

Annual Report

Fiscal Year 2014-2015



OUR MISSION.....A Connecticut where affordable housing, in strong, vibrant and inclusive communities, is accessible to individuals and families across the state and homelessness is a thing of the past.

I. HOUSING DEVELOPMENT

A. FY 2014-15 Housing Environment

Connecticut's housing environment continues to be challenging. As the state's population ages, young talent is not replacing those retiring. The birth rate is below replacement and young adults continue to leave the state. Within twenty-two years (from 2000-2030), 374,534 more people (totaling 817,719) will be 65 years of age and older (Connecticut State Data Center. "CtSDC: 2010 to 2030 Population Projections – State-Wide Stand-Alone"). This is an increase of 75% from 2000. The troubling part is that this group will increase from 14% of the overall state population in 2000, to 22% in 2030. There will be a larger number of people in the over 65 category, as well as a higher percentage of our population.

As the demographics of Connecticut change, minorities will assume a larger role in the future workforce. It is anticipated that by 2020, 50% of young workers in Connecticut will be minorities (Business Wire, "The New England Council releases studies on Connecticut's Aging Workforce". 29 March 2007). The growing role for minorities should allow more opportunity for jobs and prosperity in the near future. However, high school graduation rates among working age (25-64) Hispanics in Connecticut is 70.1%, compared to 85.6 % for blacks and 94.6 % of whites (US Census Bureau. American Community Survey Public Use Microdata Sample).

This trend continues in post-secondary education as well. There is an 18% gap between whites and minorities in the percentage of 25- to 64-year-olds with a bachelor's degree or higher in Connecticut, which is one of the largest gaps in the United States. Among the same population, 13% of Hispanics and 16% of blacks, the largest minority populations in Connecticut, have a bachelor's degree or higher, compared with 41 % of whites (The National Center for Public Policy and Higher Education. "Measuring Up 2008").

Over a third (34%) of Connecticut's job openings in the next ten years require post-secondary education, while 38% require short-term on-the-job training (Connecticut Department of Labor – Labor Market Information. "Connecticut Job Outlook by Training Level 2006-2016"). However, the difference in average wage for those occupations requiring only short-term on-the-job training (such as cashiers, retail salespersons and wait-staff) and those occupations requiring post-secondary education (such as registered nurses, accountants and lawyers) is close to \$20 per hour (Connecticut Department of Labor – Labor Market Information. "Connecticut Job Outlook by Training Level 2006-2016").

Since 2000, Connecticut has lost a higher percentage of its 25- to 34-year-old population than any other state in the nation. The state's population for that age cohort declined by 14 % from 2000 to 2008. The U.S. Census Bureau projects this lower percentage of working-age residents to continue through 2030. Maintaining a healthy proportion of working-age residents is critical to any state. Members of that group make an important contribution to the regional tax base, which helps support older and younger members of the population and the social and educational services they require. A possible factor contributing to the loss of young workers includes Connecticut's relatively high housing prices. From 2000 to 2008, the median home sales price in Connecticut rose by 83.3 % and the median gross rent in the state increased by 42.4 %. Many of Connecticut's younger working residents may have been drawn to other states with lower cost of living.

In Summary, the State of Connecticut's population is growing slowly, but the workforce that Connecticut needs is moving away. Since the 1990 census, the urban population had moved into the suburbia, baby boomers are retiring and moving to warmer climates, minority immigrant rates are rising, and young people (ages 25-44) are leaving in record numbers because the cost of living is too expensive. Connecticut is on pace with New England Educational attainment percentages and ahead of the nation's averages, but a focus on increasing these is important for the future of the state.

The role of housing construction and maintenance as an economic driver is critical to the State of Connecticut. Home building and housing services account for approximately 15.24% of Connecticut's gross domestic product ("Housing's Contribution to Gross State Product: In-Depth Analysis, National Association of Home Builders", September 6, 2005, Natalia Siniavskaia, Ph.D.). At fifteen percent of the state's economy, it is clear that housing is an important economic driver. However, equally important is the role housing plays as a facilitator of economic growth. The relationship between the availability and affordability of housing and economic growth is straight forward. In order for businesses to grow, they need skilled workers. As more workers move into a region, demand for housing increases.

Section 8-39a of the Connecticut General Statutes (CGS) defines "Affordable Housing" as housing for which persons and families pay 30% or less of their annual income, where such income is less than or equal to the area median income for the municipality in which such housing is located, as determined by the United States Department of Housing and Urban Development (HUD).

Increasingly, housing that the market is unable or unwilling to produce, without some form of subsidy, includes housing that is traditionally for those with incomes between 80% and 120% of AMI/MFI. If housing that is affordable to households with incomes between 80% and 120% of AMI/FMI is not being

produced, then the availability of existing housing in that price range diminishes. In keeping with the economic laws of supply and demand, scarcity increases prices.

This past year in Connecticut, the real estate market had a slightly weaker performance than the previous year in sales and prices. According to the Warren Group report, Connecticut single-family home sales decreased one percent from 25,919 in 2013 to 25,660 in 2014 (“The Connecticut Economic Digest: Connecticut’s Housing Recovery Slowed in 2014”, July 2015 Vol. 20 No. 7, Kolie Sun, Senior Research Analyst, DECD). Sun also sites data recently release from the US Census shows that in 2014 Connecticut cities and towns authorized 5,329 new housing units; these include single and multifamily homes. This level of production is a 1.8 percent decrease compared to 5,424 in 2013 and 31.2 percent below the pre-recession level of 7,746 in 2007.

This brings us to the situation facing Connecticut today. Housing prices and rents have increased faster than wages, and the overall supply of housing units has not increased sufficiently to meet the need—especially for those households with income at or below 120% of AMI/MFI (Appendix B: Housing Needs Assessment & Market Analysis 2010-2015 State Long-Range Housing Plan).

Currently, the need for affordable housing is greater than the resources available. Sun, in her July 2015 Vol. 20 No. 7 article in *The Connecticut Economic Digest*, sites that The Partnership for Strong Communities acknowledged Governor Malloy and the General Assembly as having “provided more resources for affordable housing than any governor or legislature in the prior 24 years” (“HousingInCT2014: The Latest Measures of Affordability”, a report by Partnership for Strong Communities, December 2014). The Connecticut Department of Housing reports that the state created 3,248 units of affordable housing in calendar years 2014 and 2015.

B. Housing Investment Analysis

In FY 2015 DOH invested \$66,832,118 in Home, Housing Trust Fund, Affordable Housing Program and other state funds into 42 projects around the state and, in doing so, created or preserved 882 units of housing, including 757 deed restricted affordable housing units.

1. Housing Development Portfolio Analysis

The table below outlines DOH’s housing investments. During this fiscal year the total value of DOH’s housing development portfolio grew to over \$719 million.

Table 1			
2015 DOH Housing Development Activity			
	State	Federal	Total
FY 2015 Housing Activity	\$66,072,188	\$759,930	\$66,832,118
DOH Housing Portfolio Value	\$498,388,808	\$220,616,937	\$719,005,745

Source: DOH

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

Table 2				
DOH Housing Development Leveraging				
All Funding Sources	Leverage Ratio	Total Development Cost	Non-DOH Funds	DOH Investment
FY 2015 Leverage Ratio	2.48	\$165,582,928	\$98,750,810	\$66,832,118
Portfolio Leverage Ratio	4.07	\$2,924,461,347	\$2,205,455,603	\$719,005,745

Source: DOH

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

Table 3			
DOH's Housing Development Per Unit Cost			
All Funding Sources	DOH Investment	Units	DOH Per Unit Cost
FY 2015 Net Units Created	\$48,410,124	377	\$128,408
FY 2015 Units Preserved	\$ 18,421,994	380	\$48,478
Total Average FY 2015 Cost Per Unit	\$66,832,118	757	\$88,286
Total New Units Created	\$462,469,376	7,576	\$61,044
Total Units Preserved	\$256,536,369	6,789	\$37,787
Total Average Portfolio Cost Per Unit	\$719,005,745	14,365	\$50,053

Source: DOH

2. State Funded Housing Production and Preservation Analysis

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

Table 4				
Household Type Analysis				
	Elderly Units		Family Units	
	FY 2015	Portfolio	FY 2015	Portfolio
Created	56	1,514	321	4,946
Preserved	60	292	320	8,344

Source: DOH

The following table outlines the number of units created and preserved by municipality during FY 2014-15 and for the entire Housing Development portfolio.

Table 5				
Analysis by Municipality				
	Units Created		Units Preserved	
Municipality	FY 15	Portfolio	FY 15	Portfolio
Ansonia		1		9
Area wide		0		28
Avon		11		0
Berlin		99		0
Bloomfield		0		18
Branford		11		0
Bridgeport	78	612		105
Bristol		0		324
Brookfield		72		0
Burlington		24		0
Canaan		34		0
Canton		11		0
Cheshire		23		20
Colchester		45		0
Cornwall		10		0
Cromwell		20		0
Danbury		8		290
Darien		0		106
East Hartford		7		180
East Windsor		0		0
Farmington		4	58	69
Franklin		10		0
Glastonbury		44		0
Greater Hartford		79		0
Greenwich	31	38		0
Groton		0		7
Guilford		51		0

Analysis by Municipality				
Municipality	Units Created		Units Preserved	
	FY 15	Portfolio	FY 15	Portfolio
Hamden		35		87
Hartford		1416	142	2,929
Hartford Area		0		19
Kent		16		0
Litchfield		10		0
Manchester		109		10
Meriden		5		285
Middletown		95		83
Milford		0		467
Naugatuck		0		32
New Britain		70		79
New Canaan		0		41
New Hartford		10		0
New Haven		881	30	792
Newington		106		0
New London		56		304
New Milford		40		0
Newtown		6		0
North Haven		20		1
Norwalk		51		90
Norwich		120		169
Old Saybrook		0		0
Plainville		0		0
Plymouth		69		0
Ridgefield		21		132
Seymour	32	101		152
Sharon		12		0
Shelton		35		0
Simsbury		48		0
Somers		60		86
Southington		34		0
South Windsor		22		0
Stamford		428		327
Stonington	50	50		0
Statewide		295	150	1,099
Thomaston		36		0
Tolland		5		29
Torrington		0		132
Trumbull		54		0
Vernon	60	83		159
Wallingford		0		28

Analysis by Municipality				
Municipality	Units Created		Units Preserved	
	FY 15	Portfolio	FY 15	Portfolio
Waterbury	109	218		132
West Hartford		14		0
Westport		118		0
Wethersfield		42		0
Willimantic		22		7
Wilton		51		0
Windsor Locks		0		21
Winchester		72		0

Source: DOH

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

June 30th marked the end of the 2014-15 fiscal year, and the completion of Year 3 of Governor Malloy's 10-year investment in the revitalization of the SSHP. On April 20, DOH and CHFA received 18 applications requesting approximately \$69 million in funding for the rehabilitation or renovation of SSHP properties totaling 1,394 units. The applicant's combined request for State funding was more than three times the amount of available funds. Ultimately, seven properties received nearly \$13 million in funding to support the capital improvement of 488 units of affordable housing. In addition, rental assistance payments (RAPs) were strategically deployed to over 1,000 households in just the first two years of the program.

DOH and CHFA have also accepted applications for funding for eligible properties with critical capital needs that threaten residents' health and safety. Applications are being reviewed and approved on a rolling basis. To date, CHFA has received ten applications. Approximately \$3 million is available under this program.

Other major initiatives that occurred in the last fiscal year include the SSHP Housing Academy, a five-month classroom based training experience which received national recognition at the National Development Council annual conference in May. Additionally, technical assistance consultants continue to work with SSHP property owners and managers to formalize a development plan for their properties and prepare to apply for funding in upcoming rounds.

Through various forums, panels and conferences, CHFA and DOH staff continued their outreach to SSHP stakeholders to provide important information about the State's SSHP-related resources.

In Special Session that concluded on June 30, the General Assembly adopted, and Governor Malloy signed, legislation that included funding to support ongoing investment in the SSHP. This includes \$30 million in annual authorizations for the revitalization of the SSHP, as well as 150 additional rental assistance payments (RAPs) dedicated to SSHP properties.

DOH and CHFA awarded assistance to seven (7) specific properties representing approximately 488 units which had already completed their planning activities, and were best able to use the third year funds. The following table is a list of those properties, the units being preserved, and the award to be provided.

Table 6 Third Round Preservation Projects and Awards FY 2015				
Property Name	Municipality	Units Preserved	Awarded	Total Dev Cost
96-98 Martin St	Hartford	6	564,689	567,311
Bellwood Court/Chatham	East Hampton	70	1,126,318	2,135,859
Flagg Road Cooperative	West Hartford	10	933,273	933,273
Ivy Street Apartments	Branford	29	1,061,224	1,061,224
Oak Terrace/Extensions	Naugatuck	230	3,701,675	5,957,675
River Mill Village	Thompson	53	3,749,114	3,749,114
Zbikowski Park	Bristol	90	1,844,948	11,365,000
Subtotal		488	12,981,241	25,763,456

Source: DOH

The Governor’s Portfolio included providing technical resources to various programs. Administered by DOH, technical assistance (TA) providers worked with owners to review Capital Plan recommendations and prepare to submit an application for funding in upcoming rounds. To date, seventeen owners have participated in this program, five of whom submitted applications under the current capital funding round.

Also administered by DOH, a separate TA program was deployed to Limited Equity Cooperatives (LECs). One application was received in the current round, with the expectation that more LECs will apply in the next round.

Lastly, DOH has been working on building lasting partnerships. On June 10, CONN_NAHRO hosted a one-day workshop titled “State funding Strategies- Putting the Puzzle Together.” The staff-led training provided 70 housing authority representatives with an overview of the various State resources available for affordable housing redevelopment, and highlighted best practices and lessons learned from recent rounds.

In April, DOH and CHFA participated in the Partnership for Strong Communities' iForum "Public Housing Revitalization: Building Communities Together." Over 100 people attended, giving staff the opportunity to connect with affordable housing owners, residents, technical assistance providers and fellow funders to discuss strategies for building stronger stakeholder relationships.

4. Housing Development Impact

In FY 2015 DOH was the lead state agency for all matters relating to housing in Connecticut. As part of the agency's overall mission, DOH worked to increase opportunities for Connecticut's citizens to live in safe, quality housing at affordable prices. To fulfill its mission, DOH monitored and analyzed the Connecticut housing environment and developed policies, strategies, programs and services that maximize success in expanding affordable housing opportunities in Connecticut.

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

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

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

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

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

The following table outlines DOH's Small Cities CDBG program activity during SFY 2015.

Table 7 CDBG Projects Awarded During FY 2015		
Municipality	Project Description	Investment
Ansonia	Housing Rehab Program	\$400,000
Jewett City	Ashland Manor Senior Housing Rehab	\$800,000
Bethel	Reynolds Ridge Senior Housing Rehab	\$800,000
East Haddam	Oak Grove Senior Housing Rehab	\$800,000
Stonington	Edythe K. Richmond Senior Housing Rehab	\$800,000
Essex	Essex Court Senior Housing Rehab	\$635,000
Hampton	Regional Housing Rehab Program	\$450,000
Killingly	Housing Rehab Program	\$400,000
Lebanon	Housing Rehab Program	\$400,000
Ledyard	Housing Rehab Program	\$400,000
Lisbon	Housing Rehab Program	\$400,000
Litchfield	Bantam Falls Senior Housing Renovations	\$800,000
Montville	Housing Rehab Program	\$400,000
Plainville	Housing Rehab Program	\$400,000
Simsbury	Dr. Owen L. Murphy Apartments & Virginia Connelly Senior Housing Rehab	\$775,580
Southbury	Housing Rehab Program	\$400,000
Southington	Housing Rehab Program	\$400,000
Thompson	Gladys Greene/Pineview Court Senior Housing Rehab	\$800,000
Torrington	Housing Rehab Program	\$400,000
Wethersfield	James Devlin Senior Housing Rehab	\$633,946
Wolcott	Housing Rehab Program	\$300,000
Woodstock	Housing Rehab Program	\$400,000
Total		\$11,994,526

Source: DOH

The following table offers a summary of the types of activities that were funded during FY 2015.

Table 8 FY 2015 CDBG Activity Summary		
Activity	Total Funding	Number of Projects
Homeowner Rehabilitation	\$ 5,150,000	13
Public Housing Rehabilitation	\$ 6,844,526	9
Total Housing	\$ 11,994,526	22
Water/Sewer/Street Improvements	\$ 0	0
Total Public Facilities	\$ 0	0
TOTAL	\$ 11,994,526	22

Source: DOH

For more information on the Small Cities CDBG program please visit the Department of Housing's website at <http://www.ct.gov/doh/cwp/view.asp?a=4513&q=530474> .

6. Supportive Housing

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

Connecticut has a long history of providing permanent supportive housing to the most vulnerable homeless individuals and families in our State. Resources have been leveraged at the federal, state, local and philanthropic levels to permanently house over 2500 formerly homeless individuals and families. Connecticut currently is implementing a Social Innovation Fund (SIF) grant, funded through CSH, in which we created a data match between our homeless Management Information System (HMIS) and our Medicaid data, to locate and provide permanent supportive housing to the high cost users of Medicaid who are also homeless. Connecticut also created a Connecticut Collaborative on Re-Entry (CCR, formerly known as the Frequent User Service Engagement (FUSE)) program in which we matched data from the HMIS and our criminal justice system to permanently house individuals that cycle between jails and homeless shelters. Both programs are successful in reducing high cost institutional care. Services are designed to address the individual needs of the residents, and included the help of a case manager, connections to community treatment and employment services, and rehabilitation services that help the client achieve and retain permanent housing.

The State of Connecticut is planning to build on these successes to bring these programs to full scale. Although our State has been generous in appropriating nearly 60 million dollars for capital work, support services and rental assistance for permanent supportive housing, more resources are needed to meet the goal of ending chronic homelessness by 2016 and setting a path to end all homelessness by 2020. Connecticut has been successful over the past twenty years in creating over 50 single site supportive housing properties that have resulted in over 1200 units of permanent supportive housing. . In the past five years, Connecticut has been able to develop an additional 300 units of permanent supportive housing by

prioritizing efforts through the LIHTC program, the QAP, and the Competitive Housing Assistance for Multifamily Properties (CHAMP).

II. Housing Support Programs

A. Tax Abatement

The Tax Abatement Program was designed to ensure financial feasibility of privately owned, nonprofit and limited dividend low- and moderate-income housing projects by providing reimbursement for taxes abated by municipalities up to \$450 per unit per year for up to 40 years. Once the 40 year term expires, Master Assistance Agreements will be executed with no term limit enabling the units to remain affordable. The abatement of taxes enables the owner to maintain the rents at an affordable level for the tenants. This program was not open to new applicants in FY 2015.

Table 9 Tax Abatement Program Awards FY 2015			
Municipality	Project Name(s)	Units	Amount Awarded
Ansonia	Liberty Park	30	\$13,473
Bethel	Augustana Homes	101	\$37,013
Bloomfield	Interfaith Homes, Wintonbury II	130	\$58,383
Bridgeport	Seaview Gardens, Unity Heights	66	\$29,641
Danbury	Beaver Street Apartments	0	\$0
Granby	Stony Hill Village	49	\$12,974
Hartford	Barbour Kensington, Dart Garden, Mansfield, SANA, Martin L. King, Sheldon Oak, Clearview, Capitol Towers	740	\$298,544
Kent	Templeton Farms	19	\$8,533
Middletown	Newfield Towers, Stoneycrest Towers, Wadsworth Grove	245	\$90,070
New Britain	Interfaith Housing	84	\$37,425
New Haven	Bella Vista I, Bella Vista II, Bella Vista/Phase II, Seabury Housing	1,179	\$84,958
Norwalk	King's Daughters, Leonard Street, St. Paul's	224	\$11,482
Stamford	Bayview Towers, Coleman Towers, Friendship House, Ludlow Town House, Martin Luther King Apts., Pilgrim Towers, St. John's Towers	971	\$430,338
Waterbury	Frost Homestead, Lambda Rho Apts., Prospect Towers, Robin Ridge Apts., Savings Towers	578	\$259,580
TOTAL		4,332	\$1,372,414

Source: DOH

B. Payment in Lieu of Taxes (PILOT)

The PILOT Program allowed the commissioner to enter into a contract with a municipality and its housing authority to make payments in lieu of taxes to the municipality on land and improvements owned or leased by the housing authority. This program was not open to new applicants in FY 2015.

Municipality	Units	Amount Awarded
Bristol	90	\$54,794
Danbury	290	\$140,991
East Hartford	80	\$38,734
Enfield	174	\$87,821
Greenwich	245	\$100,286
Hartford	770	\$482,774
Mansfield	36	\$10,028
Meriden	215	\$138,706
Middletown	198	\$141,931
Norwich	286	\$129,713
Seymour	81	\$68,127
Sharon	20	\$4,279
Stamford	404	\$237,929
Stratford	100	\$65,480
Wethersfield	28	\$21,517
Windham	146	\$56,620
TOTAL	3,163	\$1,779,730

C. Congregate Facilities Operating Cost Subsidies

Through the Congregate Facilities Operating Cost Subsidies DOH provided grants to housing authorities and nonprofit corporations that own/operate state-financed congregate rental housing for the elderly. Core services included one main meal a day, housekeeping services and a 24-hour emergency service. The program also provided rental assistance for those tenants so they pay no more than 30% of their income toward rent. Program funding was subject to availability of legislative authorizations.

In FY 2015 DOH assisted 24 congregate facilities with \$7.51MM in assistance.

Table 11 Congregate Program Awards FY 2015			
Entity	Project Name	Subsidized Units	Amount Awarded
Augustana Homes, Inc.	Augustana Homes	44	\$299,114
Women's Institute Reality of Connecticut, Inc.	Eleanor Congregate Apartments	35	\$620,948
Bristol Housing Authority	Komanetsky Estates	44	\$149,506
Enfield Housing Authority	Mark Twain	82	\$131,736
Glastonbury Housing Authority	Herbert T. Clark	45	\$283,372
Hill House, Inc.	Hill House	37	\$297,752
Mystic River Homes, Inc.	Mystic River Homes	50	\$390,210
Hamden Housing Authority	Mount Carmel	30	\$415,060
Sheldon Oak Central, Inc.	Bacon Congregate	23	\$369,844
Killingly Housing Authority	Maple Court	43	\$220,023
Manchester Housing Authority	Westhill Gardens	37	\$282,216
Lutheran Social Services, Inc.	Luther Manor	45	\$300,845
Naugatuck Housing Authority	Robert E. Hutt	36	\$209,502
Hannah Gray Development Corporation	E.B. Scantlebury	20	\$320,387
Norwalk Housing Authority	Ludlow Commons	44	\$509,056
Under One Roof, Inc.	The Marvin	50	\$574,996
St. Jude Housing Corporation	St. Jude Commons	51	\$294,753
Town of Orange	Silverbrook Estates	45	\$342,617
Pomfret Community Housing Corporation	Seely Brown Village	31	\$279,154
Ridgefield Housing Authority	Prospect Ridge	34	\$232,760
Simsbury Housing Authority	Virginia Connolly	40	\$369,775
Stamford Housing Authority	Margot J. Wormser	40	\$246,868
Trumbull Housing Authority	Stern Village	36	\$183,503
Vernon Housing Authority	F.J. Pitkat	43	\$206,100
TOTAL		985	\$7,517,398

Source: DOH

D. Elderly Rental Assistance Program (ERAP)

The ERAP Program provided rental assistance to low-income elderly persons residing in DOH-assisted rental housing for the elderly. DOH contracted with nonprofit organizations as well as local housing

authorities that provide rental subsidies in accordance with an approved contract. The following table outlines the FY 2015 awards.

Table 12				
Elderly Rental Assistance Program Awards FY 2015				
Entity	Units	Tenants on RAP	Disabled/ under 62	Amount Awarded
Ashford Housing Authority	32	19	3	\$32,628
Branford Housing Authority	90	60	237	\$48,565
Brookfield Housing Authority	35	5	1	\$1,932
Colchester Housing Authority	70	46	17	\$76,788
Danbury Housing Authority	100	0	0	\$0
Deep River Housing Authority	26	0	0	\$0
Enfield Housing Authority	200	144	88	\$161,946
Essex Housing Authority	36	15	3	\$19,668
Guilford Housing Authority	90	31	9	\$22,728
Hamden Housing Authority	190	76	37	\$52,394
Hebron Housing Authority	25	13	1	\$15,108
Housing One Corp	40	29	6	\$122,472
Killingly Housing Authority	120	12	3	\$9,372
Manchester Housing Authority	80	71	48	\$162,900
Mansfield Housing Authority	40	12	7	\$13,268
Marlborough Association for Senior Housing	24	20	2	\$61,632
Monroe Housing Authority	30	19	5	\$30,564
Montville Housing Authority	80	3	1	\$396
TFC Housing Corp	50	49	17	\$47,661
New London Housing Authority	210	0	0	\$0
North Branford Housing Authority	60	27	13	\$32,689
Norwich Housing Authority	183	127	81	\$218,244
Shoreline Affordable Housing, Inc.	39	36	5	\$102,062
Oxford Housing Authority	34	13	0	\$13,512
Plymouth Housing Authority	60	0	0	\$0
Portland Housing Authority	70	0	0	\$0
Preston Housing Authority	40	22	8	\$24,900
Putnam Housing Authority	40	27	9	\$29,580
Ridgefield Housing Authority	60	48	2	\$115,272
Simsbury Housing Authority	70	24	9	\$23,148
South/Southwest Housing Corporation	36	16	0	\$29,282
Stamford Housing Authority	50	41	17	\$120,432
The Atlantic	28	0	0	\$0
Tolland Housing Authority	No eligible tenant	0	0	\$0
Vernon Housing Authority	54	7	2	\$4,863
Wallingford Housing Authority	155	69	31	\$58,533
Wethersfield Housing Authority	112	49	27	\$56,816
Willimantic Housing Authority	90	66	31	\$60,274
Windsor Locks Housing Authority	40	10	2	\$11,592
TOTAL	2,789	1,206	522	\$1,781,221

Source: DOH

1. ERAP Assessment

In accordance with Section 8-119 $\ell\ell$ of the Connecticut General Statutes, the Department of Housing is required to prepare a comprehensive analysis of the current and future needs for rental assistance under the Elderly Rental Assistance Payments program (ERAP). In order to do this, DOH collected detailed information from the current owners of the participating properties through the submission of Tenant Certification and Rent Roll forms. These forms broke down actual tenant contributions toward rent, as well as the subsidy portion to be paid through ERAP. The analysis of these subsidy costs included taking into consideration the effect of anticipated rent increases projected both during the current year and in the coming year, allowing accurate estimates of the impacts of these necessary rent increases on the cost of the program. In addition, the Department considered the availability of project-based rental assistance under the Rental Assistance Payments program (RAP) as part of the Governor’s Preservation Initiative relative to the proposed or anticipated redevelopment activities of many of these properties. The use of these subsidies in some of these properties has lead to a change in the availability of funding in the current year and was considered as part of the future needs of the program.

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

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

Table 13			
Elderly Rental Assistance Payments Needs			
Current Year FY 2015-16 Allocation	FY 2015-16 Current Participants Annualized	FY 2016-17 Projected Need – Current Participation	FY 2016-17 Projected Need – Full Participation
\$1,946,254 (\$ 2,162,504 less holdback of \$216,250)	\$ 1,963,160	\$ 2,002,404	\$ 3,766,551
1,223 residents	1,235 residents	1,235 residents	2,315 residents

Source: DOH

Current policy of the department has been that subsidy requirements of the existing participants in the program be met before including any additional participants due to tenant turnover. With limited funding, increases in rental cost due to redevelopment activity and increasing costs of operation due to inflation/cost of utilities/etc., it is anticipated that additional unmet need will arise in many of these facilities.

The **FY 2016-17 Projected Need – Current Participation** reflects the **FY 2015-16 Current Participants Annualized** plus approved or anticipated rent increases at these participating facilities. It is estimated that the proposed funding level for this program is sufficient to address the current participant needs of these properties in the coming fiscal year.

The **FY 2016-17 Projected Need – Full Participation** reflects the projected need for rental assistance at all of the participating facilities if new unsubsidized residents were allowed to be added to the program. It is anticipated that up to an additional 1,092 residents in participating facilities may be in need of rental assistance. This would extrapolate to an additional \$1,764,147 in new ERAP funding being necessary to assist these individuals. This would bring total participation to approximately 2,315 elderly/disabled residents receiving a total of \$3,766,551 in ERAP.

E. Resident Service Coordinator (RSC) Program

The RSC Program (also known as the Elderly Rental Registry and Counselor Program) provided grant funds to sponsors of DOH-assisted rental housing for the elderly to hire a resident services coordinator to perform an evaluation of all tenants and to provide other services related to housing when necessary. FY 15 DOH awarded the total grant amount of \$1,196,144 to provide for a total of 4820 housing units.

Table 14					
Resident Services Coordinator Program Awards FY 2015					
Entity	Total Units	Amount Awarded	Entity	Total Units	Amount Awarded
Ansonia Housing Authority	40	\$7,506	Naugatuck Housing Authority	194	\$37,106
Ashford Housing Authority	32	\$7,436	TFC Housing Corp	50	\$14,698
Berlin Housing Authority	70	\$15,010	Newington Housing Authority	106	\$22,514
Bethel Housing Authority	80	\$15,544	New London Housing Authority	210	\$33,114
Branford Housing Authority	90	\$22,234	North Branford Housing Authority	60	\$14,824
Canton Housing Authority	40	\$7,506	North Haven Housing Authority	70	\$15,010
Cheshire Housing Authority	48	\$15,010	Norwich Housing Authority	183	\$37,474
Colchester Housing Authority	70	\$14,950	Oxford Housing Authority	34	\$7,462
Coventry Housing Authority	80	\$15,010	Plainfield Housing Authority	40	\$7,506

Resident Services Coordinator Program Awards FY 2015					
Danbury Housing Authority	100	\$22,514	Plainville Housing Authority	120	\$19,588
Deep River Housing Authority	26	\$7,364	Preston Housing Authority	40	\$7,538
Derby Housing Authority	106	\$22,514	Putnam Housing Authority	67	\$15,010
East Hampton Housing Authority	70	\$14,950	Ridgefield Housing Authority	60	\$14,028
East Windsor Housing Authority	84	\$22,514	Simsbury Housing Authority	70	\$15,010
Ellington Housing Authority	42	\$14,598	Southington Housing Authority	180	\$37,524
Enfield Housing Authority	240	\$37,526	South/Southwest Housing Corp.	36	\$7,506
Essex Housing Authority	36	\$7,506	South Windsor Housing Authority	70	\$12,126
Farmington Housing Authority	40	\$7,512	Stafford Housing Authority	110	\$22,514
Glastonbury Housing Authority	140	\$29,896	The Atlantic	28	\$7,506
Greenwich Housing Authority	51	\$15,010	Tolland Housing Authority	30	\$7,506
Groton Housing Authority	175	\$37,524	Vernon Housing Authority	54	\$15,010
Guilford Housing Authority	122	\$29,740	Wallingford Housing Authority	185	\$37,524
Hamden Housing Authority	190	\$23,558	Watertown Housing Authority	120	\$22,514
Hebron Housing Authority	25	\$7,350	Westbrook Housing Authority	32	\$7,436
Killingly Housing Authority	120	\$22,514	West Hartford Housing Authority	40	\$7,506
Manchester Housing Authority	80	\$15,074	Westport Housing Authority	50	\$15,010
Mansfield Housing Authority	40	\$7,538	Willimantic Housing Authority	90	\$22,234
Marlborough Association for Senior Housing, Inc.	24	\$7,506	Winchester Housing Authority	14	\$7,506
Middlefield Housing Authority	30	\$7,416	Windsor Housing Authority	112	\$22,514
Monroe Housing Authority	30	\$7,506	Woodstock Housing Authority	24	\$7,506
Morris Housing Authority	20	\$6,784			
SUBTOTAL	2,341	\$502,126	SUBTOTAL	2,479	\$520,324

Source: DOH

F. Assisted Living Demonstration Program

The Assisted Living Demonstration Program provided subsidized assisted living to persons who reside in four specific assisted living demonstration sites. Assisted living was designated for people who want to live in a community setting and who need help with activities of daily living, but who do not need nursing home care. Demonstration participants received assisted living services through an assisted living services agency, which is licensed by the Department of Public Health and is under contract with the housing community.

These funds are intended to supplement the revenue generated by the property by providing a rental subsidy which is used primarily to cover the cost of debt service on the state bond funds originally used to develop these four properties.

Table 15		
Assisted Living Demonstration Program Awards FY 2015		
Entity	Qualified Units	Amount Awarded
Herbert T. Clark, Glastonbury	25	\$218,000
Smithfield Gardens, Seymour	56	\$536,000
Luther Ridge	45	\$416,000
The Retreat	100	\$1,188,000
TOTAL	226	\$2,358,000

Source: DOH

G. Housing Assistance and Counseling Program/Assisted Living in Federal Facilities (ALFF)

This program was a joint demonstration program with DSS and OPM that brought assisted living services to residents of four HUD-funded facilities. Residents who were eligible for the basic Connecticut Home Care Program for Elders (CHCPE) received assisted living services through DSS. Those residents who needed services, but could not qualify for the DSS program, received up to \$500 per month from DOH to offset some of the costs of receiving the assisted living services.

Table 16		
Assisted Living in Federal Facilities Awards FY 2015		
Entity	Subsidized Units	Amount Awarded
New Haven Jewish Federation Housing Corp	55	\$301,123
Immanuel Church Housing Corporation	16	\$85, 213
TOTAL	71	\$386,336

Source: DOH

H. Section 8 New Construction/ Substantial Rehabilitation

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

DOH acted as contract administrator for 19 projects throughout Connecticut to ensure HUD-subsidized properties were serving eligible families at the correct level of assistance. DOH also provided asset management functions to ensure the physical and financial health of these HUD properties. DOH's contract administrator fee for FY 2014-15 was \$353,652.

The following table provides detailed information on DOH's HUD Section 8 projects across the state.

Table 17 HUD Section 8 Portfolio			
Town	Project Name	# Elderly	# Family
Berlin	Marjorie Moore	40	0
Bethel	Reynolds Ridge	40	0
Bristol	Mountain Laurel Park	40	0
Canton	Twenty-One	40	0
Cheshire	Beachport	48	0
Coventry	Orchard Hill Estates	40	0
Danbury	Fairfield Mill Ridge	0	25
Danbury	The Godfrey	0	9
Farmington	Forest Court	0	36
Hartford	95 Vine Street	0	30
Hartford	Casa Nueva	0	79
Hartford	Casa Verde Sur	0	39
Hartford	Wolcott Place I	0	18
Killingly	Robinwood	0	42
Middlefield	Sugarloaf Terrace	30	0
Norwich	Hillside Apartments	0	26
Putnam	Bulgar Apartments	27	0
Wallingford	McKenna Court	30	0
Westport	Canal Park	50	0
TOTAL		385	304

Source: DOH

III. Summary of Efforts to Promote Fair Housing

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

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

Recipients complied with program assurances that they will affirmatively further fair housing in all their programs. Recipients complied with the requirements of 24 CFR 91.25(a) (1), 24 CFR 91.325(a) (1), 24 CFR 91.425(a) (1) and 24 CFR 570.487(b). Each recipient was given a Fair Housing Handbook developed by DOH. The handbook contains information on state and federal fair housing laws, housing discrimination complaint procedures, model fair housing policies and guidelines, duty to affirmatively further fair housing, an overview of disability discrimination in housing, trends in fair housing, pertinent legal decisions, the State Analysis of Impediments to Fair Housing and a resource directory.

Accordingly, recipients of HOME and SC/CDBG funds, in compliance with their Certification to Affirmatively Further Fair Housing, submitted a Fair Housing Action Plan to DOH for review and approval. The plans were consistent with the DOH's Fair Housing Action Plan Implementation Guidelines. All recipients of housing funds whether state or federal provided the FHAP as a condition for funding.

The promotion and enforcement of equal opportunity and affirmative action laws and regulations in housing, economic development, and employment is a standard requirement of all SC/CDBG applications. During the review process, all applications were evaluated for compliance with Title VI and for Fair Housing/Equal

Opportunity, and the ADA. In the evaluation system there was a separate criteria for Fair Housing and Equal Opportunity for which points were awarded.

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

Objective 1 – Increasing housing access for protected classes

- DOH provided the Corporation for Independent Living with a total of \$1,000,000 during FY 14-15 from the Affordable Housing (Flex) Fund to finance the “Money Follows the Person Transition Program” for accessibility modifications to dwellings for people exiting long term care institutions and moving back into the community of their choice.
- DOH was on the Board of Directors for the “Money Follows the Person” Medicaid Rebalancing Program and is active on its Housing Committee and others as required.
- DOH was on the Boards of Directors for the Long Term Care Planning Committee, Supportive Housing Preservation Committee; Interagency Council on Supportive Housing and Homelessness; and CCEH Homeless Prevention and Rapid Re-housing Task Force.
- DOH awarded \$30,000,000 in state bond funds to rehabilitate a total of ten (10) state public housing projects, preserving 487 units of family, elderly, congregate and limited equity cooperative housing. As a part of the contracting process, submission of an up-to-date Affirmative Fair Housing Marketing Plan (AFHMP) and Tenant Selection Plan (TSP) that are in conformance with state regulations was mandatory.
- DOH has modified all of its contracts for financial assistance and fair housing documents to include gender expression and identity as a protected class as approved by the state legislature.

Objective 2 – Increasing supply of affordable housing.

- DOH awarded \$40,000,000 under the Affordable housing Flex Program and \$10,000,000 under the State Housing Trust Fund to ten housing projects during the SFY of 2014-15.
- 1,443 housing units were completed during SFY 2014-15, of which 1,388 were affordable.

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

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

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

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

- The Connecticut State Legislature reaffirmed its commitment to civil rights and fair housing by authorizing \$600,000 for the SFY 2014-15 to the CT Fair Housing Center (FHC) to continue its work. As part of its duties the FHC provided training and technical assistance on an on-going basis to state employees from DOH, DSS, CHFA and DMHAS who work on fair housing issues and compliance.
- FHC worked with DOH staff to update the SC/CDBG application, process, and training materials for the SC/CDBG Application Workshop.

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

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

- Performed intakes and gave fair housing advice to 311 Connecticut households;
- Investigated 311 complaints of discrimination;
- Requested reasonable accommodations and reasonable modifications for 16 Connecticut residents with disabilities;
- Obtained reasonable accommodations and reasonable modifications for 24 Connecticut households without litigation or court action;
- Performed 25 tests designed to investigate any claims of housing discrimination;
- Provided 1,100 hours of legal assistance to the victims of housing discrimination;
- Opened up more than 300 units of housing to Connecticut residents in the protected classes.
- Provided information on the fair housing laws either orally or in writing to the victims of housing discrimination to ensure that they understand their rights and responsibilities under the fair housing laws educating 300 Connecticut residents;
- Worked with 35 residents of subsidized housing who are being displaced to ensure they have access to the housing of their choice by informing them of their fair housing rights, providing them with housing counseling, and providing legal assistance if they experience housing discrimination in finding alternative housing;
- Assisted members of the private bar in representing homeowners in foreclosure about the changes to the mortgage modification process and the new resources available to homeowners by providing legal updates to 150 attorneys each month;

- Expanded homeowners' access to legal advice on foreclosure prevention by assisting the Judicial Branch with its foreclosure advice tables in New Haven, Bridgeport, and Stamford, and expanding this service to other courts around the state including Hartford and Waterbury by providing 250 hours of legal advice, training, and outreach support to the Judicial Branch and the volunteer attorneys participating in the program;
- Met with housing counselors and their clients to offer legal advice and information about the mortgage modification process and the resources available to assist with mortgage modification for 5 hours each month;
- Provided more than 2,500 hours of legal advice to homeowners in foreclosure;
- Represented 30 homeowners in foreclosure in an effort to save their home and/or obtain a mortgage modification;
- Worked with 15 homeowners who are having difficulty getting mortgage modifications because of limited English proficiency;
- Met with housing counselors and their clients to offer legal advice and information about the mortgage modification process and the resources available to assist with mortgage modification for 7 hours each month;
- Taught 50 classes to provide information on the legal foreclosure process to 325 households facing foreclosure;
- Distributed, and reprinted, the Center's "Representing Yourself in Foreclosure: A Guide for Connecticut Homeowners" to 1,200 Connecticut residents.
- Attended events sponsored by the Governor, Attorney General, and Department of Banking and provide legal advice to 22 homeowners at each event;

DOH provided the following trainings and guidance to housing providers in Connecticut:

- Provided training for subsidized housing providers on how to create and implement an affirmative fair housing marketing plan.

The State of Connecticut sponsored the following education and training:

- Provided Section 3 training to staff, cities and towns funded by the SC/CDBG program to increase the participation; and

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

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

- Performed 10 tests to determine if deaf and hard of hearing individuals are being discriminated against in housing;
- Performed 5 home sales tests to determine if households of color with children are steered in a discriminatory way;
- Met with LGBT community members to design a testing protocol for determining if people are being denied housing because of their sexual orientation or gender identity.

Affirmative Marketing HOME Program – Recipients of HOME funds with projects with 5 or more HOME-assisted units must adopt DOH’s affirmative marketing procedures and requirements to affirmatively market units. DOH mandates that recipients utilize the Regulations of Connecticut State Agencies, Sections 8-37ee-1 through 8-37ee-17, and the Affirmative Fair Housing Marketing and Selection Procedures Manual, under Section 8-3i7ee-300 through 8-37ee-314 when planning and carrying out joint affirmative fair housing marketing activities. The DOH Affirmative Fair Housing Marketing Plan format mirrors the information required on the federal form HUD-935.2A Affirmative Fair Housing Marketing Plan-Multifamily Housing (5/2010). The State of Connecticut Affirmative Fair Housing Selection and Procedures Manual provides detailed information on the fair housing marketing process including how to prepare a marketing plan, timeframes, application process, tenant selection process and methodology, and how to proceed if insufficient number of least likely to apply applicants. The Manual also contains post occupancy requirements, training necessary for housing managers, and reporting requirements.

To the effectiveness of affirmative marketing, DOH has implemented a “Performance Report on Affirmative Fair Housing Marketing Results” which must be submitted to DOH on an annual basis. Recipients provide the percentage of “least likely to apply” (LLA) residing in the project and currently on the project’s waiting list. The goal is minimum of 20% of the total tenants and /or applicants on the waiting list. The report asks whether the owner’s marketing activities have been successful in attracting LLA, and if not, what changes they will make to their marketing strategies in furtherance of this goal. The result for the reporting period for the last fiscal year was that 38% of the projects are meeting or exceeding the 20% goal.

Affirmative Marketing Small Cities/CDBG – DOH has placed increased emphasis on the actions and achievements of the SC-CDBG beneficiaries. Applicants are scored in the application process on their ability to carry out the Local Action Steps outlined in the state’s Analysis of Impediments to Fair Housing (A1). They are also monitored at project completion on the progress they have made or are making toward fulfilling the outcomes of the steps they have chosen. New applicants (defined as those that have not received a SC-

CDBG grant in the past three years or more) are also rated on actions they have taken in furtherance of fair housing. The following achievements are based on a review of 36 grantees. The results are as follows:

- **Action Step 1-** Contract for direct training of regional town staff assigned to fair housing enforcement and complaint processing – 1 town;
- **Action Step 2-** Contract for direct training of staff on fair housing laws – 3 towns;
- **Action Step 3-** Identify appropriate training seminars for town fair housing and social service to attend – 17 towns;
- **Action Step 4-** Gather information from organizations and agencies involved with fair housing such as DOH, CHRO, CHFA, DSS, DMHAS, HUD and private not-for-profits and distribute to all town staff which have direct contact with the public regarding housing, community development, social services or public safety matters – 19 towns;
- **Action Step 5-** Conduct regular fair housing seminars for community residents, landlords, real estate professional and lenders – 1 town;
- **Action Step 6-** Prepare and distribute materials which outline fair housing rights and responsibilities and the town's complaint and /or referral process – 8 towns;
- **Action Step 7-** Identify and distribute fair housing materials prepared by others to community residents, landlords, real estate professionals and lenders – 19 towns;
- **Action Step 8-** Assign a specific staff person to coordinate fair housing activities – 20 towns;
- **Action Step 9-** Develop a formal process for referring fair housing complaints to CHRO, HUD or others for investigation and follow-up – 5 towns;
- **Action Step 10-** Conduct initial fair housing investigation and conciliation services – 1 town;
- **Action Step 11-** Pass local ordinance similar to federal fair housing laws – 2 towns;
- **Action Step 14-** Develop a formal procedure for inspecting and monitoring new construction and substantial rehabilitation for compliance with the fair housing laws, the Americans with Disabilities Act and related laws – 2 towns;
- **Action Step 15-** Develop a formal procedure for inspecting and monitoring new construction and substantial rehabilitation for compliance with the fair housing laws, the Americans with Disabilities Act and relate laws - 2 towns;
- **Action Step 16-** Expand access to mass transportation by developing van pools and ride sharing programs – 10 towns
- **Action Step 17-** Promote inclusionary zoning through the expansion of multi-family zones – 3 towns
- **Action Step 21-** Support local not-for-profits and housing partnerships in efforts to develop additional affordable housing – 12 towns;
- **Action Step 24-** Waive impact and permit fees for affordable housing developments – 1 town

- **Action Step 25-** Seek state and federal funding for multifamily housing development – 5 towns;
- **Action Step 27** –Affirmatively market Section 8, RAP and other rental subsidy programs through dissemination of information to local landlords – 5 towns;
- **Action Step 28** – Conduct a local rent survey to determine if Section 8 exception rents are necessary in town – 3 towns;
- **Action Step 29** - Apply to HUD for Section 8 subsidies through the local housing authority – 3 towns;
- **Action Step 32-** Encourage local lenders to adopt “second look” policies before rejecting mortgage applications – 4 towns; and
- **Action Step 34-** Work with local landlords, real estate agents and lenders to develop affirmative marketing strategies which encourage applications from people least likely to apply based on current town demographics – 2 towns.

IV. Consumer Loan Programs

A. Energy Conservation Loan Program (ECL)

1. Program Summary

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

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

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

2. Application Review Process

Connecticut Housing Investment Fund (CHIF) receives the majority of applications electronically via the online application. A manual application can also be taken over the phone, mailed to CHIF or completed in person. CHIF's address is 121 Tremont Street, Hartford 06105. The web site is: www.CHIF.org.

The following steps outline how a CHIF Program Administrators process ECL applications:

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

3. FY 2014-15 Activity

Loan Type	Number	Investment
ECL	121	\$1,073,709.00
MEL	8	\$ 278,560.00
Deferred	49	\$ 461,402.18
TOTAL	178	\$1,813,671.18

Table 19	
Fee Type	
Admin	\$ 79,059.96
Loan Servicing	\$ 149,778.00
Recovered Late Fees	\$ 12,015.67
TOTAL	\$ 240,853.63
Average Days App to Close	46 days
Average Days App to Fund	91 days

Source: DOH

B. Shore Up Connecticut

To assist shoreline owners interested in protecting their homes and businesses from future storms, DOH established a fund, envisioned by Governor Malloy, to provide low-interest loans to property owners in coastal municipalities to finance or refinance property elevations and retrofitting for flood protection. Primary and secondary single family homes, 1-4 unit owner-occupied rentals and businesses with fewer than 100 employees located in flood zones VE or AE in coastal municipalities were eligible for assistance under the Shore Up CT program. The State of CT has allocated \$25.0 million for this program.

The DOH launched the Shore Up CT loan program on July 28, 2014. Following the Housing Development Fund's (HDF) selection as Fund Manager in April 2014, and finalization of contracts in June 2014, the Housing Development Fund completed all required launch tasks as indicated in the proposed Shore Up CT work plan.

As of July 2015, HDF has closed on 6 loans with \$900K of financing. There are an additional 11 project applications that have been submitted that are pending loan application and processing representing another 1.4 million in financing.

V. Resiliency Programs

A. Community Development Block Grant - Disaster Recovery Program

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

The State of Connecticut, through DOH, has received two previous allocations of these federal block grant funds, Tranche 1 - \$71,820,000 and Tranche 2 - \$66,000,000, totaling \$137,820,000. Tranche 3 consists of \$11,459,000 in CDBG-DR funds and \$10,000,000 in Rebuild by Design ("RBD") funds

intended to support the Resilient Bridgeport Initiative, totaling \$21,459,000. The only areas in which the Tranche 3 funding can be expanded are Fairfield County, and New Haven County.

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

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

The State of Connecticut, Department of Housing (DOH) allocated CDBG-DR funds to six (6) major program areas: Owner Occupied Housing, Multifamily Housing, Economic Revitalization, Infrastructure, Planning and Public Facilities.

Thru June 30, 2015 the State of Connecticut Department of Housing has funded \$15,030,116.05 in Homeowner Housing; \$194,000 in Economic Revitalization; \$404,652.71 in Multi-Family Housing; \$520,760.93 in Planning; and \$1,912,955.50 in Administration.

VI. Individual and Family Support Programs

A. Emergency Solutions Grant (ESG) Program

Through its Emergency Solutions Grant (ESG) Program, DOH provided emergency shelter services, rapid rehousing programs and multi-family or single room residency programs to individuals and /or families who were homeless. DOH allocated Federal and State funds for a combined total of \$15,654,174 for the provision of housing assistance and supportive services to homeless people. ESG Program funding was provided in FFY 14 to twenty four (24) non-profit organizations for shelter operations, administration and rapid rehousing. Through competitive procurement rapid rehousing funds were allocated to AIDS, CT (ACT) as a fiduciary agency. Non-profit organizations accessed these funds to rapidly rehouse clients out of homelessness. The ESG total allocated for DOH equaled \$1,560,085. Types of services that were provided include the following:

- Intake, needs assessment and case management services;
- Educational & vocational services;

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

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

Table 20				
2015 ESG Allocation Chart				
State Recipient	Rapid Rehousing	Shelter Operations	Admin	Total
Central CT Coast YMCA		\$62,515		\$62,515
Norwalk emergency Shelter-Open Door		\$54,695		\$54,695
Operation Hope		\$23,220	\$1,220	\$24,440
Regional Network of Programs		\$54,698		\$54,698
Shelter for the Homeless		\$97,019		\$97,019
Inspirica		\$52,856		\$52,856
Immaculate Conception		\$26,288		\$26,288
Open Health		\$37,767		\$37,767
South Park Inn		\$72,516	\$3,816	\$76,332
Christian Community Action		\$65,227	\$3,098	\$68,325
Columbus House		\$41,092		\$41,092
New Reach (formerly NHHR)		\$49,883		\$49,883
Area Congreg Together – Spooner House		\$33,708	\$1,774	\$35,482
Beth El Center		\$24,988		\$24,988
Columbus House-Middletown Fam.		\$34,157		\$34,157
Community Renewal Team (EH Shelter		\$34,350		\$34,350
Family & Children’s AID – Harm. House		\$38,436		\$38,436
Friendship Service Center		\$33,666		\$33,666
Manchester Area Conference of Churches		\$32,897		\$32,897
New Opportunities – Shelter NOW		\$71,204		\$71,204
St. Vincent DePaul Bristol		\$26,987		\$26,987
St. Vincent DePaul Waterbury		\$78,603	\$4,137	\$82,740
Thames Valley Council Comm Action,	\$12,150	\$60,531		\$72,681
Tri-Town Shelter Services		\$18,387		\$18,387
Aids Connecticut	\$408,200			\$408,200
TOTAL	\$420,350	\$1,125,690	\$14,045	\$1,560,085

Source: DOH

B. Housing Opportunities for Persons with AIDS (HOPWA)

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

DOH allocated a total of \$5,078,574 Federal and State funds for the provision of housing assistance and supportive services to persons with HIV/AIDS and their families.

In FY 2015, the Department received \$219,771 in Federal Housing Opportunities for Persons with AIDS (HOPWA) funds for the program year, which covered the time period from July 1, 2014 to June 30, 2015. This "Balance of State" program served 40 unduplicated persons with HIV/AIDS and their families through agreement between the Connecticut State Department of Social Services and 3 not-for-profit organizations located in the Middlesex and Litchfield and New London Counties, Connecticut. Funds were allocated to the project sponsors for tenant based rental assistance, Short Term Rent Mortgage and Utility assistance, case management, life management, operation costs, administration cost and daily support services.

DOH and ACT carried out the following activities during the FY 2015:

- DOH awarded contract starting July 1, 2014 through a competitive procurement process for FY 14 - FY 15. The sub-recipients provided scattered-site apartments, STRMU and a range of support services to clients in Litchfield and Middlesex and New London counties during this period;
- During the reporting period, DOH and its project sponsors provided tenant-based rental assistance to 42 households. Forty-two (42) unduplicated households received supportive services which included the following: case management/client advocacy/access to benefits and services;
- Of the households serviced during this reporting period, 3 households obtained employment;
- The Department provided training and technical assistance for CTHMIS utilization to HOPWA funded agencies, utilizing non-HOPWA funds;

- The Department and project sponsors participated in quarterly HOPWA grantee meetings convened by HUD-local; and
- The Department staff (programmatic and fiscal) participated and completed HOPWA on-Line Financial Management Training.

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

1. Connecticut Section 8 Housing Choice Voucher Program

The Housing Choice Voucher Program (HCV) was the federal government's largest program for assisting very low income families to afford decent, safe and sanitary housing in the private market. The U.S. Department of Housing and Urban Development (HUD) contracted with Public Housing Authorities (PHA) to administer the program. The State Department of Housing (DOH) was one of 40 PHA's in Connecticut that administered the HCV program and the only PHA that was allowed to administer the program throughout the entire State of Connecticut. The Department of Housing funds four main categories: HCV Housing Choice Voucher Tenant Based Rental Assistance Program, Family Unification Program, Veteran's Affairs Supportive Housing and Project Based Vouchers; as well as the Disability Voucher Main Stream Program. The total amount of Section 8 vouchers awarded in FY 15 was 7,662 (includes 150 units from the Disability Voucher Main Stream Program), totaling \$78,785,985 (includes \$1,398,300 from the Disability Voucher Main Stream Program).

a) Housing Choice Voucher Tenant Based Rental Assistance Program

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

b) Family Unification Program (FUP)

The Family Unification Program (FUP) was a partnership between DOH and the Department of Children and Families (DCF) that provided a Housing Choice Voucher from DOH and a comprehensive array of services from DCF to individuals and families involved in the child welfare system.

c) Veteran's Affairs Supportive Housing (VASH)

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

d) **Project Based Vouchers**

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

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

The Mainstream Voucher Program provides vouchers for low-income households that include a person (s) with disabilities. The program is designed to help tenants with disabilities live independently in the community.

2. Connecticut Rental Assistance Programs (RAP)

The State of Connecticut Department of Housing Rental Assistance Program (RAP) was the primary state-supported program for assisting very-low-income families to afford decent, safe, and sanitary housing in the private market. Much like the federal Housing Choice Voucher program, RAP provides a portable rental assistance subsidy, which allowed tenants to move from one rental unit to another provided the unit met program requirements. Participants that were issued a housing voucher are responsible for finding a suitable housing unit of the participant's choice where the owner agrees to rent under the program. Participants were able to select their own housing, including apartment, townhouses, and single-family homes. Rental units met minimum standards of quality and safety as defined by the State of Connecticut, which were the Federal Housing Quality Standards (HQS) as established by the U.S. Department of Housing and Urban Development (HUD). Participants paid 40% of their adjusted gross income (or 30% of adjusted gross income if the participant is elderly or disabled) toward the rent and the DOH rental subsidy (RAP) paid the remainder of the contract rent directly to the landlord. The total amount of RAP certificates awarded in FY 15 was 5,135, totaling \$49,134,289.

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

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

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

- b) Department of Housing and Department of Developmental Disabilities Housing Collaborative
 - 1) Department of Developmental Disabilities Supportive Housing

In State Fiscal Year 2014, the Department of Developmental Disabilities (DDS) received 15 RAP certificates for use in covering the rental costs associated with transitioning individuals from 24 hour privately operated group homes to community based living settings. DDS currently supports over 1300 individuals in apartment-type settings throughout the state. Typically DDS has funded rental costs for individuals (in excess of their contributions) through a rental subsidy program managed internally. Starting in 2013 DDS has had the opportunity to utilize the RAP as a new resources alternative to prior practices.

- c) Department of Housing and Department of Mental Health Addiction Services Housing Collaborative
 - 1) Permanent Supportive Housing Initiative

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

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

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

 - 3) Housing First

DOH and DMHAS launched the Housing First Program in 2009 to offer permanent supportive housing through RAP certificates and supportive services. In FY 2014-15 this program helped 20 individuals with serious mental illness who were being discharged from psychiatric hospitals, or who were homeless and at risk of hospitalization.

4) **Frequent Users' Service Enhancement Program**

The Frequent Users Service Enhancement (FUSE) Program was a 100 unit permanent supportive housing program that identified and assisted individuals who cycled through homeless service and corrections systems in the state's largest urban centers.

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

1) **Money Follows the Person (MFP)**

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

2) **Social Innovation Fund**

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

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

Under Chapter 126a of the Connecticut General Statutes (CGS), the department is required to annually promulgate a list of municipalities which satisfy the criteria contained in subsection 8-30g (k). Attached is the 2015 Affordable Housing Land Use Appeals List that identifies exempt municipalities.

Exempt municipalities are municipalities in which at least ten per cent of all dwelling units in the municipality are: (1) assisted housing; or (2) currently financed by Connecticut Housing Finance Authority mortgages; or (3) subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income, or (4) mobile manufactured homes located in mobile manufactured home parks or legally-approved accessory apartments, which homes or apartments are subject to binding recorded deeds containing covenants or restrictions which require that such dwelling units be sold or rented at, or below, prices which will preserve the

units as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the median income.

Changes in the number of units counted toward the ten per cent threshold are caused by several factors: (1) the relocation of households using Section 8 vouchers or RAP certificates; (2) the expiration of deed restrictions or refinancing of mortgages; (3) the demolition of buildings; or (4) the addition of units completed during the 2014-15 program year.

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

Table 21 2015 Affordable Housing Appeals List - Exempt Municipalities							
Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Ansonia	8,148	371	654	125	9	1,159	14.22%
Bloomfield	9,019	591	90	328	0	1,009	11.19%
Bridgeport	57,012	6,275	3983	1062	19	11,339	19.89%
Bristol	27,011	1,913	780	1147	0	3,840	14.22%
Brooklyn	3,235	231	11	116	0	358	11.07%
Danbury	31,154	1,588	909	414	296	3,207	10.29%
Derby	5,849	275	322	77	0	674	11.52%
East Hartford	21,328	1,700	759	1024	0	3,483	16.33%
East Windsor	5,045	559	33	130	14	736	14.59%
Enfield	17,558	1,340	199	648	7	2,194	12.50%
Groton	17,978	3,588	93	385	10	4,076	22.67%
Hartford	51,822	10,697	8532	1621	0	20,850	40.23%
Killingly	7,592	527	106	417	0	1,050	13.83%
Manchester	25,996	1,878	839	1013	34	3,764	14.48%
Mansfield	6,017	417	121	111	2	651	10.82%
Meriden	25,892	2,027	1102	1128	11	4,268	16.48%
Middletown	21,223	3,142	1121	655	25	4,943	23.29%
New Britain	31,226	3,331	1423	1271	256	6,281	20.11%
New Haven	54,967	9,124	5654	1240	602	16,620	30.24%
New London	11,840	1,709	449	517	102	2,777	23.45%
Norwalk	35,415	2,328	1065	304	666	4,363	12.32%
Norwich	18,659	2,225	762	589	0	3,576	19.17%
Plainfield	6,229	377	180	382	0	939	15.07%
Putnam	4,299	383	65	170	0	618	14.38%
Stamford	50,573	5,031	1836	361	1274	8,502	16.81%
Torrington	16,761	1,112	316	668	17	2,113	12.61%
Vernon	13,896	1,470	371	411	12	2,264	16.29%
Waterbury	47,991	5,561	2904	2429	172	11,066	23.06%
West Haven	22,446	1,024	1438	468	0	2,930	13.05%
Winchester	5,613	348	214	161	0	723	12.88%
Windham	9,570	1,862	596	534	0	2,992	31.26%

2015 Affordable Housing Appeals List - Non-Exempt Municipalities

Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Andover	1,317	24	0	31	0	55	4.18%
Ashford	1,903	32	2	45	0	79	4.15%
Avon	7,389	244	7	32	0	283	3.83%
Barkhamsted	1,589	0	5	15	0	20	1.26%
Beacon Falls	2,509	0	3	38	0	41	1.63%
Berlin	8,140	556	43	110	10	719	8.83%
Bethany	2,044	0	1	5	1	7	0.34%
Bethel	7,310	212	15	80	63	370	5.06%
Bethlehem	1,575	24	0	2	0	26	1.65%
Bolton	2,015	0	2	23	0	25	1.24%
Bozrah	1,059	0	2	31	0	33	3.12%
Branford	13,972	231	60	193	0	484	3.46%
Bridgewater	881	0	0	4	0	4	0.45%
Brookfield	6,562	83	8	60	70	221	3.37%
Burlington	3,389	27	0	39	0	66	1.95%
Canaan	779	35	2	16	1	54	6.93%
Canterbury	2,043	76	1	62	0	139	6.80%
Canton	4,339	211	14	71	32	328	7.56%
Chaplin	988	0	0	32	0	32	3.24%
Cheshire	10,424	277	16	85	17	395	3.79%
Chester	1,923	23	3	14	0	40	2.08%
Clinton	6,065	84	13	46	0	143	2.36%
Colchester	6,182	364	34	133	0	531	8.59%
Colebrook	722	0	0	8	1	9	1.25%
Columbia	2,308	40	3	61	0	104	4.51%
Cornwall	1,007	28	2	4	0	34	3.38%
Coventry	5,099	103	3	173	20	299	5.86%
Cromwell	6,001	212	9	231	0	452	7.53%
Darien	7,074	136	6	1	95	238	3.36%
Deep River	2,096	26	2	26	0	54	2.58%
Durham	2,694	36	1	15	0	52	1.93%
East Granby	2,152	72	1	40	0	113	5.25%
East Haddam	4,508	73	3	38	0	114	2.53%
East Hampton	5,485	70	8	100	25	203	3.70%
East Haven	12,533	542	139	339	0	1,020	8.14%
East Lyme	8,458	396	12	107	19	534	6.31%
Eastford	793	0	0	23	0	23	2.90%
Easton	2,715	0	0	0	15	15	0.55%
Ellington	6,665	260	5	117	0	382	5.73%
Essex	3,261	36	5	9	0	50	1.53%
Fairfield	21,648	241	104	46	112	503	2.32%
Farmington	11,106	496	107	143	155	901	8.11%
Franklin	771	27	0	21	0	48	6.23%
Glastonbury	13,656	583	33	141	2	759	5.56%
Goshen	1,664	1	1	7	0	9	0.54%
Granby	4,360	85	1	51	5	142	3.26%
Greenwich	25,631	969	337	3	54	1,363	5.32%

2015 Affordable Housing Appeals List - Non-Exempt Municipalities

Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Griswold	5,118	148	74	209	0	431	8.42%
Guilford	9,596	186	7	40	0	233	2.43%
Haddam	3,504	22	0	20	0	42	1.20%
Hamden	25,114	902	554	529	4	1,989	7.92%
Hampton	793	0	1	36	0	37	4.67%
Hartland	856	2	0	7	0	9	1.05%
Harwinton	2,282	22	2	35	0	59	2.59%
Hebron	3,567	58	2	44	0	104	2.92%
Kent	1,665	53	4	4	0	61	3.66%
Killingworth	2,598	0	0	15	5	20	0.77%
Lebanon	3,125	26	4	79	0	109	3.49%
Ledyard	5,987	32	6	222	0	260	4.34%
Lisbon	1,730	2	0	58	0	60	3.47%
Litchfield	3,975	140	5	22	29	196	4.93%
Lyme	1,223	0	0	2	8	10	0.82%
Madison	8,049	90	2	9	29	130	1.62%
Marlborough	2,389	24	2	24	0	50	2.09%
Middlebury	2,892	77	3	16	20	116	4.01%
Middlefield	1,863	30	2	14	1	47	2.52%
Milford	23,074	726	211	242	87	1,266	5.49%
Monroe	6,918	32	3	29	1	65	0.94%
Montville	7,407	81	37	257	0	375	5.06%
Morris	1,314	20	4	1	0	25	1.90%
Naugatuck	13,061	537	260	337	0	1,134	8.68%
New Canaan	7,551	163	10	3	23	199	2.64%
New Fairfield	5,593	0	1	38	13	52	0.93%
New Hartford	2,923	12	6	46	15	79	2.70%
New Milford	11,731	307	24	151	16	498	4.25%
Newington	13,011	531	104	453	36	1,124	8.64%
Newtown	10,061	134	3	43	15	195	1.94%
Norfolk	967	28	3	6	0	37	3.83%
North Branford	5,629	62	11	63	0	136	2.42%
North Canaan	1,587	138	1	10	0	149	9.39%
North Haven	9,491	343	40	91	0	474	4.99%
North Stonington	2,306	0	2	29	0	31	1.34%
Old Lyme	5,021	60	3	9	3	75	1.49%
Old Saybrook	5,602	50	7	20	20	97	1.73%
Orange	5,345	46	6	13	6	71	1.33%
Oxford	4,746	36	4	18	0	58	1.22%
Plainville	8,063	242	22	332	22	618	7.66%
Plymouth	5,109	178	10	210	0	398	7.79%
Pomfret	1,684	32	1	22	0	55	3.27%
Portland	4,077	185	83	73	0	341	8.36%
Preston	2,019	40	5	45	0	90	4.46%
Prospect	3,474	0	4	38	0	42	1.21%
Redding	3,811	0	0	1	0	1	0.03%
Ridgefield	9,420	179	3	15	59	256	2.72%
Rocky Hill	8,843	235	25	194	0	454	5.13%

2015 Affordable Housing Appeals List - Non-Exempt Municipalities							
Town	Total Housing Units 2010 Census	Governmentally Assisted	Tenant Rental Assistance	Single Family CHFA /USDA Mortgages	Deed Restricted Units	Totally Assisted Units	Percent Affordable
Roxbury	1,167	19	0	2	0	21	1.80%
Salem	1,635	1	0	31	0	32	1.96%
Salisbury	2,593	16	2	5	12	35	1.35%
Scotland	680	0	0	17	0	17	2.50%
Seymour	6,968	262	21	113	0	396	5.68%
Sharon	1,775	20	2	4	0	26	1.46%
Shelton	16,146	344	42	103	82	571	3.54%
Sherman	1,831	0	2	4	0	6	0.33%
Simsbury	9,123	241	19	79	0	339	3.72%
Somers	3,479	146	10	33	0	189	5.43%
South Windsor	10,243	427	50	261	0	738	7.20%
Southbury	9,091	90	6	25	0	121	1.33%
Southington	17,447	643	67	333	51	1,094	6.27%
Sprague	1,248	20	13	39	0	72	5.77%
Stafford	5,124	257	10	205	0	472	9.21%
Sterling	1,511	0	6	44	0	50	3.31%
Stonington	9,467	383	16	72	0	471	4.98%
Stratford	21,091	524	392	311	33	1,260	5.97%
Suffield	5,469	212	2	68	15	297	5.43%
Thomaston	3,276	104	4	118	0	226	6.90%
Thompson	4,171	151	11	112	0	274	6.57%
Tolland	5,451	96	3	89	3	191	3.50%
Trumbull	13,157	315	16	47	210	588	4.47%
Union	388	0	0	10	0	10	2.58%
Voluntown	1,127	20	4	30	0	54	4.79%
Wallingford	18,945	481	116	337	35	969	5.11%
Warren	811	0	0	5	0	5	0.62%
Washington	2,124	14	5	4	23	46	2.17%
Waterford	8,634	123	21	259	0	403	4.67%
Watertown	9,096	205	22	167	0	394	4.33%
West Hartford	26,396	621	720	357	283	1,981	7.50%
Westbrook	3,937	140	7	17	24	188	4.78%
Weston	3,674	0	1	2	0	3	0.08%
Westport	10,399	246	50	3	20	319	3.07%
Wethersfield	11,677	615	96	278	0	989	8.47%
Willington	2,637	160	1	47	0	208	7.89%
Wilton	6,475	136	6	8	104	254	3.92%
Windsor	11,767	154	207	437	26	824	7.00%
Windsor Locks	5,429	137	140	209	0	486	8.95%
Wolcott	6,276	313	5	153	0	471	7.50%
Woodbridge	3,478	30	5	6	0	41	1.18%
Woodbury	4,564	59	3	26	0	88	1.93%
Woodstock	3,582	24	2	72	0	98	2.74%
Total	1,487,891	93,899	41,606	31,493	5,558	172,556	