three Bridgeport neighborhoods: East End, Eastside and the Hollow. Through market analysis and feasibility studies, CEDF will help local organizations such as the Metropolitan Business Association and the East Main Street Revitalization Association by identifying and seeking financing for the viable commercial opportunities along the Straford Avenue and East Main Street corridors. For The Hollow, project funds will support the Hollow Community Council in its efforts to build relationships between residents and local businesses and to keep those businesses in the neighborhoods.

The Naugatuck Valley Project (NVP) proposed to use CEDF funds to work with volunteer committees in Valley communities-Naugatuck, Oakville, Thomaston, and Waterbury- to examine possible alternative uses for the abandoned factory buildings that dominate the regional skyline. NVP will tie this work into a larger job and economic development agenda also focusing on promoting the expansion of the screw machine industry.

The Urban League of Greater Hartford proposed to take a leadership role in a broad collaborative of North Hartford organizations who will develop a master plan for revitalization of the entire area. A carefully-chosen economic development consultant will lead a collaborative effort in a consensus-based planning process that will map priority direction for job creation, housing, and social service provision in the neighborhood.

For more information call 1-800-656-4613, contact Hannah Roditi for community development assistance or Christina Lashely for business assistance.

WINDHAM - A few local residents think they have at least part of the solution to the area's stagnant wages, competition from large, national firms and the mediocre economy-printing their own money. And it's legal. The free form group of about a dozen residents have been investigating stating a local currency as a way to promote local spending and increase the purchasing power to fellow residents.

The Windham Area Currency Group has settled on a name for the money - Thread City Bread. Group member Donna Nicolino said the name has a different meanings. It encompasses the city's textile history. And bread, a slang term for money, has a deeper meaning. Its a sustaining force, she said, much like her group thinks the money could be for Windham

The federal government allows local money to be printed so long as it looks different than federal currency. Regulation also requires that taxes be paid on purchases with the money, just like they would with federal money.

The idea is not unheard of. During the 1850s, Windham also had it own local currency issued by the now-defunct Windham National Bank.

And during the Great Depression, more than 400 communities issued local money to help their struggling economies.

The most famous and successful of the current crop of local currencies is in Ithaca, NY. A group of residents in that town began issuing Ithaca Hours in 1991.

Since then, the more than \$52,00 in Ithaca Hours currency has made its way through the hands of carpenters, plumbers, movie theaters, restaurants, grocery stores and landlords as people purchased services with the Ithaca Hours that may not have been otherwise able to afford.

Other cities and towns are also trying it. Among them are: Brooklyn, NY., Portland, Ore., and Detroit, Mich.

"It's sort of coming around again", said Nicolino. It is along Ithaca's model that Nicolino and the group began and continue their planning for the Tread City Bread. "When we hit on an issue that we don't know what to do, we ask, What would Ithaca do?" said Nicolino.

The system is fairly simple. It is a more, flexible form of bartering and is backed by promise of labor. Nicolino's community set the value of labor at \$10, the same as Ithaca's.

But because it is paper money, it would allow people with skills to trade those with others in town who have skills that they need without finding a direct match.

For example, if a electrician needs to have some tailoring done but the tailor does not need electrical work. The tailoring can be paid with Tread City Bread. Then, the tailor, who needs baby-sitting services, can pay with the bread, who can then hire the electrician with the same money.

This system allows for trading of skills without the actual use of U.S. money. And that, said Nicolino, will allow residents to purchase some services that they might not otherwise be able to afford because their money supply is short.

"People are willing to work but they can't find jobs", she said.

The hope, at least among organizers, is that the money will also get people to think about where their money is going and decide to spend it locally, said Alice Rubin, another group member.

Because the currency will be limited to the Windham area at first, people will be encouraged to spend the money by hiring local business owners.

"I really see it as something that will benefit our community," said Rubin. "It might get people to think where (their money) goes."

The group is also readying to reach out to the local business community, which will be essential in getting the money rolling.

Rubin said her group would like to have more of the public involved in the planning process, The group will meet at 7:15 tonight in the community center at 49 West Avenue.

More information is available by contacting Nicolino at 456-9313.

APPENDIX RESOURCES DIRECTORY

| <u>SECTION</u> | <u>SUBJECT</u> | <u>PAGE</u> |
|----------------|--|-------------|
| A | BUSINESS RESOURCES and TECHNICAL ASSISTANCE | A-1 |
| B | FUNDING SOURCES | B-1 |
| C | REFERENCE LIBRARY | C-1 |

APPENDIX RESOURCES DIRECTORY

The resources directory is a compilation of programs, contacts and reference material on community economic development. The directory may not include all information and description of available programs; therefore, to maintain and the information, CREM will be a central source of clearinghouse of economic development information. Contact Kim McClain, Executive Director of CREM at (860) 249-0416.

CONNECTICUT INSTITUTE OF MUNICIPAL STUDIES (CIMS)

Nicholas R. Carbone or Elizabeth Brown at (860) 240-0290

CIMS is a non-profit corporation created in 1992 by the Connecticut General Assembly. The Board of Directors are appointed by the Governor and the General Assembly leadership[to include the co-chairs and ranking members of the General Assembly's Appropriations Committee and Finance Revenue and Banking Committee, individuals from local and State government and the non-profit sectors.

CIMS emphasizes the practical application of relevant research to develop and promote model strategies that can be implemented. Since 1993, CIMS concentrated on:

- * Neighborhood Revitalization & Reinvestment
- * Entrepreneurial Government
- * Mutual Trust Labor-Management Partnership
- * Public Safety
- * Property Tax Reform
- * University Consortium
- * Long-Range Strategic Plans for Communities in Crisis

UCONN COOPERATIVE EXTENSION

Annett T FitzGerald (860) 626-6240 or Mary Ellen Welch (860) 345-4511

People Empowering People (PEP) teaches natural leaders in low-income communities to guide positive change in their neighborhoods. PEP focuses on: Building up strengths inside communities; creating linkages between leaders in the neighborhoods with helpers in society; developing independence and the ability to take care of one's own problems

**CITIZEN RESEARCH AND EDUCATION
NETWORK (CREN)**

KIM MCCLAIN, (860) 249-1416

Since 1981, CREN has provided information and organizing services to Hartford community organizations, responding to research requests and distributing information through a city-wide network. CREN monitors Hartford City Hall activities including the City Council, its committees and other boards and commissions. CREN maintains a library of resources on urban issues including: housing, day care, banking, crime, recreation and economic development.

CREN has been actively involved in supporting the work of Neighborhood Revitalization Zone communities. A survey of community assets was recently performed for a neighborhood in Hartford. CREN has also developed survey instruments for business and other use for NRZ planning purpose. CREN has proven itself to be a reliable, cost-effective consultant on projects such as community surveys, needs assessments and data gathering and analysis.

CREN is supported by the United Way of the Capital Area, corporate and foundation grants, fees and grassroots fundraising. The Board of Directors reflect the diversity of the community CREN service and provides important links to public and private organizations and decision-makers.

**COMMUNITY ACCOUNTING ADID AND
SERVICES, INC (CAAS)**

NANCY DEANGELIS (860) 241-4984

CAAS is a not-for-profit corporation whose purpose is to provide FREE accounting and financial counseling to economically disadvantaged businesses and individuals in Connecticut. CAAS is supported by the Connecticut Society of Certified Public Accountants and the CT Small Business Development Centers.

Through CAAS, volunteer accounting specialists assist in the following areas:

- Education and training in accounting, record keeping, internal controls and financial management.
- Evaluation of a business for possible purchase
- Accounting systems and procedures set-up
- Preparation financial statements for internal use.
- Preparation of business and individual tax returns.
- Provision of volunteers to serve on not-for-profit boards of directors

City of HARTFORD, Department of
ECONOMIC DEVELOPMENT

NORRIS BACHO, (860) 543-8635

Real estate referral, permitting assistance, financial assistance, advocacy, recruitment and expansion incentive packaging, small business counseling, Enterprise Zone incentive assistance.

SERVICE CORPORATION OF RETIRED
EXECUTIVES

SCORE, (860) 240-4640

FREE counseling services for business plan, business assistance and monthly workshop (\$20).

CONNECTICUT SMALL BUSINESS
DEVELOPMENT CENTER (CSBDC)

Hartford, (860) 241-4986

CSBDC provides FREE counseling services to new and existing business owners. The counselors will help owners with developing a business plan or a loan package.

CONNECTICUT MINORITY BUSINESS
DEVELOPMENT CENTER

RONALD WILLIAMS, (860) 247-9203

Services (\$10 to 17.50 per hours) for business planning, marketing, construction management, purchasing, networking.

CONNECTICUT MINORITY PURCHASING
COUNCIL

ELAINE WILLIAMS, (203) 786-5470

Contract Procurement for minority businesses

CONNECTICUT ECONOMIC DEVELOPMENT
FUND

Barbara McGraft or Hanna Roditi
1-(800) 249-3800

Community Economic Development Loan, Technical Assistance and other support services. Refer to Section 6, Alternative Credit Institutions for further description of their programs.

INSTITUTE FOR LOCAL SELF-RELIANCE

2425 18TH NW
WASHINGTON, DC 20009
(203) 232-4108

The Exchange Project is the training arm of the Peace Development Fund, a public foundation which raises money to offer training and financial support to local peace and social justice organization across the US.

THE ENTREPRENEURIAL CENTER

BESS FOXMAN, (860) 768-5681

Self-assessment, group training, individual support, technical assistance and networking.

AMADON & ASSOCIATES

DEAN AMADON, (860) 297-5570

Commercial real estate appraisers/advisors. Land-use assessment, market evaluation, and Geographic Information System (GIS) applications.

LEE & ASSOCIATES

RICHARD LEE, (860) 297-5504

Consulting services include assisting communities in strategic planning, business development, market feasibility, & financial analysis.

LOCAL INITIATIVE SUPPORT CORPORATION (LISC)

NANCY HADLEY AT (860) 525-4821

LISC mission is to assist community development corporations (CDCs) in their effort to transform distressed neighborhoods into healthy communities. By marshaling private sector resources and extending financial and technical support to CDCs, LISC enables residents to set their own priorities and shape the process of community renewal.

By supporting CDCs in the development of ~~affordable housing, vital commercial facilities~~ and job-creating industrial projects, LISC helps people in tangible, measurable ways. Moreover, such redevelopment efforts, generates positive consequences that go well beyond visible improvements, including the development of leadership, the stimulation of increased outside investment, and the forging and productivity alliance among residents, local government, and business and philanthropic communities.

LISC provides support through these programs:

National Equity Fund (NEF) Affordable housing investment program. NEF is the largest syndicator of federal Low Income Housing Tax Credit.

Local Initiative Managed Asset Corporation (LIMAC) A 'secondary market' LISC program area and non-profit lending organization. LISC raises capital through the issuance of bonds. LIMAC then is able to 'purchase' loans made by LISC program area and community development loan funds.

The Retail Initiative (TRI) was created to assist CDCs in developing neighborhood retail real estate anchored by major supermarket chains TRI has three basic goals: (1) to provide quality, low-cost foods to inner-city residents. (2) to redevelop blighted inner-city parcels, and (3) to create jobs and career mobility opportunity for inner-city residents.

Community Building Initiative (CBI) works with the community on health care, child care, employment, crime and public services through community organizing and long-term community planning in a way that fosters the larger goal of community stability.

Asset Management Initiative (AMI) is designed to address capacity building by: (a) increase the effectiveness of CDCs as owners, where appropriate, as managers of residential property; (b) stabilize the portfolio of rental housing.

Homestart supports development of single family home ownership.

Community Security Initiative promotes the development of partnerships between CDCs and community policing departments in selected cities nationally.

Head Start Facilities Development Demonstration creating affordable, high quality new child care centers.

Jobs and Income Program assist in to capture the local retail market, to provide job access, training and placement to capture jobs over which we have some influence and to conduct outreach regarding the Earned Income Tax Credit.

CONNECTICUT HOUSING FINANCE
AUTHORITY (CHFA)

BETSY CRUM AT (860) 721-501

CHFA purpose is to alleviate the shortage of affordable housing by providing below-market interest rates mortgages and other financing incentives for owner-occupancy for rental housing. Description of Mortgages and Tax Credit Services are as follows:

Home Mortgages

The mortgages are available primarily to first-time home buyers with low- or moderate-incomes who are buying moderate prices homes. ~~Prior homeowners may qualify for a~~ mortgage under certain circumstances if the home they purchase is in an urban area.

Rehabilitation Mortgages

CHFA offers loans for the purchase or refinance of your home and repair/rehabilitate an existing home. The mortgage includes the costs of the work to be done and any fees associated with rehabilitation.

Homeownership '96

CHFA has available 30 year, 6% fixed interest rate mortgages for tenants in public housing and selected publicly assisted housing. Subsidized pre-purchases counseling is offered to assist the buyers in preparing for the expense and responsibilities or homeownership.

Downpayment Assistance Program (DAP)

DAP provides opportunities for home ownership to eligible buyers who can afford the cost of owning a home but are unable to provide their own down payment. The loans are secured by a second mortgage on your new home.

Reverse Annuity Mortgage (RAM)

RAM is allow interest rate first mortgage that allows lower income elderly homeowner to use the equity in their homes to provide a monthly tax-free cash payment. The payment can be used for uninsured health care and supportive services (long-term care).

Multifamily Rental Housing

Direct mortgage lending is offered to eligible developers to build or rehabilitate multifamily rental housing throughout Connecticut.

Condominium Common Area Repair Program

Fiencé repairs to common element of common interest communities when other financing is not readily available

Low-Income Housing Tax Credit

If you build or rehabilitate low-income rental housing, you may be eligible for federal ax credit.

Employer-Assisted Housing Tax Credit Program

This program provides Connecticut businesses tax credit for employer contributions to housing loan funds for employees

Housing Tax Credit Contribution Program

(HTCC) provides state tax credit vouchers for business firms who contribute to a housing program developed, sponsored by non-profit corporations which benefit very low, low and moderate income individuals and families.

CONNECTICUT HOUSING COALITION

JEFFREY FREISER, (860) 563-2943

The Connecticut Housing Coalition represents the board network of community-based housing activities across the state. The Coalition has become the primary communication link for housing efforts, the 'switchboard through which organizations and individuals concerned about housing share information and advice, learning from each other's experiences.

The Coalition works to ensure that the shaping of public policy benefits from the experience and perspectives of those working to solve our housing problems on a daily bases. We have played a key role in:

Establishing innovative programs-such as mutual housing, limited equity cooperatives and community land trusts-in state law in developing housing for our poorest citizens utilizing social forms of ownership and management.

Overcoming exclusionary zoning, through statures such as the landmark Affordable Housing Appeal Procedures and a requirement that local zoning address regional housing needs.

Drafting the State's Comprehensive Housing Affordability Strategy, which targets state and federal assistance for housing to low-income people.

Cutting red tape with state housing agencies, including creation of a Department of Housing/Nonprofit Development Liaison Committee.

Winning federal fair housing funds for Connecticut fro a new Fair Housing Center to challenge housing discrimination.

Our annual conferences, quarterly membership meetings, and special workshops provide educational opportunities for Coalition members and the public.

FannieMae Partnership

BOB KANTOR, (860) 278-3936

FannieMae serves as a leader in the 'secondary' housing finance market where we purchase home loans and multifamily apartment loans from local mortgage institutions.

FannieMae has a variety of conventional and community lending products available to assist the efforts of providing affordable housing to low, moderate and middle income families. We offer a number of low downpayment financing programs for 1-4 family homes.

We have a number of lending products that are targeted to non-profit affordable housing. Our Housing Impact Fund (HIF) is a short term loan created to support affordable housing projects. The funds can be used for construction, letters of credit or other credit enhancement uses. We also have lease-purchase and land trust mortgage available exclusively for non-profits.

PEOPLE'S BANK

**Gary Green, VP (203) 280-2727
Preston Maynard, 358-2490**

Providing financial services to our communities: real estate financing, small business and entrepreneurial businesses.

Special alliance with the People's Women's Business Center and the Entrepreneurial Center for Women whose goal is establishing a resource center for entrepreneurial women that can promote a full spectrum of business development services-from initial counseling to training to help with securing loan financing.

People's Bank/Urban League of Greater Hartford Lending Program. This economic development loan program is designed to assist existing business foster new entrepreneurs, create community development activities that support and sustain North Hartford neighborhoods, especially job creation and retention.

CONNECTICUT HOUSING INVESTMENT
FUND, Inc. (CHIF)

PAULA SAMPSON (860) 233-5165

CHIF is dedicated to expanding and maintaining affordable housing opportunities for those who have been excluded by virtue of discrimination or economic status. CHIF will provide financial and technical resources towards meeting non-conventional needs not satisfied by normal market forces. Programs include:

Neighborhood Rebuilder Program Financing for non-profit and for-profit developers to purchase and rehabilitate foreclosed abandoned or deteriorated 1-4 family properties.

CHIF/People Bank Home Improvement Program Financing for low and moderate income homeowners.

Energy Conservation Loans Financing for homeowners for energy related improvements including windows, furnaces, insulation.

Technical Assistance Consulting for non-profit developers; especially, in the use of low income housing tax credits and tax exempt financing.

Downpayment Assistance 6.75% ten year loans for up to 2% of the purchase price.

Housing Counseling Financial counseling service for borrowers.

Press Release

"CHIF COMMITS \$15 MILLION TO
NEIGHBORHOOD REVITALIZATION"

The funding is available under CHIF's Neighborhood Rebuilders Program to individuals and families, community non-profits, and developers interested in purchasing one-to-four family houses.

APPENDIX C REFERENCE MATERIAL

1. **"BUILDING COMMUNITIES FROM THE INSIDE OUT: A PATH TOWARD FINDING AND MOBILIZING A COMMUNITY ASSETS" BY JOHN P. KRETZMANN AND JOHN MCKNIGHT, 1993: ACTA PUBLICATION, CHICAGO, IL (800) 307 2282**

2. **"STREETS OF HOPE, THE FALL AND RISE OF AN URBAN NEIGHBORHOOD" BY PETER MEDOFF AND HOLLY SKLAR, 1994: SOUTH END PRESS, BOSTON MA**

3. **"ORGANIZING: A GUIDE FOR GRASS-ROOTS LEADERSHIP", BY SI KAHN: MCGRAW HILL, 1982**

4. **~~"TOOLS AND TACTICS FOR BUILDING NEIGHBORHOOD ORGANIZATIONS", BY CITIZEN'S COMMITTEE OF NEW YORK, INC. (212) 989-0909~~**

5. **"NEW COMMUNITY NETWORKS: WIRED FOR CHANGE", BY DOUGLAS SCHULER 1996: ADDISON-WESLEY.**

6. **"SUCCESSFUL FUNDRAISING/GRASS ROOTS FUNDRAISING" BY JOHN FLANAGAN, 1993: CHICAGO CONTEMPORARY BOOKS**

7. **"SAFE CITIES", BY G.R. WEKERLY, 1995: VAN NOSTRAND REINHOLD.**

